

ADOPTION OF MOBILE PAYMENT ON QRIS SERVICES IN INDONESIAN

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Abstract: The rapid evolution of mobile technology and the increasing proliferation of smartphones has provided a great opportunity for innovative companies to create new payment solutions and offer value-added services to their customers. QRIS mobile payments have emerged as a real phenomenon that allows consumers to turn their smartphones into digital wallets. Despite much coverage of consumer acceptance of mobile payments, little research provides guidance for interpreting QRIS-based payments. mobile payment adoption. By considering the theoretical background of innovation diffusion and the specific characteristics of QRIS mobile payments, this study proposes a research framework to provide an in-depth understanding of the factors that facilitate or hinder the adoption of QRIS-based mobile payments among Indonesian consumers. This article can advance the literature on innovation adoption and support technology marketers in QRIS mobile payments. This article provides useful guidelines to help researchers investigate issues related to QRIS mobile payments. This article also carries certain regulatory implications in assisting stakeholders in the QRIS mobile payments ecosystem such as SMEs, banking decision makers and merchants, in developing their business strategies and marketing campaigns to facilitate QRIS mobile payments. The test results directly show that the intention to adopt QRIS mobile payments is influenced by behavioral intention factors, product-related factors and alternative attractiveness. The results of indirect testing using behavioral intentions as a moderating variable found that behavioral intentions did not significantly influence individual factors, product factors, environmental factors and alternative resources.

Keywords: Mobile Payment, Quick Responses, behavioral intentions