

HOW ARE THE INTENTIONS AND PERCEPTIONS OF SMES ON THE USE OF DIGITAL PAYMENTS USING QRIS IN THE CITY OF KEDIRI

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ABSTRACT

This research is a study of the intentions and perceptions of msme actors towards the use of digital payments using qris in the city of kediri. This research is a qualitative type with 20 msme actors as respondents. With the first result being the perception of benefits, it turns out that the perceived benefits are balanced, 10 actors can already feel it and 10 others have not because they are new to digital payments with qris. Perceptions of convenience according to msme actors who were respondents stated that qris was very easy to use in all transactions. Meanwhile, from the perception of risk so far felt by the respondents there is no risk that is too fatal when using qris as a digital payment tool. From this it can be concluded that the large benefits, convenience and small risks make msme actors who are very familiar with qris prefer to use qris in every transaction intensively.

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1. INTRODUCTION

Today 's business world experience shift outside normal with exists Support increasingly technology _ advanced with deployment enough information _ fast very powerful automatic to he advanced economy use digital system . this _ could showed with increasing digital transactions in Indonesia namely from face value Rp. 235 Trillion Becomes not enough more Rp. 337 trillion for moment this (Atome, 2022) . With it increase this very powerful automatic to use system digital payment or also known as e-money.

E-money start introduced in Indonesia in April 13 , 2009 with the product namely : Flazz BCA, meanwhile now has many introduce other e-money such as : Go-Pay, Shope-pay, OVO, Brizzi and more many again the total almost 37 electronic money available and available used in Indonesia (SBF Team, 2019) . This e-money support formation a cashless society, that is creation ecosystem non- cash payments in the community . In its development e-money namely with the use of QR Ccode on OVO and GoPay which is so popular among Public general until moment this .

In Indonesia , QRIS was launched on the 74th Indonesian Independence Day in 2019. This QRIS is the generated QR Code specifically by the government for expedite digital economic system . QRIS is standard national based digital payments QR Code developed by Bank Indonesia and the Association System Indonesian Payments (ASPI). QRIS created with purpose expedite system payment safe non - cash , encouraging efficiency economy , accelerate inclusion digital finance and advancing Micro, Small and Medium Enterprises (MSMEs). QRIS got worn all layer Public (Prime Network, 2020) .

In the City of Kediri when this appear many very new SMEs _ from 2021 exists _ enhancement by 14.5% or there is enhancement a total of 738 businesses in the city kediri (Chusna, n.d.) .

Mr. Mayor of Kediri welcomes good changes taking place in the business world moment this . Payment trends through e-money in this digital era expected capable expand network marketing and become an alternative system capable payment _ increase the profits of SMEs . One of them is the use of QRIS which is felt to be very efficient and effective for used (Goleman , Daniel ; Boyatzis , Richard; Mckee & Perdana, 2018) . However _ not yet many SMEs do using QRIS as a means payment , so needed study for know influential factor _ to the intentions of MSME actors in QRIS use . Expected results study this capable encourage SMEs to _ want to use RIS as tool payment . push this will produce perceptions felt by MSME actors in _ utilize QRIS as tool Digital payment is also known as fintech (financial technology). Purpose exists this fintech is to help SMEs to _ make it easy transactions and upgrades literacy medium business finance _ _ run (Carlsson & Gustavsson, 2001; Mangeswuri et al., 2018).

(Richard L. Daft, 2010) argued that system payment easy electronics _ dimenteri , use , have clear standardization on values _ plus for the user will more trusted . And system payment could stated easy used when the system could increase productivity and create transaction processing more efficient and effective (Gefen et al., 2003; Yahyapour , 2008),

With it efficiency and effectiveness offered _ in the use of e-money in the form of a QR Code make father the mayor of Kediri wishes push progress MSME business with give facility making QRIS for MSME actors in the City of Kediri (Official Website of the City Government of Kediri, 2021) . With it phenomenon this , then writer want to researching more deep How Intention And Perception Perpetrator Ummm To Use Digital Payment Using qris In Kediri City.

2. LITERATURE REVIEW

Definition Intention

(Ajzen, 2019) confirms that intention as indication magnitude effort individual in plan and try do something behavior . Rachmat (1989) states that intention is something effort somebody for implement a action . From statement this could interpreted intention is as exists from depiction motivation in someone for produce something behavior .

Definition Perception

Perception is procedures that consumers go through in interpret , organize and select a product or services to be used . Consumer do activity depiction to product or services to be selected and selected through its form how in a manner vision , smell , feeling and also the resulting taste if that food (Kotler & Keller, 2016) .

Perceived Benefit

Perception benefit is embodiment of the taste felt by consumers in enjoy or use something product or service on the benefits provided (Priambodo & Prabawani, 2016) . This taste will push somebody for take something decision . Davis (1989) in (Priambodo & Prabawani, 2016) state there are 6 items that affect it formed perception benefit among others:

1. Effectiveness
2. Profession Becomes more fast resolved
3. Achievement work increase
4. Productivity increase
5. Work Becomes more easy
6. Beneficial

Perception convenience Use

Fusiler and Durlabhji in argue that influential elements to perception convenience use namely : consumer can feel convenience moment influencing factors perception use technology in moderate activity done , and related with service technology business or e-commerce as well no need a big effort . (Ningsih et al., 2021).

Perception Risk

According to (Featherman & Pavlou, 2003) Perception risk is a perception state that perception risk is something perception about doubts and consequences that are not wanted in use a product or services (Silalahi et al., 2022) . Perception risk this influenced by trust somebody to something product or services . The more high trust somebody to a product or service so the more little doubt in his mind .

Quick Response (QR) Code Indonesian Standard rd (QRIS)

QRIS (Quick Response Code Indonesian Standard) is standard national payment QR Code issued by Bank Indonesia (BI) is used in facilitate transaction payments in Indonesia (Paramitha & Kusumaningtyas , 2020). That QR Code alone is series code that contains data or information form identity merchants / users , payment nominal , andor available currency be read with tool certain in framework transaction payment (Kristanti & Marta, 2021).

Digital payments with using QRIS is done through server-based electronic money application , wallet electronic or digital and mobile banking. The QR Code system on QRIS uses Merchant Presented Mode (MPM) and is supported specification interconnection between organizer . So, when do transaction user (user) only simply scan the QR that has been available at merchants (actors effort) already cooperate with System Service Operators Payment (PJSP) and cashier enough monitor transaction status from application . Payment using QRIS _ could conducted without box physical same once . A number of example connected applications in Indonesia among them LinkAja , OVO, Gopay , FUNDS, Yep! TBank , Mandiri e-cash as well in various other mobile banking (Paramitha & Kusumaningtyas , 2020).

Standard National QR code via QRIS delivers many benefits , including (Hutagalung et al., 2021):

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a. For Users application payment :

- 1) More fast and up to date .
- 2) No need to bother anymore bring cash . _
- 3) Safe and protected because all PJSP organizers of QRIS have permission and supervised by Bank Indonesia on a regular basis sure .

4) Expenses recorded .

b. For Merchants:

- 1) Transactions recorded and immediate enter account so that could with easy monitored and supervised company .
- 2) Able to improve branding.
- 3) More practical because only just use 1 (one) QRIS.
- 4) Cheap and free cost for Micro Enterprises
- 5) No change required , free risk theft and avoidance from counterfeit money .
- 6) Building a credit profile for convenience in get loan to front .
- 7) Following trend so that potentially increase sale

3. METHOD

Study this is study qualitative . Study qualitative is principle - based research _ postpositivism that will use for researching condition natural object , where the researcher is as a key instrument , data collection techniques were implemented with method combination (data triangulation), analysis the data characteristic inductive , and results his research later will more lead to emphasis meaning (Sugiyono, 2017) . Research design this is phenomenology , namely : postpone all assessment of natural behavior _ until find base certain . Design research _ as this try decipher meaning draft or based phenomenon _ from awareness that occurs in individuals who are be in a situation the According to (Abdussamad, 2021) .

Population used _ in study this is MSME actors in the City of Kediri. As for the sample study this as many as 20 MSME actors in the City of Kediri. List of questions used is based on Theory Of Planned Behavior (Ajzen, 1991) Or TPB and Technology Acceptance Model Theory or TAM (D. Davis, 1998) . Data collection techniques are carried out with method observation and interview .

4. RESULT AND DISCUSSION

Interview results in study This is what was done to 20 MSME actors in the city kediri Study this reviewed from The responses of MSME actors in terms of perception are as follows:

1. Perceived Benefits

The results of the research that has been conducted from interviews with 20 MSMEs, 10 MSMEs have benefited from QRIS in their business transactions. As stated by Mr. Tekad as the owner of the business "ADINDA YUSUF BUAH" stated that QRIS makes transactions easier, simpler and can minimize merchandise credited by consumers, sales volume also increases. In addition, Mrs. Suprapti the owner of the "QT Laundry" business stated that With QRIS facilitating their business, customers who usually use the laundry service to pick up and deliver clothes to my homes don't have to bring back money. and Ms. Novia, the owner of a Home care business, revealed that QRIS makes Home care payment transactions more effective and efficient, and consumers are also happier. This expression is in line with research from (Santika et al., 2022) ; (Setiawan & Mahyuni, 2020) . However, 10 other MSMEs have not been able to benefit from QRIS due to limited knowledge of using QRIS.

2. Perception of Ease

When viewed from the perception of convenience when using QRIS in transactions. Mrs. Ike, the owner of the maem gammi business, stated that "the use of QRIS, which is quite easy, only by scanning the QR code, transactions can be carried out". Mrs. Tini, the owner of a shoe store, a blessing jaya shop in Pasar Pahing, also stated, "Using QRIS is easy and fast, QRIS also helps increase my sales volume." Mrs. Tatik, the owner who knows it's safe, also stated "it's very easy to use QRIS, you just need to scan the QR via your cellphone, the important thing is you have internet quota". Mr. Jamal also stated "my buyers prefer to pay using QRIS because it's easy". From all of the respondents' answers, it can be concluded that QRIS is very helpful in trading transactions and its use is also very effective and efficient, this is in line with previous research.

3. Perception of Risk

The response from MSME players who were interviewed by Mrs. Rini, the owner of a clothes stand at the pahing market in Kediri City, stated "the biggest obstacle is that the error is because the internet network is not stable or does not have a quota". Mr. Tekad, the owner of the fruit stall, Adinda Yusuf, also

stated that "the only problem was loading the system or interference from the digital payment center being used." In addition, Mrs. Nila, the owner of a vegetable stall, stated "there has been a double withdrawal of consumer funds, but this rarely happens, the rest are still safe." For other MSME actors, they consider that there are no fatal obstacles in using QRIS. Even though MSME actors know the obstacles to using QRIS, this does not affect the MSME actors' intention to use QRIS in every transaction digitally or non-cash.

5. CONCLUSION

Based on research that has been conducted on 20 MSMEs in implementing QRIS as a digital payment. The implementation of QRIS in this transaction is very profitable for MSME actors. This is indicated by an increase in sales volume. The perception formed by using QRIS as a means of payment is also very good, QRIS provides enormous benefits and uses with low risk. The perceived constraints from using QRIS are not too fatal, so the intention to use them is increasing.

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