

Abstract

The purpose of this study is to determine the variables that affect Indonesian QR-code payment (QRIS) consumers' purchasing decisions. The results of this study indicate that behavioral intention to utilize mobile payments using QR codes is significantly correlated with social influence, habits, and individual innovativeness in information technology. Hedonic motivation, enabling circumstances, and effort expectation, on the other hand, were determined to be statistically insignificant. Using information gathered from 100 users of online payment and banking applications via an online survey, the suggested study framework was empirically evaluated. In addition to helping businesses and policymakers develop strategies to encourage the adoption of QR code payments, the study's findings give mobile payment app developers and mobile payment marketing teams important insights into factors that can help them address consumers' perceived risks by putting strong security measures in place and informing consumers of the necessary steps. By fostering consumer financial knowledge and offering regulatory assistance, policymakers may encourage the use of QR code payments.

Keyword- Behavior Intention, QR-Code Payment, social Influence, habit, personal innovativeness.