

QRIS in the NTB Tourism Industry: Unified Theory of Acceptance and Use of Technology (UTAUT) Model

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ABSTRACT

Rapid technological growth has significantly increased in Indonesia. This development has driven the expansion of internet-based innovations, particularly in the financial technology (fintech) sector, which promotes digital payment systems to enhance efficiency, accessibility, and convenience. This study aims to examine the factors influencing the adoption and use of the Quick Response Code Indonesian Standard (QRIS) among tourism industry players in Nusa Tenggara Barat (NTB), as well as to formulate effective strategies to enhance its utilization. This study using quantitative methods, focus on statistical analysis to determine the correlation between various factors and QRIS adoption rates among tourism industry stakeholders in NTB. The quantitative analysis utilized Structural Equation Modeling (SEM) based on the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, which comprises six key constructs including Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, and Use Behavior. Data were collected from 101 respondents selected through proportionate random sampling, representing various sectors of the tourism industry, including travel agencies, hotels, restaurants, bars, spas, and diving operators. The empirical results demonstrate that Behavioral Intention has a significant positive effect on Use Behavior. These findings indicate that perceptions of usefulness, ease of use, and supporting conditions are the primary determinants of QRIS adoption, whereas social factors have limited influence in this context. Based on the findings, several strategic recommendations are proposed to enhance QRIS adoption among NTB tourism industry players, including strengthening awareness and user education, improving infrastructure and technical support, fostering institutional partnerships, and providing targeted incentives to encourage sustained utilization.

HOW TO CITE ITEM

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ABSTRAK

Pertumbuhan teknologi yang pesat telah meningkat secara signifikan di Indonesia. Perkembangan ini telah mendorong perluasan inovasi berbasis internet, khususnya di sektor teknologi keuangan (fintech), yang mempromosikan sistem pembayaran digital untuk meningkatkan efisiensi, aksesibilitas, dan kenyamanan. Penelitian ini bertujuan untuk mengkaji faktor-faktor yang memengaruhi adopsi dan penggunaan Quick Response Code Indonesian Standard (QRIS) di kalangan pelaku industri pariwisata di Nusa Tenggara Barat (NTB), serta merumuskan strategi yang efektif untuk meningkatkan pemanfaatannya. Penelitian ini

menggunakan metode kuantitatif dengan fokus pada analisis statistik guna menentukan korelasi antara berbagai faktor dengan tingkat adopsi QRIS di kalangan pelaku industri pariwisata di NTB. Analisis kuantitatif dilakukan dengan menggunakan Structural Equation Modeling (SEM) berdasarkan kerangka Unified Theory of Acceptance and Use of Technology (UTAUT) yang terdiri atas enam konstruk utama, yaitu Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, dan Use Behavior. Data dikumpulkan dari 101 responden yang dipilih melalui proportionate random sampling, mewakili berbagai sektor industri pariwisata seperti biro perjalanan, hotel, restoran, bar, spa, dan operator wisata selam. Hasil empiris menunjukkan bahwa Behavioral Intention berpengaruh positif dan signifikan terhadap Use Behavior. Temuan ini mengindikasikan bahwa persepsi terhadap kemanfaatan, kemudahan penggunaan, serta dukungan fasilitas merupakan determinan utama dalam adopsi QRIS, sementara faktor sosial memiliki pengaruh yang terbatas dalam konteks ini. Berdasarkan hasil penelitian, beberapa strategi yang direkomendasikan untuk meningkatkan adopsi QRIS di kalangan pelaku industri pariwisata NTB meliputi peningkatan kesadaran dan edukasi pengguna, penguatan infrastruktur serta dukungan teknis, pengembangan kemitraan kelembagaan, dan pemberian insentif yang terarah untuk mendorong pemanfaatan QRIS secara berkelanjutan.

INTRODUCTION

Technological advancement continues to transform various aspects of human life and serves as a key response to the challenges of the digital era. In Indonesia, rapid technological growth has been accompanied by a significant increase in internet users. Data from the Indonesian Internet Service Providers Association (APJII) show that in 2020, internet users reached 64% of the total population—an increase from around 17% or 25 million users in 2019 (APJII, 2020). This development has driven the expansion of internet-based innovations, particularly in the financial technology (fintech) sector, which promotes digital payment systems to enhance efficiency, accessibility, and convenience (Kang, 2018; Tarantang et al., 2019; Musabegovic, et al., 2019; Jalal, et al., 2023).

Electronic payments refer to financial transactions conducted through information technology and internet networks. In Indonesia, Bank Indonesia has actively supported digital payment adoption through the *Gerakan Nasional Non-Tunai* (GNNT) or National Non-Cash Movement, aimed at promoting the advantages of non-cash transactions—such as efficiency, speed, convenience, and security (Muzdalifa, 2018; Jalal, et al., 2023). One key initiative is the introduction of the Quick Response Code Indonesian Standard (QRIS) in 2019, which standardizes QR-based payment systems nationwide.

According to Ma, et al. (2015) & Akbar et al. (2019), QR code technology represents an innovative approach that simplifies transaction processes by enabling fast and accurate data recording. Through QRIS, merchants from various sectors can receive digital payments via smartphones connected to the internet. Bank Indonesia continues to encourage the use of QRIS as a secure and efficient payment method across industries, including tourism.

NTB has a high tourism potential because it fits the criteria for a tourist destination, which include tourist attractions, accommodations, visitor amenities and services, transportation, infrastructure, and institutional features. According to (Crouch & Ritchie, 2003), in (Mazanec, 2011), these factors are the core resources and attractions (core resources & attractors), supporting elements (supporting factors), destination management (destination management), destination management and development (destination policy, planning, and development), qualifying and amplifying determinants, and environmental conditions of tourist destinations. These factors impact how many tourists visit a tourist destination.

Tourist visits to the NTB Province are currently fluctuating, both for foreign and domestic tourists. As seen on figure 1 for example, in 2020, there was a significant fall due to numerous factors such as Covid 19 and the earthquake that happened. This indicates that the tourism sector is not maximizing its potential. To establish NTB tourism as a tourist destination, the government might devise appropriate measures to attract more tourists from within and beyond the country.

One of the strategies for developing the tourism industry is to utilize the presence of various financial technologies to facilitate the activities of tourists and tourism industry players. This study aims to examine the use of QRIS in the NTB tourism industry. The strategy for using QRIS in the tourism industry is believed to be

able to facilitate and advance the tourism industry. The objectives of this study are to find out what factors influence NTB tourism industry players in using QRIS.

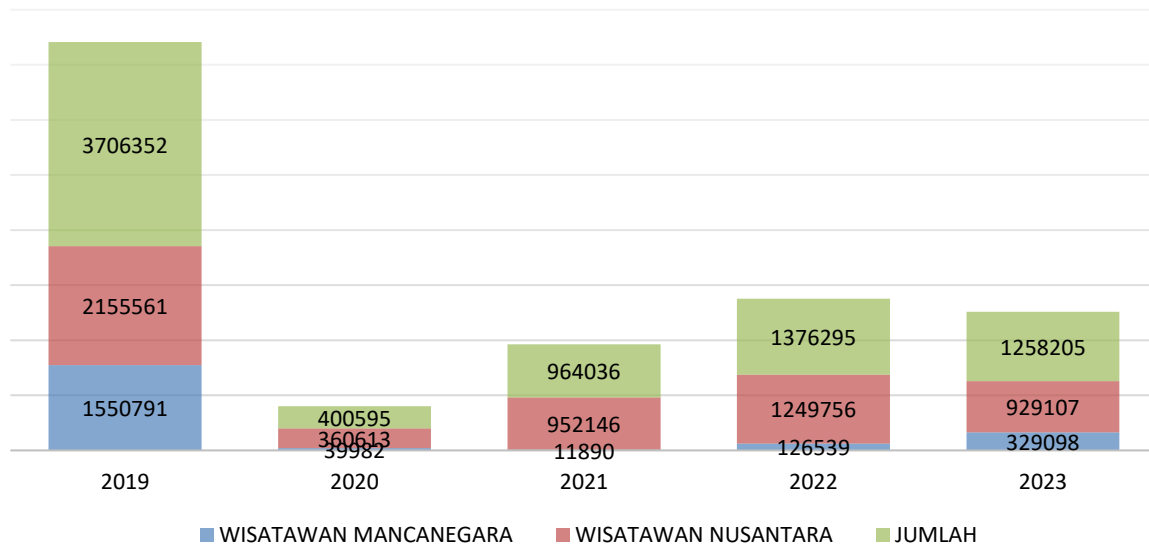


Figure 1 Total amount of Tourists in NTB 2019-2023

Source : <https://data.ntbprov.go.id> (processed data)

METHOD

Types and Designs of Research

This study using quantitative methods, focus on statistical analysis to determine the correlation between various factors and QRIS adoption rates among tourism industry stakeholders in NTB (Kurniati & Suryanto, 2023). The quantitative analysis in this study is *the Structural Equation Model (SEM) analysis* with the Unified Theory of Acceptance and Use of Technology (UTAUT) as a model for understanding the object of research. The approach used with the SEM method emphasizes the path approach (path analysis). This methodological choice allows for the simultaneous assessment of complex relationships between multiple variables, providing a robust framework to evaluate the determinants of QRIS adoption (Sriastuti et al., 2024). UTAUT model refers to a comprehensive framework that integrates elements from eight prominent theories of technology acceptance, offering a holistic perspective on user behavior and intention (Nuswantoro et al., 2024). By integrating the UTAUT model with SEM, this research can precisely identify which specific factors, such as performance expectancy, effort expectancy, social influence, and facilitating conditions, most significantly predict the adoption and usage of QRIS within the NTB tourism sector.

Location, Population and Research Sample

This study was undertaken in NTB since it is a Super Priority destination and part of the government's 10 New Bali program. This research will be conducted for approximately 8 months starting from the announcement of the selected nominees, namely March 11, 2024, according to the activity schedule. The sampling technique employed was proportionate random sampling, ensuring that each type of tourism business was represented proportionally to its population size. A total of 101 samples were selected, consisting of 7 travel agencies and travel agents, 2-star hotels, 35 budget hotels, 44 restaurants, 4 bars, 8 spas, and 1 diving operator. This sample size is considered adequate for statistical analysis using Structural Equation Modeling (SEM), as the method generally requires a minimum of 100 respondents to produce reliable and stable parameter estimates (Hair et al., 2019). Therefore, the sample of 101 respondents meets the minimum requirement for SEM analysis, ensuring that the results obtained are statistically valid and representative of the population of tourism industry players in NTB.

Research Variables

According to (Sugiyono, 2017) Variables are factors that are the focus of a study and show variations, quantitatively, in an activity. In this study, there are 6 variables used, including

1. Performance Expectancy, Refers to the degree to which an individual believes that using a particular system or technology like QRIS will help them attain gains in job performance or achieve their goals more effectively

2. Effort Expectancy, refers to the degree of ease associated with the use of the system. It reflects how simple or effortless the user perceives the technology to be.
3. Social Influence, refers to the extent to which an individual perceives that important others (such as peers, family, or supervisors) believe they should use the new system.
4. Facilitating Condition, Refers to the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system.
5. Behavioral Intention, Refers to the individual’s intention or willingness to use the system in the future. It is a strong predictor of actual system usage.
6. Use Behavioral, Refers to the actual usage of the system or technology — how often and how effectively the individual uses it in real practice.
7. Variables 1, 2, 3, and 4 are independent variables. Variable 5 is an intervening variable, and variable 6 is a dependent variable. All variables used are latent variables, namely variables that are not observed directly but are inferred from other variables (manifest variables) that are observed.

Method of collecting data

1. Questionnaire Instrument
A questionnaire or survey instrument is a data collection method that involves delivering a collection of written questions or statements to respondents with the intention that they provide answers or responses (Sugiyono 2014).
2. Literature study
It is a source of information used by researchers to explore information related to research, including but not limited to scientific books, research reports, scientific articles, papers, and various other sources of information in print and electronic formats .

Data Analysis Methods

According to (Schumacker & Lomax (2010), a comprehensive Structural Equation Modeling (SEM) analysis model basically consists of two parts as seen on figure 2, namely the measurement model and the structural model. The process of modeling and analyzing structural equations involves the following seven steps:

First, In Structural Equation Modeling (SEM), the building of a model based on theory entails causal linkages, which assume that changes in one variable cause changes in others.

Second, create a path diagram that illustrates causal relationships.

The relationship between constructs is depicted by lines, where one arrow indicates regression, and two arrows indicate correlation or covariance between constructs.

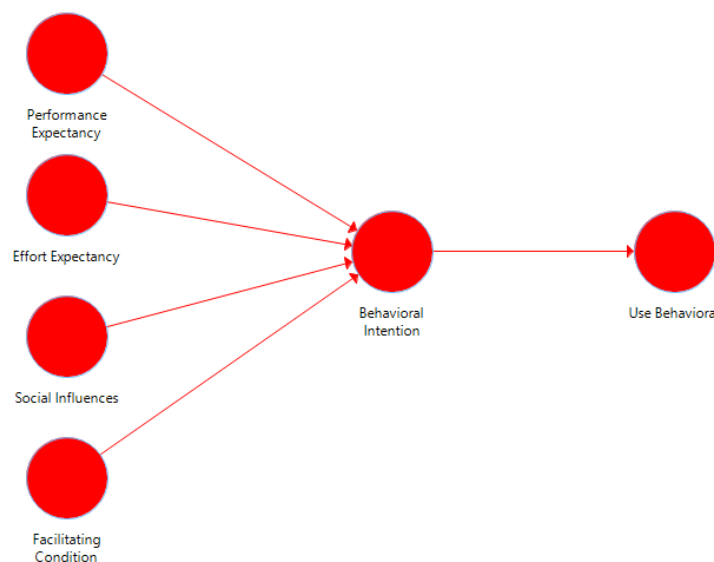


Figure 2. UTAUT SEM MODEL

Third Translating Path Diagrams to Structural Equations

Once a theory or theoretical model has been developed and represented in a path diagram, the next step is to transform the model specifications into a series of equations. Structural equations can be formulated as follows:

$$\begin{aligned}
 & \text{Behavioral Intention Use Behavioral} \\
 & = \beta_{11} \text{Performance Expectancy} + \beta_{12} \text{Effort Expectancy} \\
 & + \beta_{13} \text{Social Influences} + \beta_{14} \text{Facilitating Condition} \\
 & = \beta_{21} \text{Performance Expectancy} + \beta_{22} \text{Effort Expectancy} \\
 & + \beta_{23} \text{Social Influences} + \beta_{24} \text{Facilitating Condition} \\
 & + \beta_{25} \text{Behavioral Intention}
 \end{aligned}$$

Fourth, Translating Path Diagrams into Structural Equations, After a theory or theoretical model has been formed and illustrated in a path diagram, the next step is to change the model specifications into a series of equations, assess *the Goodness of Fit criteria* and Interpretation (Hypothesis and Causal Relationship)

RESEARCH RESULTS AND DISCUSSION

Respondent Characteristics

The characteristics of respondents in this study explain the personal data of QRIS users in NTB . The characteristics consist of several aspects, namely gender, age and how long have you used the QRIS application.

Table 2. Respondent Characteristics

Characteristics	Amount	Percentage (%)
Gender		
Man	58	59%
Woman	40	41%
Ages		
20-24	22	23 %
35-49	59	60 %
>50	17	17 %
Length of QRIS Use		
< 1	20	20 %
1-2	32	33 %
>2	46	47 %
Total	98	100%

Source : Data Processing Results

Evidence from the data in table 2.1 that indicate all respondents who answered the questionnaire, 59 people (59 %) were male and 40 people (41 %) were female. Respondents who answered the questionnaire, 22 people (23 %) were aged 20-24 years , 59 people (60 %) were aged 35-49 years , and 17 people (17 %) were over 20 years old . from 50 years. So it can be concluded that users of the QRIS application and are involved in industry tourism in NTB is mostly aged 35 - 49 years. Respondent answered the questionnaire majority of perpetrators industry using QRIS for >2 years with the largest number of respondents, namely 46 people, which is 47 % of the total sample.

QRIS Acceptance in Lombok Tourism Industry

1. Outer Model Testing

Convergent validity can be seen from the loading factor value with the criteria that the model built is valid if the cross loading value is above 0.70. By looking at figure 2, the cross loading value can be seen from the relationship between the construct variables and indicators. If you look at the social influence construct variable with the criteria of compatibility, conditions, and perceived behavioral control with loading factor values of 0.768, 0.828, and 0.847, the values are above 0.70, This means that the model divided by the facilitating condition construct variables is deemed valid. However, for the performance expectation construct variable with the criteria of extrinsic motivation, result expectancy, and perceived usefulness, there is a loading factor value less than 0.70, specifically the extrinsic motivation indication with a value of 0.6666. Likewise, with other construct variables, there is still a relationship between the indicator and the construct variable whose value is still below 0.70 in the relationship between the *effort expectancy construct variable* and the *complexity indicator*, namely 0.514. So from the results of the factor loading values, it can be concluded that the indicators and constructs are not yet fully valid, so further convergent validity testing must be carried out, namely *construct reliability and validity testing*. as presented on table 3.

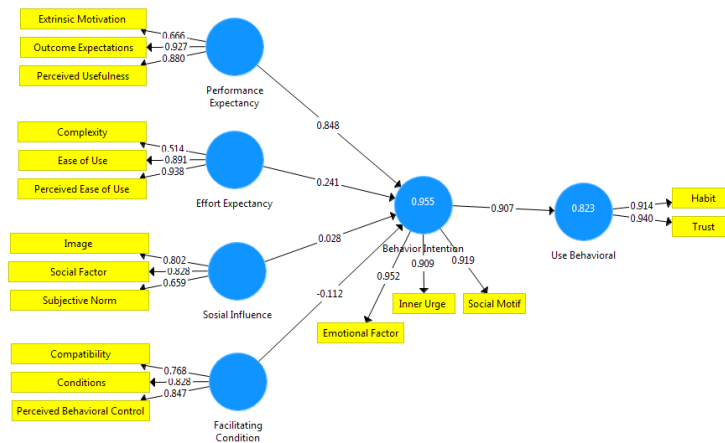


Figure 2. Outer Loading on UTAUT Analysis of QRIS Acceptance in the NTB Tourism Industry

To test whether this research is reliable, it can be seen from the Cronbach's Alpha value where all constructs in the model have Cronbach's Alpha and Composite Reliability values that are generally acceptable (above 0.7), except for the "Social Influence" construct which is slightly below the threshold of 0.660 and shows that the indicators for measuring these constructs are quite consistent and reliable.

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Behavioral Intention	0.918	0.919	0.948	0.859
Effort Expectancy	0.700	0.808	0.838	0.646
Facilitating Condition	0.759	0.809	0.856	0.664
Performance Expectancy	0.777	0.847	0.869	0.692
Social Influence	0.660	0.704	0.809	0.588
Use Behavioral	0.838	0.857	0.924	0.859

Convergent validity is related to the principle that the measures of a construct should be highly correlated. for exploratory research , and the average variance inflation factor (AVE) value must be greater than 0.5. This research is explanatory research by trying to explain the Analysis of QRIS Acceptance in the NTB Tourism Industry , by looking at the Average Variance Extracted (AVE) behavioral intention, effect expectancy, facilitating condition, performance expectancy, social influence and use behavioral values above 0.5. so it can be concluded that the indicators used in the study can explain the construct variables and show that each construct has good convergent validity, meaning that the indicators successfully measure the same concept.

2. Inner Model Testing

Several item components are used to analyze the structural model (inner model), including the R-Square value and significance. The determination coefficient (R2) indicates the strength of the relationship between latent variables. R-squared values of 0.75, 0.50, and 0.25 imply that the model is strong, moderate, or weak, respectively (Ghozali & Latan, 2015:82).

Table 4. R Square exogenous (independent) latent variables and endogenous (dependent) latent variables

	R Square	Results
Behavioral Intention	0.955	Tall
Use Behavioral	0.823	Tall

The value of the coefficient of determination is used to see how strong the relationship is between the exogenous latent variable (independent) and the endogenous latent variable (dependent). In the endogenous latent variable behavioral intention R-square has a high value of 0.955, and the exogenous latent variable use behavioral has an R-Square value of 0.823 which indicates a strong relationship. This indicates that the relationship between the latent variables in the model has a strong relationship

Significant Relationships

Behavior Intention -> Use Behavioral : The relationship between behavioral intention (Behavior Intention) and actual usage behavior (Use Behavioral) are very significant with a P- Value of 0.000, meaning that the higher a person's intention to use QRIS, the greater the likelihood that the real QRIS will actually use it.

Effort Expectancy -> Behavior Intention : the relationship between effort expectations (*Effort Expectancy*) and behavioral intention are very significant with a P- Value of 0.003 and indicate that the lower the effort perceived to be required to use QRIS, the higher a person's intention to use it.

Facilitating Condition -> Behavior Intention : *Facilitating conditions Condition*) also has a significant influence on behavioral intention with a P- Value of 0.047, although its influence is not as large as the two previous variables.

Performance Expectancy -> Behavior Intention : Performance Expectancy has a very substantial influence on behavioral intention, with a P-Value of 0.000, implying that the higher a person's expectations of the benefits derived from using QRIS, the greater the intention to use it.

Relationship is not significant

Social Influence -> Behavior Intention : Social influence (*Social Influence*) does not have a significant influence on behavioral intention in the context of this study with a P- Value of 0.560, which means that social factors such as recommendations from friends or family do not greatly influence a person's decision to use QRIS.

CONCLUSION

Based on the research results, it can be concluded that behavioral intention has a significant and positive effect on actual use behavior of QRIS, indicating that individuals with a stronger intention to use QRIS are more likely to actually use it in practice. Furthermore, effort expectancy, facilitating conditions, and performance expectancy are all significant determinants of behavioral intention. Specifically, when users perceive QRIS as easy to use (low effort required), supported by adequate infrastructure and technical facilities, and offering clear performance benefits, their intention to adopt and use QRIS increases substantially.

On the other hand, social influence does not significantly affect behavioral intention, suggesting that the decision to use QRIS is more strongly driven by personal perceptions of usefulness, ease of use, and support conditions rather than by external social pressure or recommendations from others.

Overall, the findings indicate that the adoption of QRIS is primarily influenced by individual cognitive factors (usefulness and ease of use) and supportive environmental conditions, rather than by social encouragement. This highlights the importance of improving system usability, user support, and communication of QRIS benefits to enhance user adoption and consistent usage behavior.

Thus, it is recommended to integrate industry tourism with Payment System with ensure all tourism industry players, such as hotels, restaurants and tourist attractions, integrate QRIS into their payment systems as well as involving micro, small and medium enterprises (MSMEs) in using QRIS. Second, use transaction data generated from QRIS to analyze visitor trends and consumer behavior. This can assist in developing marketing strategies and product development. Develop a mobile application that integrates QRIS with tourism information, location maps, and special offers.

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