

**“QUICK RESPONSE CODE INDONESIAN STANDARD
(QRIS) ACCEPTANCE ANALYSIS USING THE UNIFIED
THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY
(UTAUT) APPROACH”**

**(Case study on undergraduate students of the faculty of Business and
Economics, Atma Jaya University, Yogyakarta)**

THESIS

**Presented as a Fulfilment of Requirements to Obtain a Bachelor of
Accounting Degree in the International Accounting Undergraduate Program
Faculty of Business and Economics, Atma Jaya University, Yogyakarta**



Arranged by:

Jessica Natalia Gozali

Student ID: 201525346

**FACULTY BUSINESS AND ECONOMICS
ATMA JAYA UNIVERSITY, YOGYAKARTA**

2024

Thesis

**“QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) ACCEPTANCE
ANALYSIS USING THE UNIFIED THEORY OF ACCEPTANCE AND USE OF
TECHNOLOGY (UTAUT) APPROACH”**

**(Case study on undergraduate students of the faculty of Business and Economics, Atma
Jaya University, Yogyakarta)**



Arranged by:

Jessica Natalia Gozali

Student ID: 201525346

Read and approved by:

Advisor,

A handwritten signature in blue ink, appearing to read "Samiaji", is written over a faint star-shaped graphic.

Samiaji Sarosa, SE., MIS., Ph.D.

10 June 2024

Thesis

**QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) ACCEPTANCE
ANALYSIS USING THE UNIFIED THEORY OF ACCEPTANCE AND USE OF
TECHNOLOGY (UTAUT)**

Has been prepared and arranged by

Jessica Natalia Gozali

Student ID Number: 20 15 25346

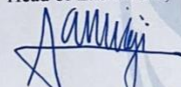
Has been defended in front of examiners

On July 9th, 2024

and accepted as the requirements for the Accounting Degree (S1)
International Accounting Undergraduate Program

Examination committee

Head of Examiners,




Samiaji Sarosa, S.E., M.I.S., Ph.D.

Member of Examiners,



Bartolomeus Galih Visnu P, S.E., M.Sc., CRP



Ignatius Novianto Hariwibowo, S.E., M.Acc., CRP

Yogyakarta, 16 July 2024

Dean of Faculty Business & Economics

Atma Jaya University, Yogyakarta



Wenefrida Mahestu N. Krisjanti, SE., M.Sc., Ph.D.

FAKULTAS BISNIS
DAN EKONOMIKA
UNIVERSITAS ATMA JAYA YOGYAKARTA

AUTHENTICITY ACKNOWLEDGEMENT

I hereby declare that the thesis with the title:

**QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS)
ACCEPTANCE ANALYSIS USING THE UNIFIED THEORY
OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT)
APPROACH**

Is truly my writing. Statements, ideas, or direct or indirect quotations from the writings or ideas of others are or indirect quotations from other people's writings or ideas are stated in the references. If in the future it is proven that I plagiarised part or all of this thesis, then the degree and diploma I obtained will be declared canceled and I will return it to Atma Jaya University, Yogyakarta.

Yogyakarta, 11 June 2024

Writer,



Jessica Natalia Gozali

ACKNOWLEDGEMENT

Praise be to God Almighty who has given His abundance of grace and blessings so that the author can complete the thesis entitled **“ANALYSIS OF THE ACCEPTANCE OF THE INDONESIA QUICK RESPONSE STANDARD (QRIS) USING THE UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT) APPROACH”** to fulfil the requirements in obtaining a Bachelor of Accounting degree at the Faculty of Business and Economics, Atma Jaya University Yogyakarta.

In preparing this thesis, certainly received support, guidance and assistance from various parties so that this thesis can be completed properly. Therefore, with full sincerity the author would like to thank:

1. God Almighty, who always gives His abundance of health and grace, so this thesis can be completed.
2. The author’s family who always provides support both in material and moral forms so that the author can complete this thesis.
3. Mr Samiaji Sarosa, S.E., M.I.S., Ph.D. as the thesis supervisor who has guided and provided guidance in writing this thesis wholeheartedly.
4. Mr Wimpie Yustino Setiawan, SE, M.Comm, MPA as academic supervisor who has directed and guided in the selection of KRS.
5. Sesukong, especially Yola, Enji, and Fani. Thank you for accompanying the author to eat until ‘fainting’.
6. IUPBA 2020. Thank you for all the help that has been given for four years of learning together.

7. Haruichi Furudate. Thank you so much for creating the series “Haikyu!!”, which always comforts the author from the beginning of college until the author finishes the thesis.
8. Lovely and Gladis. Thank you for being very supportive in completing this thesis.
9. And several other parties that the author did not mention, sincerely thank you.

The author understands that this thesis is still far from perfect, therefore the author expects criticism and suggestions from the readers. Hopefully, this thesis can be useful.

Yogyakarta, 11 June 2024

Writer,



Jessica Natalia Gozali

MOTTO AND DEDICATION

“Sebab itu janganlah kamu kuatir akan hari besok, karena hari besok mempunyai kesusahannya sendiri. Kesusahan sehari cukuplah untuk sehari”

-Matius 6:34

“Sebab rancangan-Ku bukanlah rancanganmu, dan jalanmu bukanlah jalan-Ku, demikianlah firman TUHAN”

-Yesaya 55:8

“It matters where you are”

-Slowdive

TABLE OF CONTENT

COVER	i
THESIS APPROVAL	ii
DEAN'S APPROVAL	iii
AUTHENTICITY ACKNOWLEDGEMENT	iv
ACKNOWLEDGEMENT	v
MOTTO AND DEDICATION	vii
TABLE OF CONTENT	viii
LIST OF TABLES	xi
LIST OF FIGURES	xii
LIST OF APPENDIXES	xiii
ABSTRACT	xiv
CHAPTER I	1
INTRODUCTION	1
1.1 Background	1
1.2 Research Problem	3
1.3 Research Questions	4
1.4 Research Purposes	5
1.5 Benefits of Research	5
1.6 Writing Systematics	5
CHAPTER II	8
ANALYSIS OF THE ACCEPTANCE OF THE QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) PAYMENT SYSTEM USING THE UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT) MODEL	8
2.1 National Cashless Movement (GNNT)	8
2.2 QRIS	9
2.3 Mobile Payment	12
2.4 UTAUT	13
2.5 Previous Studies	15
2.6 Hypothesis Development	23

2.6.1	The Relationship Between Performance Expectancy and Behavior Intention	23
2.6.2	The Relationship Between Effort Expectancy and Behavior Intention	25
2.6.3	The Relationship Between Social Influence and Behavior Intention	25
2.6.4	The Relationship Between Facilitating Conditions and Use Behavior	26
2.6.5	The Relationship Between Behavior Intention and Use Behavior	27
CHAPTER III		28
RESEARCH METHODOLOGY		28
3.1	Types of Research	28
3.2	Research Object	28
3.3	Research Sample	28
3.4	Research Variable	29
3.5	Operationalization and Measurement of Research Variables	30
3.6	Research Models	31
3.7	Types of Data and Data Collection Techniques.....	33
3.7.1	Types of Data	33
3.7.2	Data Collection Techniques	33
3.8	Data Analysis	34
3.8.1	Analysis Method	34
3.8.1.1	Outer Model	35
3.8.1.2	Inner Model.....	36
3.8.2	Descriptive Statistic	37
3.8.3	Hypothesis Test.....	37
3.8.3.1	Statistical Hypothesis	37
3.8.4	Rate of Error.....	39
CHAPTER IV		40
DATA ANALYSIS		40
4.1	Research Data Description	40
4.2	Descriptive Statistic	40
4.3	Partial Least Square Analysis.....	41

4.3.1	Outer Model Evaluation.....	41
4.3.1.1	Convergent and Discriminant Validity Test	42
4.3.1.2	Reliability Test	44
4.3.2	Inner Model Evaluation	44
4.3.3	Hypothesis Test	46
4.3.3.1	The Effect of Performance Expectancy on Behaviour Intention ...	47
4.3.3.2	Effect of Effort Expectancy on Behaviour Intention	48
4.3.3.3	Effect of Social Influence on Behavior Intention	49
4.3.3.4	Effect of Facilitating Conditions on Use Behavior	49
4.3.3.5	Effect of Behavior Intention of Use Behavior	50
CHAPTER V.....		52
CONCLUSION.....		52
5.1	Conclusion	52
5.2	Limitations of Research and Suggestion.....	53
REFERENCES.....		55
APPENDIXES		60

LIST OF TABLES

Table 2.1 QRIS Payment System Service Provider (Banks)	11
Table 2.2 QRIS Payment System Service Provider (Non-Banks)	12
Table 2.3 Previous Studies	20
Table 3.1 Operationalization Variables Table	30
Table 4.1 Respondent Group Based on Study Program.....	41
Table 4.2 Results of Outer Loading	43
Table 4.3 Results of Average Variance Extracted (AVE).....	43
Table 4.4 Reliability Test Result	44
Table 4.5 R Square	45
Table 4.6 Path Coefficient.....	46
Table 4.7 Summary of Hypothesis Test Results.....	47

LIST OF FIGURES

Figure 2.1 UTAUT Research Model	15
Figure 3.1 Research Model	33
Figure 4.1 Outer Model.....	42
Figure 4.2 Inner Model	45

LIST OF APPENDIXES

Appendix 1 Questionnaire (In Bahasa).....	60
Appendix 2 Questionnaire's Result.....	65

**QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS)
ACCEPTANCE ANALYSIS USING THE UNIFIED THEORY
OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT)
APPROACH**

**(Case study on undergraduate students of the faculty of Business
and Economics, Atma Jaya University, Yogyakarta)**

Jessica Natalia Gozali

**International Undergraduate Program, Bachelor of Accounting
Faculty of Business and Economics Atma Jaya University, Yogyakarta**

Supervised by:

Samiaji Sarosa, S.E., M.I.S., Ph.D

ABSTRACT

This study aims to analyse the use of Quick Response Code Indonesian Standard (QRIS) as a payment method for undergraduate students in Atma Jaya University Yogyakarta using UTAUT model. The object of this research is undergraduate students of the Faculty of Business and Economics, Atma Jaya University Yogyakarta. The data collection method used is a survey technique distributed as a questionnaire using Google Forms as a medium to fill out. The results of this study indicate that Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and Use Behavior have a positive effect on student Behaviour Intention in using QRIS as a payment method.

Keywords: *QRIS, UTAUT, GNNT*