

ABSTRACT

The purpose of this study is to elaborate on the Quick Response Code Indonesia Standard (QRIS) and its significant impact on digital transactions in Indonesia are covered in this publication. The QRIS standard for QR codes is a cutting-edge and effective electronic payment solution. The purpose of this study is to assess QRIS adoption and its effects on digital transactions in Indonesia. We use a systematic review and bibliometric analysis to discuss QRIS in this work. We draw some significant conclusions about this topic's writers and literature from our investigation. This research aims to identify factors that influence consumer behavior towards the QR Code payment system among QR-code payment users in Indonesia. Based on the findings of this study, social influence, habits, personal innovativeness in information technology are all substantially related to behavioral intention to use mobile payments with QR codes. In contrast, effort expectancy, enabling conditions, and hedonic motivation were found to be statistically insignificant. The proposed research framework was tested empirically with data collected from 100 users of banking applications and online payment applications through an online survey. The findings from this study provide valuable insights for mobile payment app developers and mobile payment marketing teams to understand factors that can help businesses and policy makers develop strategies to promote the adoption of QR code payments and can address consumers' perceived risks by implementing security measures strong and communicate the steps to consumers. Policymakers can promote the adoption of QR code payments by providing regulatory support and promoting financial literacy among consumers.

Keywords: QRIS, digital payment, digital innovation, Indonesia, behavior intention.