THE INFLUENCE OF SOCIAL MEDIA AND SOCIAL INFLUENCE ON THE DECISION TO USE QRIS AS A DIGITAL PAYMENT TOOL

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Abstract

The problem in this research is that the teachers and employees at MAN Solok who have not used QRIS as a payment in digital even though QRIS has been widely promoted on social media and there is a living market for QRIS in Solok which influences people to use QRIS. The aim of this research to find out how social media and social influence decision to use QRIS as a digital payment. The type of research is field research with quantitative descriptive methods. Data was obtained by distributing a questionnaire in Google form and distributed via the WhatsApp application and WhatsApp groups, in June-July 2024. The total sampling was 58 respondents and analyzed using IBM SPSS Statistics 22 Ver. The results show that social media (X1) and social influence (X2) influence the decision of teachers and employees to use QRIS as a digital payment. The results of the t test show that X1 has a significant influence on teachers and employes decisions in using QRIS with a value of tcount > ttable, namely with a value of 3.876 > 2.004 and a sig value of 0.000 < 0.05. This result is also proven by the F test with a value of fcount > ftable, namely 22.693 > 3.162 and a value of 0.000 < 0.05. This means X1 and X2 simultaneously influence the decision of teachers and employees of MAN Solok in using QRIS as a digital payment tool by 45.2%, the remaining 54.8% is influenced by other variables.

Keywords: Social Media, Social Influence, QRIS, Digital Payments.

Introduction

Currently, money is anything that has high value and can be used to buy goods and services in economic activities (Guntoro & Thamrin, 2021: 19). This means of payment has changed along with the introduction of modern money innovations which will replace the barter system in legal payment transactions. These changes include innovations in information technology, trade and payment systems, to the point that money becomes a means of payment that develops along with technological advances (Nurlaeli, 2024: 14).

These technological developments have given rise to many advanced technologies that have been used for facilities and infrastructure in various countries, and these advances have resulted in many innovations in terms of usability and convenience for humans to carry out various activities. In addition, these technological advances have entered the field of financial and payment systems, making cash more efficient and economical (Azzahroo & Estiningrum, 2021: 11). A similar thing also happens in Indonesia, which is now entering the digital era which is marked by the increasing use of the internet by the public. In 2020, 175.4 million people out of 272.1 million people in Indonesia were internet users, so that 64% of Indonesia's total population had experienced technological progress. Internet users continue to grow until 2023, namely 213 million Indonesians, even in 2024 it will reach 221 million people with a percentage of 79.5%, compared to the previous year, the percentage in this period has increased by 1.4% of the population using the internet. (APJII.or.id).

The increasingly advanced development of technology and information helps the growth of the digital economy, thereby accelerating financial inclusion in a country. One of them is the application of information technology in a non-cash payment system (Rahmayanti, et al, 2020: 288). Advances in information technology have produced innovations in financial services known as Financial Technology (Fintech). This can cause people to switch to digital payment systems.

Digital payment systems require electronic media to complete payment transactions, with this media it can provide convenience so that it can reduce the occurrence of fraud such as fraud. Digital payment transactions offer a faster, safer and more comfortable experience for every user (Rozy, et al, 2023: 71).

On 17 August 2019 Bank Indonesia issued QRIS (Quick Response Code Indonesian Standard) as a digital payment system, and it was inaugurated on 1 January 2020 as QR non-cash payment. The national QR Code was created by Indonesian banks to facilitate digital payment transactions through server-based

electronic money applications, digital wallets and mobile banking (Paramitha & Kusumaningtyas, 2020: 30-31).

QRIS as a digital payment system was developed by Bank Indonesia and the Indonesian Payment System Association (ASPI), with the aim of accelerating a secure digital payment system, encouraging government efficiency, and accelerating digital financial inclusion. QRIS is a QR code that can be used for all types of digital payment transactions (Saputri, 2020: 247).

Every year the development of QRIS continues to increase, the growth of digital payment transactions in this country is driven by increased financial literacy, greater community participation and an increasing population. This can be seen in the following image:
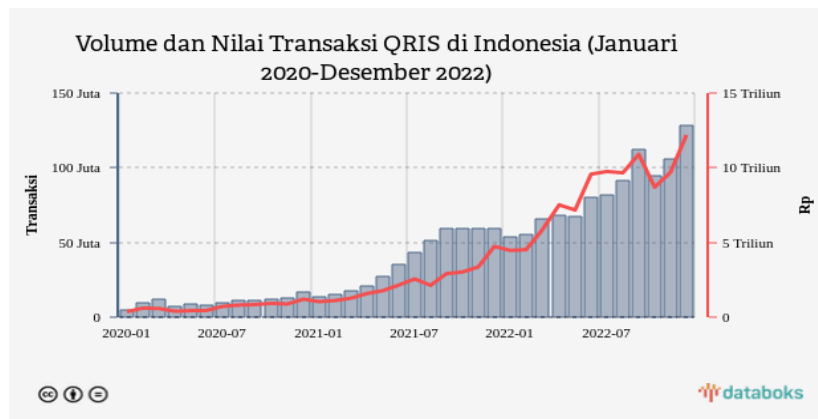

Figure 1
QRIS Volume and Transaction Data 2020-2022

In the picture above, you can see that the number of QRIS transactions nationally reached 5 million with a total transaction value of IDR 365 billion in January 2020. The volume of QRIS transactions continues to increase from year to year. In 2022, the total will reach 99.98 trillion (databoks.katdata.com). Quote from Katadata.co. QRIS transaction IDs in 2023 will reach 229.96 trillion, this number has increased by 130.01% (katadata.co.id).

This data shows an increase in QRIS development from year to year. This growth shows that people are very interested in using digital payment systems, to advance the global economy in the coming digital era, Indonesian banks will continue to develop and perfect digital transaction systems and rules and maintain user security and comfort, so that QRIS transactions will become a popular payment method.

According to Endang Kurnia Putra, representative of Bank Indonesia (BI) West Sumatra, the volume of QRIS transactions in West Sumatra Province in 2023 will increase by 154% from the previous year, reaching 8.3 million users (infopublik.id). QRIS transaction users have also increased in Solok City, which is a crossing route from Jakarta, Lampung and other areas to Padang. However, the number of QRIS users in Solok City is still less than in Padang and Bukittinggi, because both cities are dominated by tourists.

Among the 450 traders at Pasar Raya Solok City, 383 traders use QRIS, according to Bank Indonesia data (Siberzone.id). The desire of traders to provide QRIS services that will make it easier for buyers to use digital payment systems can be seen from the quote above. As a result, the availability of QRIS services in Solok City has increased. The availability of QRIS will attract users to use it, especially teachers and MAN KOTA Solok employees who have many needs and have balances in their accounts. This will encourage them to use QRIS because it can speed up, simplify and speed up the payment process.

Based on the results of initial observations carried out on 5 people out of 58 teachers and employees at MAN Solok City using a questionnaire via Google Form, it was found that teachers and employees at MAN Solok City knew a lot and obtained information about QRIS from social media, social influences and from other media. . Of the 5 people, there are 2 people who use QRIS as a digital payment tool, because using QRIS can make payment transactions easier and faster, such as credit payments, diamond game top-ups and shopping payments for daily needs. Apart from that, 3 people did not use QRIS in their payment transactions because they shopped at merchants who did not have QRIS, due to a lack of desire to use QRIS because it was not yet needed among the public and they were not used to accessing QRIS in their payment transactions.

According to the Theory of Planned Behavior, a person's attitude develops from a strong desire to do something, which determines their decision about it. Social influence and the desire to use or do something can cause this to happen. This theory is useful for influencing behavior and its formation (Cruz & Suprapti, 2015: 895-920).

Social media is one of the best ways to get the information you need, even information that is popular in society today. Instagram (85.3%) and Facebook (73.5%) are the most popular social networks in society in 2024 (Databoks.co.id). Therefore, the use of social media will really help banks in promoting the QRIS function. In the current phenomenon, there are many content creators, influencers, and people who work with social media and the help of viewers, which allows banks to exploit the potential of this social media. One of the famous content creators "Uda Rio" can help spread information about QRIS among the people of Solok. With this phenomenon, banks can use social media as a tool to introduce and promote QRIS to the public. The image below shows this in a post on the Bank Indonesia Instagram account:
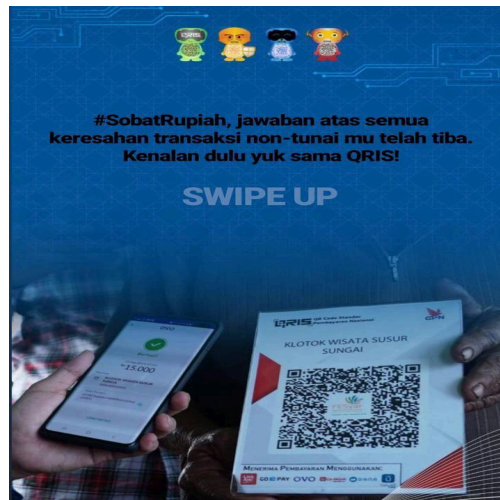

Figure 2
Promotion and Introduction of QRIS on Instagram

Based on the picture above, it can be seen that the bank is very enthusiastic in introducing and promoting QRIS on social media to attract customers to use it, as shown in the picture above. In 2023, more than 60 posts on Bank Indonesia accounts promoted QRIS, including images and short videos. Social media is one component that can influence a person's decisions. Ermawati et al.'s study. found that social media influences a person's decision to take certain actions, which causes them to use the product (Ernawati et al., 2020: 54). Social media has become commonplace for every group, from teenagers to parents, and they don't want to lose out on social media.

In addition, the social cultural adaptation process is important and Bank Indonesia must pay attention to society, because the social environment can easily influence a person's actions. With outreach such as seminars held so that people use QRIS as a digital payment tool, this is one form of social media influence. The presence of the livin market with QRIS services in Solok City has attracted buyers' interest in using QRIS when paying at supermarkets and other shops in the city. This is because markets are places that people often visit to fulfill their needs, so traders who provide QRIS services can offer their buyers the opportunity to use QRIS when paying.

Social Influence is an attempt by one or more people to change the beliefs, perceptions, behavior and attitudes of other people. This happens when someone uses QRIS so that other people are influenced by the user. This also happens among teachers and employees of MAN Solok City who use QRIS which will influence other people to use QRIS too. Social Influence influences a person's action decisions, according to a study by Ayuk Hidayanti & Reminta Lumban Batu (Hidayanti & Batu, 2021: 445). Based on the phenomenon described above, it needs to be researched further, with the title "The Influence of Social Media and Social Influence on the Decision to Use QRIS as a Digital Payment Tool".

Methodology

The type of research used in this research is the quantitative method, which is a method or research method that is inductive, objective and scientific. The data obtained is in the form of numbers (scores, values) or statements which are assessed and analyzed using statistics. Sugiyono stated that qualitative research is a research method for examining a particular population or sample (Sugiyono, 2013: 86). This research is categorized as field research, where research is carried out systematically by collecting data from the field. This study was carried out with a quantitative approach and used a causal study method, or a study intended to show how the dependent variable influences the independent variable (Fachruddin, 2016: 266).

Primary data sources are data obtained directly from respondents from a research location. Information and data collected in the form of questions or statements in the form of questionnaires. The primary data source in this study is Teachers and Employees of MAN Kota Solok. Qualitative researchers often use secondary data. This information is collected from various websites, books, and journals concerned. In this study, the researcher used secondary data sources from the official website of MAN Kota Solok to find out the number of teachers and employees at MAN Kota Solok.

In this study, sampling was done by total sampling, where all populations were used as research samples, as many as 58 people. The advantage of using total sampling is that it can obtain more in-depth information related to the problem being studied and does not use an error rate in determining the sample. In the development research, the author used a questionnaire as an instrument. Where the questionnaire is a data collection technique using a number of questions to respondents to obtain data. And the measurement scale uses a Likert scale where this scale measures the opinions, attitudes and perceptions of people or groups in the study.

Results and Discussion

Based on the results of the t test (partial) of the social media variable (X1) on spss 22 ver, it was found that social media had an influence on the decision to use QRIS for teachers and employees of MAN Solok City, with the T test results obtained being 3.111 > t table 2.004 and a sig value of 0.003 < 0.05. So it can be said that social media influences the decision to use QRIS among teachers and employees of MAN Solok City.

Table 1 T-Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.302	4.021		.324	.747
	Media Sosial	.677	.218	.350	3.111	.003
	Social Influence	.491	.127	.436	3.876	.000

a. Dependent Variable: Keputusan

Sumber, data diolah pada tahun 2024 dengan menggunakan IBM SPSS 22 statistics version 22

It can be seen in the table above that for every 1 unit change in the social media variable, it will increase the decision to use QRIS among teachers and employees of MAN Solok City. So banks are advised to carry out promotions related to products, especially QRIS as a digital payment tool, or use influencers to introduce bank products. Influencers are those who work using social media and have many followers.

The use of social media as a place to promote QRIS has influenced the decision of MAN Solok City teachers and employees to use QRIS as a digital payment tool. The existence of social media will provide information about convenience and save time for QRIS users in making transactions. Apart from that, this is also caused by the fact that people often spend time accessing social media, and this is in line with the Theory of Planned Behavior which states that if someone has behavioral control over social media and with easy access, using a product/service changes to a different level. real action (Cruz & Suprapti, 2015: 895-920).

This study is in accordance with the study conducted by T. Candra Andika Husni (2022) on the influence of social media on the use of Bank Syariah Indonesia (BSI) mobile banking, which states that social media influences the decision to use BSI mobile banking. It can be seen that social media has a positive influence so that it can influence someone who makes a positive decision (Husni, 2022). In addition, research conducted by Ermawati, et al. (2020) regarding the influence of social media use on internet quota purchasing decisions for FEBI IAIN Palu students stated that the use of social media influences internet quota purchasing decisions for students (Ermawati, 2020).

The use of social media provides direct product promotion and introduction, so that the public can more easily find out about a Bank's superior products through social media or advertisements on social media. Until now, Bank Indonesia has 939,000 followers on Instagram and 136,000 on Facebook. Here are Bank Indonesia's social media accounts:

Figure 3
Social Media Bank Indonesia

Based on the results of the t-test, it is also proven that social influence influences the decision to use QRIS as a digital payment tool for teachers and employees of MAN Kota Solok, which means that social influence influences the decision to use QRIS for teachers and employees of MAN Kota Solok. The t-count result is 3.876> t table 2.004 and a sig value of 0.000 <0.05.

Social influence is an influence that can arise from family, friends and coworkers and the residential environment can also influence an individual in taking action such as utilizing easy transaction technology such as QRIS. QRIS is used as a digital payment tool that can facilitate payments for the community in any transaction, besides that it can also improve the economy and financial inclusion in Indonesia.

This study is in line with the theory developed by Icek Azje, namely the "Theory of Planned Behavior" where by receiving support from people around them, the decision to use QRIS as a digital payment tool for teachers and employees of MAN Kota Solok is one of the impacts of this social influence. Other studies that are in line with this study are the influence of digital literacy, social influence and social media conducted by Nur Asyifa (2022), that social influence influences the decision to use BSI mobile on BSI customers (Asyifa 2022). The higher the influence of social influence, the greater the influence on individual decisions in taking action.

Furthermore, the F Test was carried out, and the results showed that social media and social influence had a simultaneous effect on the interest of teachers and employees in using QRIS as a digital payment tool. This can be seen from the F test results table below:

Table 2 F-Test Results

ANOVAª

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	506.402	2	253.201	22.693	.000ᵇ

Residual	613.684	55	11.158		
Total	1120.086	57			

a. Dependent Variable: Keputusan

b. Predictors: (Constant), Social Influence, Media Sosial

In the table above, the influence of social media and social influence is proven by the obtained f count results of 22.693> f table 3.162 and with a significant level of 0.000 <0.05. So it can be concluded that the greater the influence given by social media and social influence, the greater the influence on the individual decisions of teachers and employees to use QRIS as a digital payment tool.

This study is relevant to the study conducted by Laily Nur Asyifa (2022) on the influence of digital literacy, social influence and social media on the decision to use BSI mobile on BSI customers. This study stated that social media and social influence simultaneously influence the decision to use BSI mobile (Asyifa, 2022). So it can be seen that social media and social influence influence decision making in an individual.

Based on the results of this study, it is shown that social media and social influence influence the decisions of teachers and employees of MAN Kota Solok in using QRIS for their digital payments. So that social media becomes the main platform in disseminating and educating about QRIS, and Bank Indonesia can use QRIS to educate the surrounding population starting from how to use it to the security of QRIS. With this social media, it can provide feedback to the Bank directly from users regarding QRIS both in terms of suggestions and complaints so that it can help the bank adjust and improve QRIS services.

In addition, social influence can accelerate the spread of QRIS use due to the presence of influential figures, influencers, and even peer-to-peer. If many well-known businesses use QRIS, it will encourage others to use QRIS according to their footsteps. And social influence can also increase user trust in QRIS, this right can also be influenced by friends, family and other people who have a big impact on the decision to use QRIS. So banks need to understand and utilize this social influence in order to optimize strategies in promoting and implementing QRIS.

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