THE EFFECT OF TAM AND ATTITUDES TOWARD ADVERTISING ON INTENTION TO USE QRIS

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ABSTRACT
QRIS is the Quick Response Code Indonesian Standard, which is a national QR code standard to facilitate QR code payments in Indonesia, which was launched by Bank Indonesia and the Indonesian Payment System Association (ASPI) in 2019. This research was conducted to look at the effect of the Technology Acceptance Model (TAM), which consists of perceived ease of use and perceived benefits, as well as additional attitude towards advertising variables on people's intention to use QRIS. The population in this study are all Indonesian citizens who have seen advertisements for using QRIS. The research minimum sample is 120 samples using purposive sampling method. Data analysis technique using SEM-PLS. The results of this study indicate that TAM and attitudes towards advertising have a positive and significant effect on the intention to use QRIS. Keywords: TAM, SEM-PLS, QRIS.

INTRODUCTION
Using a QR Code, the Quick Response Code Indonesian Standard, also known as QRIS (pronounced KRIS), unifies different varieties of QR from different Payment System Service Providers (PJSP). Together with Bank Indonesia, the payment system industry developed QRIS to make it simpler, faster, and more secure to conduct transactions using QR Codes. QRIS must be implemented by all Payment System Service Providers using the QR Code for Payment. Even though QRIS providers at merchants are different from application providers used by the public, all payment applications from any Provider—bank or non-bank—that are used by the public can currently be used in all stores, traders, stalls, parking, tourist tickets, and donations (merchants) bearing the QRIS logo. The only thing that merchants need to do is open an account with one of the QRIS suppliers that has been granted a license by BI. Additionally, any program that is the organizer of the QR code can be used by merchants to accept payments from the general public. Merchant Presented Mode (MPM) and Customer Presented Mode are the two QR Code Payment models that QRIS supports (CPM). The QRIS standard established by Bank Indonesia is referred to as a national standard in the implementation, nonetheless. QRIS transactions use server-based storage media and funding sources in the form of deposits and/or payment mechanisms is put into practice. The maximum amount for a Nominal QRIS Transaction is IDR 10,000,000.00 (Ten Million Rupiah). For each QRIS User, Issuers may set a daily and/or monthly cumulative nominal limit for QRIS Transactions. This limit is based on the Issuer's risk management. UNGGUL features of QRIS include: People don't need to have a variety of payment applications because Universal QRIS can collect payments for any app that uses a QR Code. Simple Community: Simple: just scan, click, and pay. Merchant: It's simple; just show one QRIS that can be

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scanned by any QR payment application rather than several QR Codes. User advantages: The ability to pay with any
QR payment account. Merchant: Having at least one account is sufficient. Merchant: To accept all QR Code payments,
you only need to have one account at the very least. With QRIS, direct payments are completed instantly. Users and
retailers are alerted right away about transactions (bi.go.id).

Since its launch in August 2019, BI has continued to promote the usage of the Indonesian Standard Quick Response
Code (QRIS) and conduct outreach in an effort to expand the number of QRIS users. It is envisaged that through
socialization activities and commercials broadcast across the nation, it will be possible to persuade consumers to take
part in using QRIS in the increasingly popular digital transactions. It gives a clear explanation of how to use QRIS in
digital transactions in advertisements and social media to make it simple for consumers to put it into practice. The
quantity of QRIS transactions and the number of users both keep growing. On August 22, 2022, there were 91.73 million
QRIS transactions, totaling IDR 9.66 trillion. This information, he claimed, shows how the Indonesian people are coming
to adopt QRIS more and more. This transaction volume has climbed by 13% from month to month and 18.4% year over
year (mtm). According to BI data as of September 23, 2022, there have been 21,395,593 retailers or merchants using
QRIS. In comparison to statistics from August 23, 2022, which totaled 20,882,442 merchants from 87 payment service
providers, this quantity is up 2.45%. (PJP). As of August, there were 12 million new QRIS users, with particulars in Java
being 8.1 million, Sumatra being 2.4 million, Eastern Indonesia being 592,583, Kalimantan being 614,038, and Bali Nusa
Tenggara being 403,418 (Rachman & Widyastuti, 2022)

LITERATUR REVIEW
TAM (Technology Acceptance Model)
The Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Information Systems Success Model all
contributed to the creation of the TAM theory. According to the Technology Acceptance Model Theory, consumers’ behavior
when adopting information technology systems is positively correlated with perceived ease of use and usefulness (Davis, 1989).
Technology Acceptance Model Theory, developed by Fred Davis in 1985, is a theory that addresses the use of technology as
well as how an information technology system might be accepted by society. Two constructions serve as the foundation of TAM
and are used to gauge how well-liked a technology is (Ali et al., 2022). Perceived Ease of Use (PEOU), which stands for
perception of ease, is one of them. Perceived Ease of Use (PEOU), which refers to perceived ease of use, and Perceived
Usefulness (PU), which refers to perceived benefits, are two of them. These two constructs, according to Davis (1989), govern
how an information technology can be accepted. This is due to the two conceptions’ established reliability and validity (Fatoki,
2022).

Perceived usefulness, as described by Davis (1989), is the degree to which one’s use of available technology can lead them
to believe that it enhances their performance. If the usage of information technology can help people perform better and be
more productive, that is what is meant by perceived usefulness. From this perspective, it is possible to say that perceived utility
is a person’s confidence in the decision-making process. Yang et al. (2021) lists usability factors such as job facilitation,
usefulness, and productivity growth as factors relating to the utility of information technology. Additionally, there are several
aspects of effectiveness, such as enhancing effectiveness and maximizing work output. Perceived ease of usage (PEOU) as
described by Davis (1989), is the degree of individual confidence in exploiting the value of an information technology to the
point where people do not need to exert more effort. If a user is persuaded that using a specific information technology system
will be simple because of the presence of information technology, that is what is meant by perceived ease of use (Han & Sa,
2022).

Attitude towards Ads
According to Raza et al. (2017), attitudes toward advertising are a person’s preference for or opposition to particular
advertisements. The individual will typically respond to how the individual can behave toward the advertisement after receiving
the stimulation from the commercial. A similar definition of attitude toward advertising is offered by Åkestam (2017), who define
it as a taught propensity to regularly respond in either a positive or negative way to advertising in general. According to Sallam
and Algammash (2016), attitudes against advertising might be general or stem from a consumer’s distaste for certain
advertising stimuli when exposed to those adverts. All of these definitions go to the same conclusion: an individual's attitude toward advertising refers to how they judge an object presented as an advertisement and how they feel about it. The party or business that advertises, how well the commercial is received, the emotion it evokes, and how much of an impact the advertisement has on consumers' ability to recall it are all elements that affect how consumers feel about advertising. It is widely acknowledged that advertising can elicit pleasant feelings.

Intention to Use

Intentions are considered about the actions that a person takes in the future. It can be said that a person's intention is a will and a plan to be realized in the future. When the intention projects a positive plan then spontaneously the behavior, belief and intention will follow. According to Al-Marooof et al. (2020), the concept of a buying intention is described as a mental state that indicates the buyer's intention to purchase a specific number of units of a particular brand within a specific time frame. A buyer's purchasing intention is a mental declaration that expresses his intentions to buy several items from a particular brand at a specific period. Brand purchase intention is defined similarly by Teo et al. (2017) as the buyer's self-instruction to purchase the brand (or to take other relevant purchase related actions). According to this definition, a buyer's order to take action in order to acquire a specific brand or carry out other associated actions is known as a purchase intention. An intermediary variable between attitudes and behavior is purchase intention Watson and Rockinson-Szapkiw, (2021). Marketers analyze alternatives to new product concepts and advertising themes using customer purchasing intents. Purchase intent is a reliable indicator of future purchasing behavior.

Thinking Framework and Hypotheses

H1: Perceived Usefulness is positively related to intention to use QRIS
H2: Perceived Ease of use is positively related to intention to use QRIS
H3: Attitude towards ads is positively related to intention to use QRIS

RESEARCH METHODS

Types of research

The research methodology employed in this study is quantitative research. Because it is based on the positivist philosophy, a quantitative study is one that is referred to as using a positivistic methodology namely: adopts typical research designs, uses non-probability sampling, relies on smaller samples. Because it already adheres to specific, quantitative, measurable, rational, and systematic principles, this method is also referred to as a scientific method. When conducting empirical investigations, the quantitative technique is used to gather, examine, and present data in numerical rather than narrative form (Cooper & Schindler, 2014).

Research variable

Based on the literature review and the preparation of the hypotheses, in this study variables are: independent variables based on Cooper and Schindler (2014) are the either variables that affect the dependent variable, positively or negatively. In this research, the independent variables are the independent variable is Perceived Usefulness (X1), Perceived Ease of use (X2) and Attitude towards ads (X3). Dependent variable is the variable being a primary interest of the research. The researcher’s goal is
to understand and describe or predict the dependent variable (Cooper & Schindler, 2014). Meanwhile, the dependent variable is Intention to use QRIS (Y).

Population and Sample

According to Cooper and Schindler (2014), the term population generally refers to individuals, occasions, or any intriguing subject that researchers desire to investigate. The population of this study consists entirely of Indonesian residents who have watched QRIS advertising. The sample is a subset or representative sample of the population being studied (Cooper & Schindler, 2014)). The researcher must set limits on the samples used in sampling given the size of the population, the time and cost constraints, and the research budget. Purposive sampling combined with structural equation model (SEM) analysis is the sample method used. According to Hair et al., (2022), the formula for calculating the minimal sample size for SEM is: (Number of indicators + Number of latent variables) x (estimated parameters).

Based on the formula above, the minimum sample size in this research is 120 respondents.

Data source

The investigation was carried out using primary data. By conducting field research, the data were gathered directly from answered questioner by the respondents. Questionnaires were distributed in order to collect the data. The data received through the questionaire to the respondents, where the questions are offered by the researcher to support the data information through questionnaire, in order to gather the data required to meet the research needs. The questionnaire that will be used and given to the respondent is divided into two sections. The first part that describes the respondents' characteristics. Contains information about the respondents' characteristics, such as their gender, age, income, and length of employment. The next section that asks about research.

Analysis Techniques

To evaluate the usefulness of measures, many validity test types are employed. A validity test is a measurement that reveals the degree of an instrument's validity (Cooper & Schindler, 2014). If an instrument is able to measure the anticipated outcome, it is regarded as legitimate. The Pearson correlation test is the methodology used for the validity test. The level of precision or accuracy that the research instrument exhibits is known as reliability. Cooper claimed that a measure's dependability is a sign of the stability and consistency with which the instrument measures the idea and aids in determining how excellent a measure is. Structural Equation Model (SEM) analysis of the research model will be conducted using Warp PLS 8.0. SEM is an analytical method that supports multiple complex interactions at once. For numerous and multiple regression equations, SEM gives the most effective and effective estimation technique, and it is calculated simultaneously (Hair et al., 2022).

RESULTS AND DISCUSSION

SEM Warp PLS 8.0 was used for two levels of data analysis. The measuring model's validity and dependability are examined in the first phase of the process. The proposed theory, known as the structural model, is also being tested in the second stage. The outcomes of the first step, specifically the measuring model, are listed below. The analysis reveals that there were a total of twenty statement items employed in this study. Additionally, none of the statement items in the results of the convergent validity tests have factor loading values that are lower than 0.7. Therefore, only eleven valid statement items are used in the data analysis process. Additionally, Analysis result details the outcomes of the discriminant validity test where the AVE root value exceeds the correlation between variables to satisfy the discriminant validity criterion. Finally, the research shows that the four variables employed in this study have Cronbach's Alpha and Composite Reliability values over 0.6, indicating that they are dependable.

The structural model is used in the second round of testing using SEM Warp PLS 8.0. The four hypotheses that have been put forth will be put to the test using the structural model used in this study. The structural model and the findings of the hypothesis testing are shown in the image below. As a consequence of the analysis, it was determined that this study model is not multicollinear because the AVIF value is 1.955, which is less than 3.3. Additionally, the average R-Square (ARS) values and average path coefficient (APC) values are both significant at the 1% level. Thus, it can be said that the model created for this study met the three goodness of fit model criteria, namely AVIF, APC, and ARS, proving it to be a good model. The intention to utilize QRIS is further influenced by 64% of the nine research variables,
which also include attitudes toward advertisements, perceived utility, and perceived simplicity of use. While factors outside of the scope of this research model account for the remaining 46%.

With a coefficient = 0.22 and being significant at the 1% level, Hypothesis 1, which states that perceived usefulness affects desire to use QRIS, is accepted. This supports the idea put forth by Tarhini et al. (2014) and Shukla and Sharma (2018) that technical elements influence a person's interest. The alleged advantages of incorporating technology into the new system also affect a woman's interest. Intention to use QRIS in this instance. Hypothesis 2, which states that perceived ease of use affects intention to use QRIS, is accepted since it has a coefficient of = 0.21 and is significant at the 1% level. This supports the idea put forth by Tarhini et al. (2014) and Shukla and Sharma (2018) that technical elements influence a person's interest. The advantages taken into account, including how simple it is to integrate technology to the new system, can also affect someone's interest. Someone is more inclined to utilize QRIS when they perceive it to be simpler and more adaptable. Hypothesis 3, which states that attitude toward advertising influences intention to use QRIS, is accepted since its coefficient, = 0.43, is significant at the 1% level. Advertising does have an impact on how consumers feel about the advertised brand. Advertising has a wide range of effects on consumer behavior, from enticing people to look for a product to persuading them to stick with it. Advertising is able to exert the most influence in this study when compared to other variables.

CONCLUSIONS
Based on data analysis performed with the SEM Warp PLS 8.0 application using eleven question items, it was discovered that the variables attitude toward advertising, perceived usefulness, and perceived ease of use directly influence the intention to use QRIS by 64%, with the remaining factors not taken into consideration in this study. In order for QRIS to better serve the needs of QRIS users, it is envisaged that the elements that influence a person's interest in using it would be used as literacy regarding its use. In order to view a larger range of findings from the application, it is suggested that future study in the field of marketing try to evaluate attitudes toward advertising and the TAM application once more. Based on the findings of this study, the next research plan will use other marketing strategies, such as advertising, as an example. Attitudes toward advertising have a significant impact on the factors that influence a person's interest in using QRIS.


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