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QRIS Media for Advanced MSMEs: Analysis of Factors Affecting the Use Using Technology Acceptance Model

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Abstract: The purpose of this article is to determine user perceptions regarding payments with QRIS. The users in question are MSMEs. The analysis was carried out using the technology acceptance model. The Technology Acceptance Model analyzes perceptions of an application based on perceived ease and perceived usefulness. The research object is MSME actors in the DIY area. Data was obtained by distributing questionnaires to MSME actors in the Yogyakarta area. The number of questionnaires processed was 138 questionnaires. Data analysis uses Moderating Regression Analysis. The research results show that Perception of Convenience and Perception of Usefulness influence the use of QRIS for MSMEs.

Keywords: QRIS, SMEs, Technology Acceptance Model.

INTRODUCTION

Micro, small, and medium-sized businesses (MSMEs) are crucial to a nation's industrial and economic development (Lubis & Junaidi, 2016a)Due to their critical role in regional and national economic growth, small firms are worth studying. Almost 90% of the total businesses in the world are contributed by MSMEs (Akhmad & Purnomo, 2021). In addition, MSMEs have contributed to the absorption of labor Research indicates that MSMEs around the world contribute to the generation of jobs(Sholihah & Nurhapsari, 2023); (Salamah & Kusumanto, 2018a); (Galih Nur Jati et al., 2023) One important factor in solving the unemployment issue is the contribution made by MSMEs to workforce absorption in both developed and emerging nations, including Indonesia (Lubis & Junaidi, 2016b)

It is anticipated that MSMEs, one of the cornerstones of the national economy, will keep expanding and growing. It is impossible to separate the expansion of MSMEs from the advancement of information technology. Information technology is developing so quickly that it affects every part of life. The digital payment procedure is one example of how IT progress has affected society (BI news, retrieved 26 March 2024)

Digital payment methods for vendors include QRIS, wallet systems, and mobile banking. The Quick Response Code Indonesian Standards (QRIS) unify different QR codes from different Payment System Service Providers (PJSP) that use QR codes. Together with Bank

Indonesia, the payment system industry created QRIS to make using QR Codes for transactions simpler, quicker, and more secure. The implementation of QRIS is mandatory for any payment system service providers that plan to use QR Code Payments. The payer finds it easier to make payments via QRIS. In this instance, the payer scans the seller's CR code to make the payment. Transactions between buyers and payers are made extremely simple by the invention of this payment technique. Customers are not required to carry cash or a wallet. It is undoubtedly safer when there is no tangible currency involved. A smartphone with a mobile banking app is necessary to make payments using QRIS. Using m-banking, buyers scan the seller's QRIS to complete payments. The money will be automatically moved from the payer's bank account to the paying party's bank account.

MSMEs can use QRIS to offer services as traders, sellers, or parties that receive payments. QRIS-based payment services are currently popular. According to the researcher's first findings, a number of traders have used the QRIS payment method in a number of conventional markets, which are actually MSME enterprises. Studying this is incredibly fascinating. Market merchants used to paying with cash should surely switch to QRIS. Additionally, this is not limited to market vendors; several stall vendors and street food vendors have also adopted QRIS. The QRIS form of parking payment is even offered by certain parking providers. The study asks whether using QRIS can impact MSMEs' sales turnover and what variables lead them to include QRIS into their cash receipt process.

The technology acceptance model is used to study the elements that lead to the use of QRIS. According to TAM, a user's intention to utilize a tool or application is impacted by how simple and helpful they believe it to be (Karomi & Purwanto, 2024) . It is anticipated that the ease and utility of QRIS will be the determining factors in its intention and use. A difference test, which compares sales turnover before and after utilizing QRIS, was used to examine the impact of QRIS on sales turnover. According to TAM, two beliefs influence behavioral intention to use: first, perceived utility, which is the degree to which an individual thinks that utilizing the system will enhance their performance. The second factor is perceived ease of use, which is the degree to which an individual thinks that utilizing the system is simple. According to TAM, perceived utility and perceived ease of use operate as a mediating factor between the influence of external factors like system features, development process, and training and intention to use. According to the TAM idea, perceived ease of use has an impact on perceived usefulness (*Fran S Dan Pulasna P, 2016*, n.d.-a)

Earlier studies on QRIS use in MSMEs produced a number of findings. According to research by (Widowati et al., 2022), TAM may be used to forecast how digital payments would be used in MSMEs. According to this study, attitudes about QRIS are unaffected by perceived utility, while the willingness to use QRIS is influenced by perceived usefulness and reported simplicity of use. According to research by (Falaq, n.d.)user attitudes and behavior have an impact on how information technology is used in MSMEs. According to research by Erlinda and (Sholihah & Nurhapsari, 2023), TAM can forecast MSMEs in Semarang's intention to employ QRIS. This study will examine the variables that affect MSMEs in Yogyakarta's intention to adopt QRIS, drawing on a number of earlier investigations. To forecast the intention to deploy QRIS, the study will employ the technology acceptance model (TAM). Additionally, the study will examine how QRIS use affects MSME performance. The performance of MSMEs reflects their capacity to grow their clientele, capital, sales, and profits. The study examines MSMEs' performance both before and after implementing QRIS. Analyzing the variables that affect MSMEs' use of QRIS is the aim of this study. Additionally, determine how the use of QRIS affects the MSME performance dimensions

The conceptual model used in this study is the Technology Acceptance Model (TAM) developed by Davis in 1989. TAM is used to predict the use, trust and acceptance of users based on 2 perceptions, namely perceived usefulness which refers to the extent to which QRIS

can be useful for MSMEs in the transaction process and perceived ease of use which refers to the extent to which QRIS is considered easy to use by MSMEs (Galih Nur Jati et al., 2023).

The adoption of the information system is one of the key components in its implementation. Through the supply of information, an information system serves as a tool for an organization to accomplish its objectives. An information system's ability to process input and generate information effectively is simply one factor that determines its effectiveness; another is how eager users are to accept and use the information in order to meet corporate objectives. The Technology Acceptance Model (TAM) was formulated by Ajzend and Fishben (*Fran S Dan Pulasna P, 2016*, n.d.-b) This theory is the result of their research in 1980. This theory describes how two factors—behavioral beliefs and normative beliefs—drive an individual's actions. Following that, these elements motivate someone to cooperate and evaluate the results. A person will be encouraged to act in a certain way by both of these factors (attitude) and personal norms (subjective norms). The presence of subjective norms and attitude will influence a person's focus and attention when they are acting (behavior intention). conduct Intention ultimately influences an individual's conduct. Davis et.al. (*Fran S Dan Pulasna P, 2016*, n.d.-b)developed TAM to examine the determinants of information system use by users. The results of this study indicate that the use of information systems is influenced by the interest (Intention) in utilizing information systems, where the interest (Intention) is influenced by the perceived of the usefulness of technology (perceived usefulness) and the perceived of the ease of use of technology (perceived ease of use) (*Fran S Dan Pulasna P, 2016*, n.d.-b).

Davis (1989) defines that Perceived Ease of Use (PEOU) is a level where someone believes that an information system provides convenience and does not require hard work from someone to be able to use it. Davis's (1989) theory which has been developed also provides the perceived that ease of use has a more complex role, this is due to the perceived of ease of use of a person in assessing the ease of use (perceived ease of use) and ease of learning (easy of learning) of an information technology (Farrasari & Amaliah, 2023). According to (Suhartono Lawalta, 2020) also divides Perceived Ease Of Use into several dimensions including: 1) Having clear and easy-to-understand interactions between individuals and the system, 2) Not requiring much effort in interacting with the system, 3) Having a system that is easy to use, 4) Easy to operate the system which is adjusted to what the user wants to do.

Perceived Of Usefulness is the extent to which an individual feels that using a system can improve a person's performance or activity Usefulness is a condition felt by an individual, when using a technology will help someone in completing an existing job (Suhartanto Lawalata et al., 2020). Perceived Usefulness can be determined by a person's perceived of the usefulness and ease of using a system-based service. When someone feels the benefits of using a technology, it can increase the use of that technology (Rahayu & Day, 2015). Perceived Usefulness can also be defined as the extent to which the use of a technology can improve the performance of an activity and increase the effectiveness of the activities carried out by the individual (Singh. 2011). When someone feels that they get a benefit from using a system such as being able to meet needs with use that is not too difficult, then the value of perceived usefulness of a system will increase (Farrasari & Amaliah, 2023).

The increase in the adoption of information technology in micro, small and medium enterprises in developed countries is quite significant (Rahayu & Day, 2015), but it is different from developing countries where the level of use of information technology is relatively low (Rahayu & Day, 2015). In various studies conducted, the benefits obtained by MSMEs that adopt information technology include increased marketing (Singh, 2011), increased efficient and effective communication (Pickernell et al., 2013), and the use of information technology has helped organizations achieve more efficient, effective, innovative and competitive growth globally (Rahayu & Day, 2015).

Hypothesis Development

PEOU (Perceived Ease of Use) as a person's level of belief that using a particular system does not require hard work. Even though everyone has a different amount of effort, in order to prevent users from rejecting the system being developed, it must be simple for users to use and not need them to exert excessive effort. One of the TAM model's components that has been investigated in studies is perceived ease of use. The findings of the study show that this element has been shown to explain why people utilize information systems and why users are receptive to newly designed systems. When the user's PEOU for a product is high, the user will have a positive attitude towards the product. (Irma and Kusumanto, 2018).

H1: Perceived Ease of Use (PEOU) of QRIS affects Intention to Use QRIS

Perceived Ease of Use (PEOU) is a person's belief that an information system is useful in their work/business. Perceived usefulness affects the attitudes of adopters towards use which in turn will lead to the intention to adopt technology (Salamah & Kusumanto, 2018b). Users who think that an application provides benefits for their work and business certainly have the desire to use the application

H2: Perceived usefulness of using QRIS (POU) affects the intention to use QRIS

The foundation of attitude toward using is the assessment of the consequences and the conviction that an individual's primary traits influence particular behaviors. The traits of behavior beliefs and the significance of observing these traits when deciding which behaviors to adopt need to be considered in the user's attitude (Karomi et al., 2024)An individual who is interested in doing something has a predisposition to fulfill that interest, according to Attitude Toward Using. An interest in utilizing the application is what drives the intention or desire to employ information technology. When there is a strong desire to use information technology of interest, actual action will result.

H3: The intention to use QRIS affects the use of QRIS.

A direct relationship can occur between PEU and POU with the use. A direct relationship is obtained if the user assumes that QRIS is easy to use and useful for work, then the user will immediately use QRIS, even though initially the user was not interested in using QRIS.

H4: Perceived ease of use (PEOU) affects the use of QRIS

H5: Perceived usefulness (POU) affects the use of QRIS

The research will be conducted with the following research model:

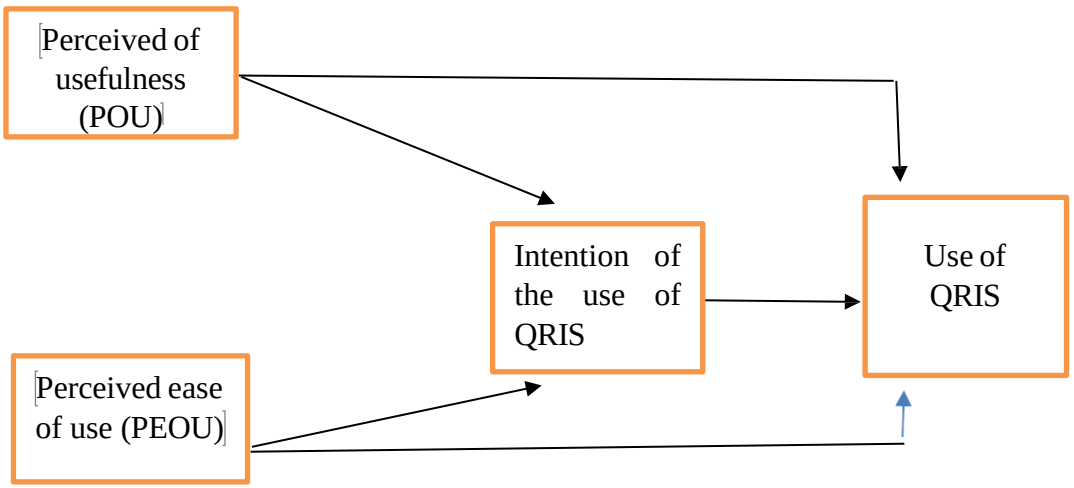


Figure 1. Research Model

Based on TAM, POU and PEOU are predicted to influence the intention to use QRIS, the intention to use QRIS influences the use of QRIS. A direct relationship can occur between PEOU and POU.

METHODS

This study will use the survey method as its research methodology. Questionnaires are distributed to MSMEs in Yogyakarta as part of the survey technique. The MSMEs who will be responding are those that operate along Yogyakarta's major roadways as market vendors, tent vendors, and goods vendors. To get a summary of MSME performance both before and after using QRIS, the interview method is also employed.

The study's population consists of Jogja's MSMEs. The sample consists of MSMEs that set up shop in marketplaces and along commercial routes. MSMEs in markets and MSMEs along protocol roads cater to different consumer groups, which is why MSME samples were chosen. Customers may be either visitors or locals.

Two methods were used to distribute the questionnaire: direct distribution and online sharing of the Google form. Additionally, MSMEs were the subject of a brief interview. The purpose of the interview was to obtain a quick summary of the MSMEs who participated.
The research variables are described as follows:

The intention (desire) to use QRIS as a payment method is the dependent variable in this research. Six questions about QRIS's usability are used to gauge the intention to use it. The application of QRIS is the result of MSMEs' implementation of QRIS. Regarding the use of QRIS that has been done thus far, this variable is asked five questions.

The independent variables consist of Perceived of Usefullness (POU) and Perceived ease of use. (PEOU). POU is the user's perception of the benefits of using the application, this variable is asked with 7 statements. PEOU is the respondent's perception of the ease of using the application. This variable is asked with 6 questions.

This study includes external variables, namely experience and concerns with online transactions (computer anxiety). Research by Latifah (2023) and Ahmad Jati (2023) states that Experience affects the perceived ease of use (PEOU) but does not affect Perceived of usefulness (POU). Research by Lubis Junaedi (2022) states that Anxiety affects perceived usefulness and perceived ease of use.

The data analysis tool used is Path Analysis. Path analysis is carried out by stepwise regression. (Imam Gozali, 2019). The regression stages are carried out in the following manner:
Regression 1 connects the independent variables with the mediating variables

$X3 = a + b1X1 + b2X2$
X3 = Intention of use
X1 = perceived ease of use
X2 = perceived of usefulness
a = constant
b1,b2 = regression coefficient

Regression 2 connects the moderating variable with the dependent variable
$Y = a + b3X3$
Y = the use of QRIS
X3 = the intention of use the QRIS
a = constant
b3 = coefficient

Regression 3 connects independent variables with dependent variables

Y = a + b4X1 + b5X2
Y = the use of QRIS
X1 = PEOU = perceived ease of use
X2 = POU = perceived usefulness
a = constant
b4 and b5 = regression coefficients

To find out whether the intention of use functions as an intervening variable, a comparison is made between the direct regression coefficient (regression 3) with the multiplication of regression coefficient 1 and regression coefficient 2. If The result of the multiplication of regression coefficients 1 and 2 from regression coefficient 3, then X3 (intention of use) functions as a mediating variable between the independent variable and the dependent variable. The result of the multiplication of regressions 1 and 2 is smaller than the result of regression coefficient 3, then X3 (intention of use) does not function as a mediating variable between the independent variable and the dependent variable. This means that there is a direct influence of the independent variable on the dependent variable.

Reliability testing was carried out using Cronbach alpha, with a standard Cronbach alpha value of 0.6. Data processing was done using SPSS mediating regression. Prior to the regression, a validity test was performed using Pearson correlation, which is a method of comparing individual values with total values. If the correlation coefficient is greater than 0.5, the data is considered valid.

RESULTS AND DISCUSSION

Respondent description

MSME actors in the Yogyakarta Special Region were given questionnaires to complete in order to collect the study's data. 150 questionnaires in all were sent out. There were 138 completed surveys that were returned, and 131 of those surveys could be processed. These are the demographic details of MSME owners who responded to the survey: According to age, the biggest percentage of responders were between the ages of 40 and 50 (36.6%), 20 and 39.9 (25.7%), and under 30 (19.8%).

The age group of 40 to 50 years old accounted for the biggest proportion of research participants. MSME actors are those in this age range who are already familiar with technology. may want to think about paying with QRIS.

Culinary enterprises, grocery stores, credit and mobile service providers, and other businesses are among the MSME business types that participated in this survey. Other companies include those that create crafts, transportation, batik, and tailoring, among others. There are roughly 33 MSME actors for each type of business, which is nearly the same number for all business types. It is anticipated that the variety of respondents' companies will match the MSME population's representation. The MSMEs in this study have operated for at least three years. The age range of three to five is the most common for business. The company is in the middle of its life cycle and is still reportedly expanding.

Table 1. The Use of QRIS

Using QRIS	126	96%
Not using QRIS	5	4%
Total	131	100

The majority of MSME respondents have implemented QRIS into their cash receipt or payment procedures. The respondents in this study are the respondents that this survey is specifically targeting, as seen by the respondents' description. Path analysis using stepwise

regression was used to examine the study data. The regression coefficient between each independent variable and the dependent variable will be displayed using path analysis. The route analysis's findings will establish how significant its impact is. Stepwise regression is performed by the following:

1. Regressing the independent variable with the intervening variable
2. Intervening variable with the dependent variable.
3. Regressing the independent variable with the dependent variable.

If the results of the regression coefficient in step 3 are greater than regressions 1 and 2, then the relationship between the independent variable and the dependent variable occurs directly, not through the mediating variable.

Path Analysis Results

The Effect of PEOU and POU on QRIS Use Intention

The regression results between the variables of perceived ease of use (PEOU) and perceived ease of use (POU) on the intention to use QRIS are listed in the following table:

Table 2. Regression Results 1

Variable	Regression Coefficient	T Value	Significance	Note
PEOU	0.228	2.388	0.019	siginificant
POU	0.412	4,315	0.000	significant
Constant	0.660			
F Value	20.937 sig 0.000			
R Square	0.291			

Dependent variable: The intention of QRIS use

Based on the table, it is known that the PEU variable and the POU variable affect the intention to use QRIS. The intention to use QRIS is the desire to use QRIS. Based on the results of statistical testing, it is proven that the desire to use QRIS as a means of payment (receiving money) in MSMEs is influenced by the perceived ease of use (PEOU) and the perceived of usefulness. MSMEs that consider QRIS easy to use and have benefits, then these MSMEs have the desire to use QRIS as a means of payment.

The influence of the intention of the use of QRIS on the use of QRIS

Regression results of the influence of intervening variables on the dependent variable

Table 3. Regression results 2

Variable	Regression Coefficient	T Value	Significance	Note
Intention of use	0.631	4.198	0.000	significant
Constant	1.073			
F Value	63.558 sig 0.000			
R Square	0.392			

Based on the table, it is known that the intention (desire) to use QRIS affects the use of QRIS for MSMEs. This means that if MSME actors have the desire to use QRIS, then MSMEs will use QRIS as a means of payment.

The third regression tests the effect of independent variables on the dependent variable. The results of the third regression are as follows:

Table 4. Results of Regression 3

Variable	Regression Coefficient	T Value	Significance	Note
PEOU	0.501	5.836	0.000	siginifikan
POU	0.265	3.093	0.003	signifikan
Constant	0.099			

F Value	37.312
R Square	0.428

Dependent variable: the use of QRIS

The third regression result shows that the independent variable affects the dependent variable. PEOU and POU affect the use of QRIS in the MSME environment. This means that if MSMEs have the perception that QRIS is easy to use, then they will use QRIS. Likewise, if MSMEs think that QRIS is useful, then MSMEs will use QRIS

The results of the statistical test are described in the following table:

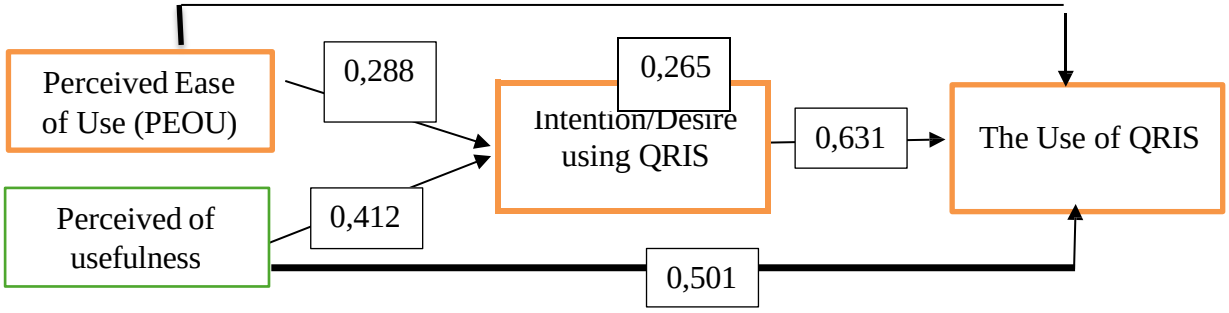


Figure 2. Regression coefficient of each equation

Testing of Mediating Variables

This study tested the mediating variable Intention of Use which is suspected of mediating the relationship between POU and PEOU

Table 5. Proof of mediating variables

Variable	Regression Coefficient
PEOU – Use (a)	0.501
POU – Use (b)	0.265
Intention – Use (c)	0.631
PEOU – Intention (d)	0.228
POU – Intention (e)	0,412
Multiplication of c and d	0,143
Multiplication of c and e	0,259

According to the findings in 7, there is a 0.501 direct regression coefficient between PEOU and the use of QRIS. With intention as a mediator, the PEOU regression coefficient is 0.143. This demonstrates how PEOU directly affects QRIS utilization. The test results further demonstrate that the intention to use QRIS is not a moderating factor. The regression coefficient of the influence of POU through intention is less than the direct regression coefficient between POU and the use of QRIS, which is 0.265. It is evident from this that the intention to employ QRIS is not a mediating variable. The use of QRIS is thus directly impacted by POU.

This section contains data (in brief form), data analysis, and interpretation of the results. Results can be presented in tables or graphs to clarify the results verbally because sometimes the display of an illustration is more complete and informative than the display in narrative form.

This section must answer the problems or research hypotheses that have been formulated previously.

CONCLUSION

The results of data processing show that perceived ease of use (PEOU) and perceived usefulness (POU) influence the intention/willingness to use QRIS. This proves that the

Technology Acceptance Model can be used to predict interest in using QRIS. This study also proves that TAM can be applied to the use of QRIS. The perceived of ease of use of QRIS influences the interest in using QRIS and if MSMEs are interested in using QRIS, then QRIS will be used. Proof of TAM in the use of QRIS, proven by the results of statistical tests showing that the perceived of usefulness (POU) affects the interest in using QRIS. If MSMEs assume that QRIS is useful in their business, then they tend to be interested in using QRIS and executing that interest. Perceived of usefulness of QRIS (POU) and perceived ease of use (PEOU) directly affect the use of QRIS. These results indicate that user perceived of the ease and perceived of QRIS usefulness affect the use of QRIS among MSMEs. The implication of this study is that banks in Indonesia as QRIS issuers have an obligation to socialize the use of QRIS for MSMEs. Most of the respondents in this study were QRIS users. Everything related to QRIS must be conveyed to QRIS users. Matters related to QRIS, for example, fees charged to users and tax regulations and changes related to QRIS must be conveyed to QRIS users.

The results of this study are in line with the research of (Salamah & Kusumanto, 2018a). The three studies stated that the factors in the Technology Acceptance Model, namely perceived ease of use and perceived usefulness, influence the use of QRIS. The studies also stated that MSMEs do not mind using QRIS, those who have not used QRIS are interested in using QRIS. MSMEs that have used QRIS stated that they are very helped by the existence of QRIS. MSMEs also stated that the use of QRIS reduces the risk of storing cash at their business locations.

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