



Determinants of Quick Response Code Indonesian Standard Usage Intention among Micro, Small, and Medium Enterprises in Paal Merah District

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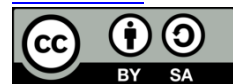
QRIS;

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Abstract

Purpose: This study examines the influence of ease of use, security, and perceived benefits on the intention to use the Quick Response Code Indonesian Standard (QRIS) among micro, small, and medium enterprise (MSME) actors in Paal Merah District, Jambi City. The study responds to the limited empirical evidence on QRIS adoption at the district-level MSME context and contributes to the application of the Technology Acceptance Model in local digital payment behavior. **Methodology:** This study used a quantitative survey approach. Data were collected through questionnaires distributed to 100 MSME actors selected using purposive sampling. The data were analyzed using validity and reliability tests, classical assumption tests, multiple linear regression, partial t-test, simultaneous F-test, and coefficient of determination with IBM SPSS Statistics 25. **Findings:** The results show that ease of use and perceived benefits have a positive and significant effect on QRIS usage intention, while security does not have a significant partial effect. Simultaneously, ease of use, security, and perceived benefits significantly influence QRIS usage intention. The adjusted R-square value of 0.695 indicates that the three variables explain 69.5% of the variation in usage intention.

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A. Introduction

Digital transformation has changed the way business actors manage transactions, particularly through the rapid development of cashless payment systems. In Indonesia, one of the most important payment innovations is the Quick Response Code Indonesian Standard (QRIS), an official national QRIS standard introduced by Bank Indonesia and

the Indonesian Payment System Association for unified transactions (Bank Indonesia, 2019). QRIS enables merchants to receive payments from electronic money, mobile banking, and digital wallet applications using one integrated QR code, thereby reducing fragmentation in digital payment services (Sihaloho et al., 2020).

The presence of QRIS is especially relevant for micro, small, and medium enterprises (MSMEs), as these enterprises are frequently compelled to serve consumers who increasingly prefer fast, practical, and cashless transactions (Hardiky et al., 2021). QRIS is designed to make payments universal, easy, profitable, and direct (Saputri, 2020). For MSME actors, this technology can reduce dependence on cash, accelerate the payment process, help transaction recording, and reduce risks related to counterfeit money or cash handling (Sundari et al., 2024). These advantages are important for small business actors whose daily transactions often require speed, accuracy, and simple financial administration.

However, the adoption of QRIS among MSME actors does not depend only on the availability of the technology (Pavlou, 2003). It is also influenced by user perceptions. Within the Technology Acceptance Model (TAM), user acceptance of technology essentially relies on perceived ease of use and usefulness (Davis, 1989). In digital payment contexts, perceived security is also relevant because transactions involve financial data, personal data, and user trust in the payment infrastructure (Venkatesh et al., 2003). Accordingly, ease of use, security, and perceived benefits are appropriate factors for explaining MSME actors' intention to use QRIS.

Preliminary observations in Paal Merah District indicated that QRIS adoption among local MSMEs remained limited. From an initial pre-survey of 31 MSME actors, 71% stated that they did not use QRIS, while only 29% had used it. Many respondents also reported that QRIS scanning was not always easy, that they still had concerns about errors or misuse, and that the benefits of QRIS had not been fully experienced. This condition reveals a practical gap between the expected advantages of QRIS as a national digital payment innovation and the actual adoption behavior of MSME actors at the local level.

Paal Merah District was selected because it represents an active local MSME area with strong potential for digital payment development. Based on local government data used in this study, there were 7,591 MSMEs in the district, dominated by culinary, trading, service, and other small business sectors. Academically, this location provides a useful setting for testing TAM-based adoption factors in a district-level MSME context. Practically, the findings may help local government, payment service providers, and MSME facilitators design more relevant QRIS education and assistance programs.

Previous studies have shown mixed findings (Fadlillah et al., 2021) and (Buluati et al., 2023), revealed that ease of use and security significantly influenced QRIS usage intention among MSME actors. However, (Laloan et al., 2023) reported that ease of use was not significant in a student context, while (Rahmawati & Arfiansyah, 2023) found that security did not significantly affect QRIS usage decisions among MSMEs. These inconsistent findings indicate a research gap concerning whether the same determinants remain significant when QRIS adoption is examined among MSME actors in a specific local district with different business characteristics, digital literacy levels, and transaction habits.

From the perspective of Islamic financial management, digital payment systems are also relevant to the principles of transparency, trustworthiness, benefit, and protection of wealth (Bank Indonesia, 2019b). QRIS may support more accountable transactions when it is used properly since digital payment systems can enhance transaction speed and facilitate improved financial management for various business actors (Purwanto, 2020). Therefore, this study examines the influence of ease of use, security, and perceived

benefits on QRIS usage intention among MSME actors in Paal Merah District. The main contribution of this study is to provide district-level empirical evidence on QRIS adoption and to extend the application of TAM in the context of local MSME digital payment behavior.

B. Method

This study used a quantitative approach with a descriptive survey design. The quantitative approach was chosen because the study measured relationships among variables using numerical data obtained from respondents' questionnaire answers. Descriptive quantitative research is appropriate for explaining phenomena based on measurable data collected from a population or sample (Sugiyono, 2013). The research was conducted among MSME actors in Paal Merah District, Jambi City, beginning in June 2025 until the completion of the study.

The population consisted of 7,591 MSME actors in Paal Merah District. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in 99.98 respondents, rounded to 100 respondents. The 10% margin of error was selected because the population was relatively large, the study was conducted within limited fieldwork time, and the research aimed to obtain an efficient but still acceptable sample size for exploratory district-level survey analysis. The study used non-probability sampling with a purposive sampling approach, which is appropriate when researchers select participants based on criteria relevant to the research objectives (Sugiyono, 2013). The criteria were MSME actors domiciled in Paal Merah District, respondents who knew or had heard about QRIS, and respondents who were willing to complete the questionnaire.

Measurement used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The independent variables included ease of use (X_1), security (X_2), and perceived benefits (X_3), while intention to use QRIS (Y) served as the dependent variable. Ease of use was assessed through indicators such as ease of learning, ease of use, clarity, and skillfulness (Robaniyah & Kurnianingsih, 2021). Security was measured through indicators related to security assurance, data confidentiality, reputation, and system reliability (Farokha & Rivai, 2021). Perceived benefits were measured through transaction recording, ease of transaction, time efficiency, and avoidance of counterfeit money (Jogiyanto, 2007) and (Purwanto, 2020). Usage intention was measured through willingness, interest, continued intention, and future use.

The data analysis was conducted using IBM SPSS Statistics 25. The analysis included validity testing using Pearson correlation, reliability testing using Cronbach's alpha, classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests, and multiple linear regression (Ghozali, 2018). The decision criteria for validity, reliability, and classical assumption testing followed standard quantitative data analysis procedures (Kuncoro, 2013). Hypotheses were tested using the partial t-test, simultaneous F-test, and coefficient of determination.

Table 1. Operational Definition of Variables

Variable	Definition	Indicators
Ease of Use (X_1)	The belief that QRIS can be used with little effort and is easy to operate.	Easy to learn; easy to use; clear and understandable; makes users skillful.
Security (X_2)	The belief that QRIS protects transaction processes, personal data, and user privacy.	Security assurance; data confidentiality; reputation; system/product reliability.
Perceived Benefits (X_3)	The belief that QRIS provides practical value and improves	Transaction recording; easier transaction; faster payment;

	transaction performance.	avoidance of counterfeit money.
Usage Intention (Y)	The desire and willingness of MSME actors to use QRIS in business transactions.	Desire to use; interest; intention to continue using; future use.

C. Results and Discussion

1. Results

Data Test Results

All questionnaire items were declared valid because each item had an r-count value greater than the r-table value of 0.196. The reliability test also showed that all variables were reliable because each Cronbach's alpha value was above 0.60, which meets the commonly used reliability threshold in quantitative research (Ghozali, 2018). The Cronbach's alpha values were 0.743 for ease of use, 0.773 for security, 0.809 for perceived benefits, and 0.847 for usage intention.

The regression model also met the requirements of the classical assumption tests. The Kolmogorov-Smirnov normality test produced an Asymp. Sig. value of 0.181, which was greater than 0.05, indicating that the residuals were normally distributed. The multicollinearity test showed tolerance values above 0.10 and VIF values below 10, indicating no multicollinearity problem. The heteroscedasticity test showed significance values above 0.05 for all independent variables, indicating that heteroscedasticity was not found. These results are consistent with the regression assumption testing criteria described by (Ghozali, 2018).

Table 2. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Conclusion
Ease of Use (X_1)	4	0.743	Reliable
Security (X_2)	4	0.773	Reliable
Perceived Benefits (X_3)	4	0.809	Reliable
Usage Intention (Y)	4	0.847	Reliable

Table 3. Classical Assumption Test Results

Test	Indicator	Result	Conclusion
Normality	Kolmogorov-Smirnov Asymp. Sig.	0.181	Normal residual distribution
Multicollinearity	Tolerance / VIF	Tolerance: 0.532, 0.482, 0.358; VIF: 1.879, 2.075, 2.792	No multicollinearity
Heteroscedasticity	Sig. value	0.591, 0.830, 0.516	No heteroscedasticity

The resulting equation from the multiple linear regression was this: $Y = 1.291 + 0.298 X_1 + 0.026 X_2 + 0.587 X_3 + e$. The equation indicates that all regression coefficients are positive. An increase in ease of use, security, and perceived benefits is associated with an increase in QRIS usage intention, although the significance of each coefficient differs.

Table 4. Multiple Linear Regression and Partial Test Results

Variable	B	Std. Error	t	Sig.	Decision
Constant	1.291	1.104	1.169	0.245	-
Ease of Use (X_1)	0.298	0.081	3.702	0.000	Significant
Security (X_2)	0.026	0.084	0.307	0.759	Not significant
Perceived Benefits (X_3)	0.587	0.090	6.505	0.000	Significant

The t-test results show that ease of use significantly affects QRIS usage intention because $t = 3.702$ and $p = 0.000$. Security does not significantly affect QRIS usage intention because $t = 0.307$ and $p = 0.759$. Perceived benefits significantly affect QRIS usage intention because $t = 6.505$ and $p = 0.000$. The partial test was used to evaluate the individual effect of each independent variable on the dependent variable (Kuncoro, 2013).

Table 5. Simultaneous Test and Coefficient of Determination

Model Statistic	Value	Interpretation
F	76.181	Significant simultaneous effect
Sig. F	0.000	Model is statistically significant
R	0.839 ^a	Strong correlation
R Square	0.704	70.4% of variation explained
Adjusted R Square	0.695	69.5% of variation explained after adjustment

The F-test result indicates that ease of use, security, and perceived benefits simultaneously have a significant effect on QRIS usage intention, with $F = 76.181$ and $p = 0.000$. With an adjusted R-square value of 0.695, the model explains 69.5% of the variation in QRIS usage intention. Regression analysis commonly uses the F-test and coefficient of determination to evaluate overall model significance and explanatory power (Ghozali, 2018) and (Kuncoro, 2013).

2. Discussion

The Effect of Ease of Use on QRIS Usage Intention

The results show that ease of use has a positive and significant effect on QRIS usage intention among MSME actors in Paal Merah District. This means that the easier QRIS is perceived to be, the stronger the intention of MSME actors to use it in daily business transactions. The finding is consistent with the Technology Acceptance Model, which explains that perceived ease of use is one of the main determinants of technology acceptance because users are more likely to adopt a system that is simple to learn, clear to understand, and not difficult to operate (Davis, 1989) and (Wicaksono, 2022).

In the context of Paal Merah District, this result is closely related to the characteristics of local MSMEs. Most respondents operate small-scale businesses such as food stalls, beverage sellers, grocery stores, beauty services, photocopy services, and other daily transaction-based businesses. These types of businesses require quick service, simple payment confirmation, and minimal administrative burden. Therefore, QRIS will be more attractive when business actors feel that the system does not slow down service, does not require complicated procedures, and can be used immediately after a short explanation or demonstration.

This finding also indicates that QRIS adoption among local MSMEs is not only a matter of technological availability, but also a matter of usability. Even when QRIS is widely promoted by banks and payment service providers, MSME actors may hesitate to use it if they feel that registration, scanning, confirmation, or transaction checking is complicated. This is relevant to the preliminary observation in which several MSME actors still perceived the QRIS scanning process as not fully easy. Therefore, QRIS socialization should not only introduce the benefits of digital payments but should also provide practical demonstrations, direct assistance, and simple guidance on how to register, display the QRIS code, confirm successful payments, and solve common transaction problems.

The finding supports (Fadlillah et al., 2021), who found that ease of use significantly influenced QRIS usage intention among MSME actors, and (Kamilah & Haryati, 2024), who reported that ease of use supported QRIS use in MSME payment transactions. In this study, the significant effect of ease of use confirms that MSME actors in Paal Merah are

more likely to accept QRIS when they perceive the system as practical and manageable in their daily business routines. From an Islamic financial management perspective, this finding is also relevant to the principle of *taysir*, or ease, because a financial transaction system should help users conduct transactions efficiently without creating unnecessary hardship.

The Effect of Security on QRIS Usage Intention

The results show that security does not have a significant partial effect on QRIS usage intention. Although the regression coefficient is positive, the significance value is greater than 0.05, meaning that security is not an independent determining factor in increasing MSME actors' intention to use QRIS in this study. Conceptually, security is important in digital transactions because it relates to the protection of personal data, financial information, transaction records, and user trust in the payment system (Pavlou, 2003) and (Venkatesh et al., 2003). However, the empirical result shows that security is not the main consideration for MSME actors in Paal Merah District.

This result can be interpreted through the actual condition of local MSMEs. Many small business actors tend to focus on visible and immediate aspects of QRIS use, such as whether consumers can pay quickly, whether the transaction is confirmed, whether the payment reduces the need for cash, and whether QRIS helps them serve customers more efficiently. Security may still be considered important, but it is less visible in daily transactions compared with ease and direct benefits. In other words, MSME actors may not reject the importance of security; rather, they may assume that QRIS is already secure because it is an official national payment system supported by banks and payment service providers.

Another possible explanation is that many MSME actors use QRIS because of consumer demand. When consumers increasingly prefer cashless payments, business actors tend to provide QRIS to maintain service quality and avoid losing potential buyers. In such a situation, the decision to use QRIS is driven more by business necessity than by a detailed evaluation of security features. This finding is consistent with (Rahmawati & Arfiansyah, 2023), who found that security did not significantly affect QRIS usage decisions among MSMEs. It also supports the argument that, in certain MSME contexts, functional factors can be more dominant than risk-related considerations.

However, the insignificant effect of security should not be interpreted as meaning that security is unimportant. In the long term, low awareness of security may create risks, especially when MSME actors do not understand how to verify successful payments, protect merchant accounts, avoid fraud, or respond to failed transactions. Therefore, security education remains necessary. In Islamic financial management, security is related to *amanah*, or trustworthiness, and *hifz al-mal*, or protection of wealth. Even though security was not statistically significant in the partial test, it remains ethically essential because financial transactions must protect both merchants and consumers.

The Effect of Perceived Benefits on QRIS Usage Intention

The results show that perceived benefits have a positive and significant effect on QRIS usage intention. This variable also has the largest regression coefficient among the independent variables, indicating that perceived benefits are the strongest predictor in this study. This finding is in line with the Technology Acceptance Model, which explains that perceived usefulness or perceived benefits influence technology acceptance because users are more likely to adopt a system when they believe that it can improve performance, efficiency, or productivity (Davis, 1989) and (Purwanto, 2020).

In the context of MSMEs in Paal Merah District, the benefits of QRIS are highly relevant to daily business needs. Many MSME actors conduct frequent small-value

transactions, especially in culinary, beverage, grocery, and service businesses. For these actors, QRIS can provide practical advantages such as faster payment, easier transaction recording, reduced dependence on cash, fewer problems with providing change, and lower risk of receiving counterfeit money. These direct benefits are easier for MSME actors to understand, and experience compared with abstract technological advantages.

The strong effect of perceived benefits also reflects the pragmatic nature of MSME decision-making. Small business actors tend to adopt a technology when it clearly supports business continuity and customer service. If QRIS helps them receive payments from consumers who no longer carry cash, reduces transaction delays, and makes payment records easier to trace, then the technology becomes more relevant to their business operations. This explains why perceived benefits have a stronger effect than security in this study.

This finding supports (Naibaho & Siregar, 2025), who found that perceived benefits significantly influenced QRIS usage intention, and (Ningsih et al., 2021), who showed that perceived benefits affected decisions to use electronic money through QRIS. The result also strengthens the argument that digital payment adoption among MSMEs should emphasize concrete and visible benefits. From the perspective of Islamic financial management, perceived benefits are related to *maslahah*, or public and practical benefit. QRIS can support more efficient, transparent, and accountable transactions when used properly, which is consistent with the objective of creating beneficial financial practices for business actors and consumers.

The Simultaneous Effect of Ease of Use, Security, and Perceived Benefits on QRIS Usage Intention

The simultaneous test shows that ease of use, security, and perceived benefits jointly have a significant effect on QRIS usage intention. This means that the three variables, when examined together, can explain MSME actors' intention to use QRIS. The adjusted R-square value of 0.695 indicates that 69.5% of the variation in QRIS usage intention can be explained by ease of use, security, and perceived benefits, while the remaining 30.5% may be explained by other factors outside this study, such as trust, digital literacy, social influence, consumer demand, service quality, habit, business scale, or previous digital payment experience.

This result shows that QRIS adoption among MSME actors is multidimensional. Although security was not significant in the partial test, it still forms part of the broader adoption model when combined with ease of use and perceived benefits. In practice, MSME actors may not evaluate QRIS through only one factor. They may consider whether QRIS is easy to operate, whether it gives practical benefits, whether customers request it, and whether the payment system is reliable enough for daily use. Therefore, QRIS adoption should be understood as a combined response to technological, operational, and market-related conditions.

The finding is consistent with (Andriyani et al., 2024), who found that perceived benefits, ease of use, and transaction security simultaneously influenced QRIS usage intention among MSME actors. In Paal Merah District, the simultaneous effect suggests that QRIS adoption can be improved if stakeholders address these factors together. Training that only explains security without showing practical benefits may not be effective. Likewise, promotion that only highlights benefits without ensuring ease of use may not fully encourage adoption. A more effective approach should integrate practical demonstrations, benefit communication, and transaction security education.

Analytical Linkage with the Real Conditions of MSMEs in Paal Merah District

The overall findings indicate that QRIS usage intention among MSME actors in Paal Merah District is mainly shaped by functional and practical considerations. Many local

MSMEs operate with limited human resources, simple financial records, and direct face-to-face transactions (Davis, 1989). In such conditions, technology is more likely to be accepted when it is perceived as easy to use and directly beneficial. This is consistent with the Technology Acceptance Model, which explains that perceived ease of use and perceived usefulness are key determinants of technology acceptance (Venkatesh et al., 2003). This also explains why ease of use and perceived benefits significantly influence QRIS usage intention, while security does not become the main independent factor (Hardiky et al., 2021b). MSME actors tend to evaluate QRIS based on whether it helps them serve customers faster, manage transactions more efficiently, and respond to the increasing use of digital wallets and mobile banking among consumers (Sundari et al., 2024).

The findings also show that QRIS adoption is closely related to the real transaction patterns of local businesses. Culinary sellers, beverage stalls, grocery stores, beauty services, and small trade businesses may have different transaction volumes, customer habits, and levels of digital readiness. Therefore, QRIS development programs should not rely only on general socialization but should provide practical and sector-based assistance (Kamilah & Haryati, 2024). For example, culinary and beverage sellers may need guidance on quick payment confirmation, while grocery and service businesses may need support in transaction recording, merchant account safety, and handling failed transactions (Naibaho & Siregar, 2025). This practical approach is in line with previous studies showing that ease of use and perceived benefits influence QRIS usage among MSMEs because users are more likely to adopt digital payment systems when they provide direct transactional value (Ningsih et al., 2021).

Theoretically, this study strengthens the Technology Acceptance Model by showing that local MSME adoption of digital payment systems depends not only on technology availability but also on perceived simplicity and operational value. The insignificant effect of security adds a contextual nuance, suggesting that MSME actors may already view QRIS as an official and regulated payment system, so security is not their primary consideration. This finding is consistent with (Rahmawati & Arfiansyah, 2023), who found that security did not significantly influence QRIS usage decisions among MSMEs. Practically, stakeholders should combine usability support, benefit-oriented communication, and continuous security education to increase QRIS adoption (Bank Indonesia, 2019b). In this way, QRIS utilization in Paal Merah District can become more inclusive, relevant, and sustainable for local MSME actors (Purwanto, 2020).

D. Conclusion

This study concludes that ease of use has a positive and significant effect on QRIS usage intention among MSME actors in Paal Merah District. Perceived benefits also have a positive and significant effect and appear to be the strongest predictor of usage intention. Security, however, does not have a significant partial effect on usage intention. Simultaneously, ease of use, security, and perceived benefits significantly influence QRIS usage intention, with an adjusted R-square value of 0.695. This indicates that 69.5% of the variation in QRIS usage intention can be explained by the three independent variables examined in this study.

The main contribution of this study lies in providing district-level empirical evidence on QRIS adoption among MSMEs and strengthening the application of the Technology Acceptance Model (TAM) in the context of local digital payment behavior. The findings confirm that perceived ease of use and perceived benefits remain central determinants in explaining MSME actors' intention to use QRIS. In addition, this study contributes to QRIS adoption literature by showing that security does not always act as a dominant independent predictor, especially when users already perceive QRIS as an

official and regulated payment system. Therefore, this study extends the understanding of TAM by showing that technology acceptance among local MSMEs is strongly shaped by practical usability and direct business value.

For practice, QRIS adoption can be strengthened by improving usability, providing clearer guidance, and communicating direct business benefits. Stakeholders, including local government, payment service providers, and MSME development institutions, should continue educating MSME actors about QRIS procedures, transaction safety, payment confirmation, and digital financial management (Pavlou, 2003). These efforts are important to ensure that QRIS is not only available as a payment technology but also understood and used effectively by MSME actors in daily business activities.

This study has several limitations. First, it only examined MSME actors in Paal Merah District, so the findings cannot be generalized to all MSMEs in Jambi City or Indonesia. Second, the study used three independent variables, namely ease of use, security, and perceived benefits, while QRIS usage intention may also be influenced by trust, digital literacy, consumer demand, social influence, service quality, business scale, and previous digital payment experience. Third, the data were collected using questionnaires, so future studies may combine surveys with interviews to obtain deeper explanations of MSME actors' experiences. Future research can also compare QRIS adoption across districts, business sectors, or user groups to provide broader empirical evidence on digital payment adoption. Future studies are also recommended to include additional variables that are relevant in technology acceptance and digital payment adoption literature, such as trust, social influence, digital literacy, service quality, habit, consumer demand, and business scale (Venkatesh et al., 2003).

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F. Author Contributions Statement

Nurafni Mardiana contributed to the theoretical framework, data acquisition, data analysis, deciphering findings, and the overall writing process. Ahmad Syahrizal contributed as the first supervisor by providing academic guidance, research direction, and critical review during the preparation of the manuscript. Nova Erliyana contributed as the second supervisor by providing academic supervision, methodological input, and manuscript revision suggestions. All authors have read and approved the final manuscript.

G. Conflict of Interest

The authors declare that this research is free from any financial, professional, institutional, or personal conflicts of interest that could influence the objectivity, integrity, or interpretation of the research results.

H. AI Usage Statement

The authors declare that Artificial Intelligence (AI) was used in the preparation of this manuscript solely to assist with English translation, language editing, and grammar correction. AI was not used for research design, data collection, data analysis, or the formulation of scientific conclusions. The author independently produced the scientific substance, including the investigative plan, scrutiny, reasoning, and the ultimate set of conclusions. The author takes full responsibility for the accuracy, originality, integrity, and validity of the manuscript content. The use of AI was conducted transparently and in accordance with the ethical standards of scholarly publishing.

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