

Factors Affecting Customers' Willingness to Use Quick Response Codes During the Covid-19 Pandemic (With Special Reference to Financial Institutions in Colombo District)

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In today's fast-developing technology landscape, technology firms are offering customers an ever-expanding variety of telecommunications instruments. Electronic software applications are built in several different ways to satisfy the needs of the customers. In their lives, consumers must face various alternatives to innovation. One of the recently offered services technologies is the Quick Response code payment application. QR code is one of the newest of those changes and has recently been used in many activities of human life. Therefore, the purpose of this research is to study the factors affecting customer's willingness to use QR code during the Covid-19 pandemic. The study observed perceived ease of use, perceived benefit, perceived security and perceived usefulness independent variables and willingness to use QR code as the dependent variable. The sample size specified under the convenience sampling method consisted of 366 respondents of the Colombo district. The researcher used analysis techniques of descriptive analysis, regression, and hypotheses tested where SPSS 26 is used as analytical software. The study's findings are independent variables of perceived ease of use, perceived benefit, perceived security, and perceived usefulness have a significant impact on willingness to use QR code. Furthermore, this study has provided an avenue for the Sri Lankan government, financial industry, software engineers, and service developers to improve willingness to use QR code to increase consumer's self-confidence to use QR code.

Keywords: *Financial Institutions, Perceived Benefit, Perceived Security, QR Code, Technology Acceptance Model (TAM)*