

Analisis Faktor yang Memengaruhi Penggunaan Metode Pembayaran Quick Response Code Pada Aplikasi Mobile Dompot Digital di Indonesia = Analysis of Factors Influencing the Use of Quick Response Code Payment Method on Digital Wallet Mobile Applications in Indonesia

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Abstrak

Metode Pembayaran Quick Response (QR) Code merupakan metode pembayaran berbasis mobile yang digunakan untuk pembayaran melalui platform seperti dompet digital lewat pemindaian kode yang berisikan informasi pembayaran. Metode pembayaran QR Code telah digunakan di berbagai aplikasi dompet digital dan penggunaannya bertambah selama pandemi COVID-19. Selain faktor pendukung, terdapat permasalahan penggunaan QR Code seperti masalah keamanan, infrastruktur, edukasi, dan transparansi yang dihadapi pengguna. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang memengaruhi penggunaan metode pembayaran QR Code pada aplikasi mobile dompet digital di Indonesia. Penelitian ini menggunakan model penelitian berbasis M-TAM dengan metode kuantitatif. Data yang terkumpul pada penelitian ini sebanyak 1.271 respons yang dianalisis menggunakan metode Covariance Based Structural Equation Modelling (CB-SEM) dengan aplikasi AMOS 24. Hasil penelitian ini menunjukkan bahwa perceived transaction convenience, perceived transaction speed, mobile usefulness, mobile ease of use, subjective norm, personal innovativeness, perceived security, dan behavioral intention memengaruhi penggunaan (actual usage) QR Code pada aplikasi dompet digital di Indonesia. Penelitian ini memberikan wawasan bagi penyedia jasa pembayaran QR Code seperti perusahaan financial technology dan regulator dalam meningkatkan layanan pembayaran. Kata kunci: QR Code, aplikasi mobile dompet digital, CB-SEM, AMOS, actual usage, metode pembayaran

.....Quick Response (QR) Code Payment Method is a mobile-based payment method used for payments through platforms such as digital wallets by scanning codes containing payment information. The QR Code Payment Method has been used in various digital wallet applications and its use has increased during the COVID-19 pandemic. In addition to supporting factors, there are problems using QR Codes such as security, infrastructure, education, and transparency problems faced by users. This study aims to determine the factors that influence the use of the QR Code payment method on digital wallet applications in Indonesia. This study uses an M-TAM-based research model with quantitative methods. The data collected in this study were 1.271 responses which were analyzed using the Covariance Based Structural Equation Modeling (CB-SEM) method with the AMOS 24 application. The results of this study indicate that the perception of transaction convenience, perception of transaction speed, mobile usability, ease of use of mobile, subjective norms, personal innovativeness, perceived security, and behavioral intentions affect the use (actual usage) of QR Code on digital wallet applications in Indonesia. This research is expected to give insights for QR Code payment service providers such as financial technology companies and regulators in improving payment services