The Influence of Social Media Usage and User Intention on QRIS Adoption Strategy in Mobile Banking with Trust as a Mediating Variable on MSMEs Business Actors

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Abstract: This study analyzes the influence of Social Media Usage and Intention to Use on the adoption of QRIS in mobile banking by Micro, Small, and Medium Enterprises (MSMEs), with trust as a mediating variable. The study is motivated by the growing need for digital financial services and the role of QRIS as a standard for an efficient and inclusive national payment system. A quantitative approach was used by distributing questionnaires to MSMEs in Jabodetabek. Using the Slovin formula with a population of 32.7 million QRIS merchants (as of June 2024), a minimum sample of 100 was determined. After data cleansing to remove invalid or outlier responses, 85 valid responses were analyzed using Structural Equation Modeling (SEM). The results show that Social Media Usage and Intention to Use do not directly affect QRIS adoption, with T statistics of 0.860 (p = 0.390) and 1.496 (p = 0.135), and path coefficients of 0.088 and 0.165, respectively. However, both significantly influence trust (T = 5.298 and 5.729, p = 0.000), with path coefficients of 0.442 and 0.489. Trust significantly affects QRIS adoption (T = 7.072, p = 0.000, coefficient = 0.881). Indirectly, Social Media Usage and Intention to Use impact adoption through trust (T = 5.041 and 3.915, p = 0.000), with coefficients of 0.390 and 0.431. These findings highlight trust as a key driver of QRIS adoption, suggesting that digital communication strategies via social media can enhance trust and promote fintech adoption among MSMEs.

Keyword: Social Media Usage, User Intention, Trust, Adoption Strategy in Mobile banking, MSMEs, QRIS.

INTRODUCTION

The rapid digitalization, including in the MSME sector, is changing business operations and interactions with consumers, increasing efficiency, expanding markets, and strengthening competitiveness (Chau & Lai, 2003). One of the main innovations is digital payments such as QRIS, which speed up transactions, increase transparency, and reduce dependence on cash (Levy, 2022). MSMEs contribute significantly to the economy through job creation and improving welfare (Oliveira & Martins, 2011). Based on the supply chain, MSMEs are divided into producers, distributors, and retailers. Producers focus on production with limited capital

and access to technology, distributors connect producers with consumers through business and logistics networks, while retailers sell directly to customers by relying on loyalty and simple promotions (Levy et al., 2022). According to Government Regulation No. 7 In 2021, MSMEs are categorized based on assets and turnover: Micro Enterprises (assets ≤ IDR500 million, turnover ≤ IDR1 billion), Small Enterprises (assets IDR500 million–IDR10 billion, turnover IDR1 billion–IDR5 billion), and Medium Enterprises (assets IDR10 billion–IDR50 billion, turnover IDR5 billion–IDR50 billion). This classification supports the development and integration of MSMEs in the digital economy (Singh & Srivastava, 2020).

The use of QRIS by MSMEs, especially UKE and UME merchants, contributed around 35% of the volume and value of QRIS transactions in January–June 2024, increasing competitiveness and market reach (Zhang & Li, 2019). The integration of QRIS into mobile banking reflects the modernization of MSME finance, in line with the TAM and UTAUT Models that highlight benefits, convenience, performance expectations, and infrastructure support. Banks leverage Social Media Usage to accelerate QRIS adoption, strengthen business interactions, and increase trust in digital payments (R. D. Kaplan, 2017). OJK supports MSME digitalization through the Digital Bank Blueprint (OJK, 2022), with Jabodetabek as a potential research area due to urbanization and high mobile banking penetration. The success of MSME technology adoption depends on training, financial support, and innovation readiness, where digitalization increases efficiency and competitiveness. However, trust remains crucial, as concerns about security and financial risks can hinder QRIS adoption despite its many benefits (Grover et al., 2019).

Technology drives MSMEs to change business models, increase efficiency, and innovate through e-commerce, automation, and data analytics (Basoeki & Agus, 2023). MSMEs play a role in economic growth and job creation, while digitalization and the green economy further enhance their performance, despite challenges in adoption (Goyal et al., 2018). QRIS simplifies digital transactions, reduces costs, and increases financial inclusion, but limited internet access and digital literacy remain barriers (Choi et al., 2019). Indonesia's digital transactions grew rapidly, reaching IDR 786.35 trillion in 2021, up 55.73% from the previous year, in line with global trends driven by fintech and changes in consumer behavior (Bank Indonesia, 2021; Allen et al., 2022). Previous studies have focused more on the technological aspects of QRIS, while psychological and social factors such as trust and risk are still under-explored. Therefore, an analysis of external and internal user factors is needed to understand QRIS adoption more comprehensively (Dwivedi et al., 2019).
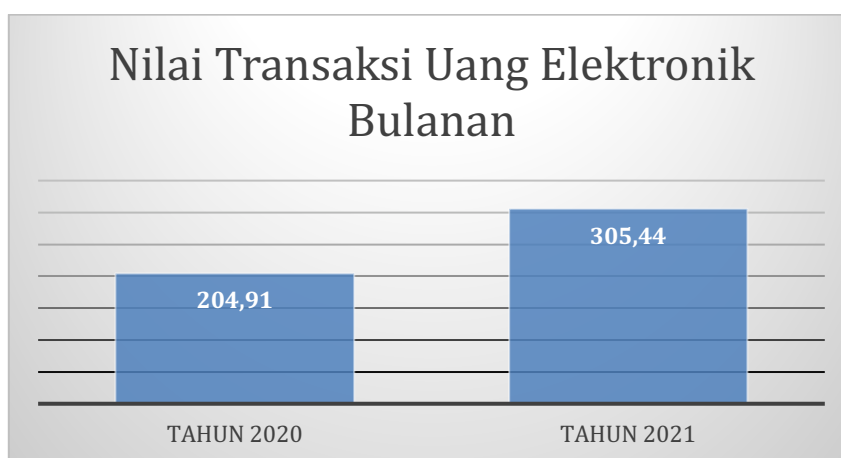

Figure 1. Electronic Money Transaction Value in 2020-2021

Bank Indonesia (2022) noted that electronic money transactions reached IDR 35.10 trillion in December 2021, up 58.60% from the previous year and 12.17% from the previous month (Ansori & Nugroho, 2024). Digital technology reduces the cost of the data economy and drives the growth of digital platforms, while the role of government in the digital economy is very important (Acs et al., 2021). The Populix Survey (2022) noted mobile banking and e-Wallet as the most popular financial applications, with 91% active mobile banking users. The adoption of this technology encourages MSMEs to switch to digital transactions, in accordance with Chau & Lai (2003) who highlight the importance of perceived benefits and ease in accepting technology. UTAUT Van et al. (2020) also emphasizes social factors and performance expectations in technology adoption, while Dahlberg et al. (2008) emphasized that QRIS increases efficiency and financial inclusion. Audretsch & Lehmann (2017), which collaborated with Unilever, Tokopedia, and Gojek, demonstrated a transparent and credible survey methodology. Alifia et al. (2024) found that perceived benefits and credibility had a significant effect on the decision to use mobile banking, while perceived ease had no significant impact.
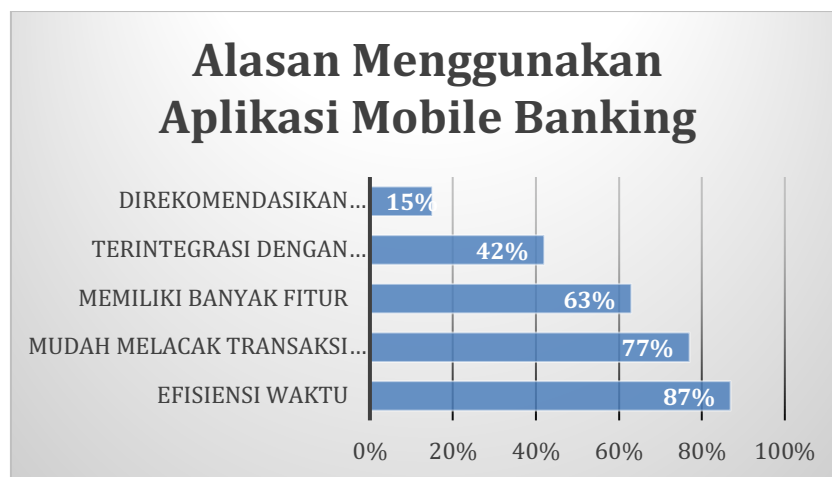

Figure 2 Reasons to Use Mobile Banking in 2022

Populix Survey (2022) shows that 87% of respondents use mobile banking because it is practical, 80% because of time efficiency, 77% because of ease of use, 76% because of ease of transaction tracking, and 63% because of convenience. Püschel et al. (2010) emphasized that perceptions of convenience and time efficiency influence the adoption of mobile banking, while Dewandono & Agus (2023) emphasized the importance of transaction tracking and convenience. Mobile banking also supports MSMEs in transactions through QRIS, which enables more practical and efficient non-cash payments. Mallat (2007) stated that mobile-based payment technology improves customer experience, while Kim et al. (2010) highlighted the role of trust and perceived benefits in the adoption of digital payment systems. Bank Indonesia's report (2024) noted that QRIS merchant growth reached 32.7 million by June 2024, an increase of 22.93% from the previous year. Alalwan et al. (2017) found that QRIS implementation accelerated the growth of the digital economy by simplifying transactions and supporting digital business transformation.
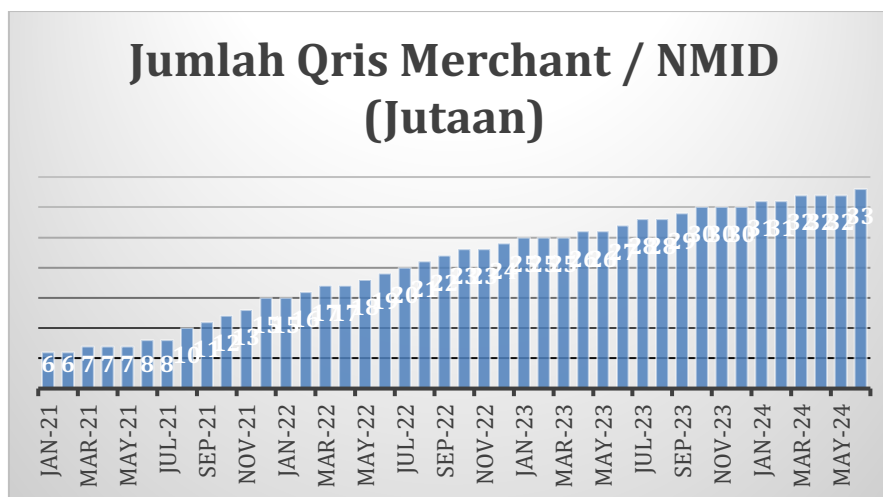
Figure 3 Number of QRIS Merchants 2021-2024

Government support plays a role in the adoption of QRIS by MSMEs, as regulated in Government Regulation No. 7 of 2021 which emphasizes digitalization to increase competitiveness. QRIS connects MSMEs with digital consumers and integrated financial services. Regulation and technological infrastructure are the main factors in digital adoption by MSMEs (Ramayanti et al., 2024). Social Media Usage contributes to increasing awareness and trust in mobile banking and QRIS through promotion and education on transaction security. A study by Moslehpour et al. (2021) found that ease, benefits, and knowledge of QRIS technology have a significant effect on its adoption, with perceived security as the main factor. In business strategy, QRIS adoption increases the competitiveness of MSMEs, in line with Thanabordeekij & Syers (2020) who highlights technological innovation as a competitive advantage. Trust and perceived benefits play a role in digital marketing strategies (Alkhowaiter, 2020). Naushad & Sulphey (2020) emphasized that MSMEs adopt technology for competitive advantage and productivity, influenced by usability, social influence, and affordability (Kumar et al., 2024). Organizational factors such as business size, owner education, and access to credit also play a role (Andaregie & Astatkie, 2021). The TOE framework suggests that environment, organization, and technology have a direct impact on adoption (Triandini et al., 2023). However, resource and technology constraints remain a challenge, so education, access to credit, and government support need to be improved (Kumar et al., 2024).

The strategy of adopting QRIS in mobile banking by MSMEs increases access, efficiency, and consumer trust (Wahyuni et al., 2025). Social Media Usage plays a role in education and promotion, accelerating the integration of technology in business. Trust is a mediating factor that connects the influence of Social Media Usage on user intentions in technology adoption, where belief in the benefits and security of mobile banking drives MSME digitalization. Digital transactions expand the market, reduce operational costs, and improve customer experience, strengthening the competitiveness of MSMEs in the digital economy (Zhou, 2011). Social Media Usage is also effective in building trust in QRIS (Nurdin et al., 2021). QRIS adoption is influenced by perceived benefits, convenience, relative advantage, and social influence, while trust in security and sharia compliance accelerate its use (Kumoro et al., 2024).

Previous studies have highlighted the influence of Social Media Usage, user intention, and trust on financial technology adoption. Dinh (2024)linked the digital economy to e-payments, while Ramayanti et al. (2024) highlighted the need for cross-cultural studies and mediating factors. Trust has been shown to be crucial in the intention to use digital financial services Moslehpour et al. (2021), while Social Media Usage influences QRIS adoption

through cognitive processes Shankar & Jebarajakirthy (2019) and building customer loyalty. This study is unique because it focuses on MSMEs (QRIS merchants), different from studies that mostly examine general consumers (Yanto et al., 2021). This study fills the research gap by analyzing the role of Social Media Usage in building user intention and trust towards QRIS adoption in mobile banking (Ramos et al., 2018). Although trust has been shown to reduce risk and increase technology adoption, its role as a mediating variable in the context of MSMEs is still rarely studied. This study links Social Media Usage, user intention, and trust in QRIS adoption, enriching the literature on the digital economy of MSMEs (Patil et al., 2020).

Research on MSMEs in developing countries, including Indonesia, is still limited in highlighting the challenges of trust and risk in digital transactions(Burucuoglu & Erdogan, 2016). By examining the connection between Social Media Usage, user intention, and trust in QRIS adoption in mobile banking, this study closes the gap. Though there aren't many research specifically on MSMEs adopting QRIS, A. Kaplan & Haenlein (2019)emphasized the importance of Social Media Usage in fostering customer interactions and promoting technology adoption. The function of trust as a mediator has not received much attention, despite the fact that user intention is a significant predictor of technology adoption. Using the Technology-Organization-Environment Framework Oliveira & Martins (2011) and the Diffusion of Innovations as references, this study combines the three factors into a single model. Performance expectations, effort, and social influence also play a role in the decision to adopt technology by MSMEs (Tertia & Nurbasari, 2022). Social Media Usage is the main tool in increasing the intention to use mobile banking through education and promotion, while trust is a key factor that bridges intention with technology adoption (Nugroho & Paramita, 2024). This study contributes by revealing the interaction of the three variables and providing strategic insights for financial service providers and MSMEs in optimizing QRIS to increase efficiency and competitiveness.

LITERATURE REVIEW

Mobile banking allows customers to access financial services via mobile devices with high flexibility (Levy, 2022). This technology supports banking transactions anytime and anywhere (Dewandono & Agus, 2023). Compared to online transactions via desktop, mobile banking is more practical in the authorization and confirmation process (Ansori & Nugroho, 2024). This application offers services such as payments, transfers, and orders, and strengthens customer relationships with banks (Bongomin & Ntayi, 2019). In addition, mobile banking helps banks expand market reach, analyze customer data, save operational costs, and improve transaction security.

Social Media Usage Marketing (SMM) is a marketing strategy that utilizes Social Media Usage to increase customer interaction, brand awareness, and consumer participation (Tun et al., 2024). SMM enables companies to share relevant content, respond quickly, and build long-term loyalty. Platforms such as Facebook, Instagram, and Twitter play a role in increasing customer engagement and strengthening brand image (McKnight et al., 2002). In strategic management, Social Media Usage supports digital transformation, expands market reach, and optimizes customer communication and experience (A. Kaplan & Haenlein, 2019). With the right strategy, SMM can increase loyalty, reduce marketing costs, and create sustainable added value.

Technology usage intention is an individual's awareness of their ability to use services, which is influenced by various driving factors (Merhi et al., 2019). Acs et al. (2021)explains that intention reflects a person's tendency to take action, including the use of digital payments. Mowen (1998) emphasizes that intention is formed from consumer beliefs and attitudes towards a product or service. In addition, intention reflects an individual's desire to act Basoeki & Agus (2023) and is a major factor in user behavior (Lonkani et al., 2020). In the context of

this study, user intention refers to an individual's willingness to adopt digital banking services. Technological advances and increased digital literacy are increasingly driving the adoption of financial services, especially if the product offers convenience, security, and efficiency (Mangold & Faulds, 2009).

Trust plays an important role in mobile banking, influencing customer perceptions of the security and reliability of services (Kurniasari, 2021). Risks such as data theft, privacy, and finance are major concerns, so banks must ensure the security of digital services (Jun & Palacios, 2016). Systemic and social factors, such as convenience, usability, and social influence, help build trust. Trust is also formed through transparency, positive experiences, and service consistency, and is a strategic factor in creating customer loyalty and competitive advantage (Henseler et al., 2015).

QRIS (Quick Response Code Indonesia Standard) is a QR payment system launched by Bank Indonesia in 2019 to unify various digital payment platforms in one universal code (Jayanti et al., 2024). QRIS increases efficiency, security, and financial inclusion for MSMEs by facilitating non-cash transactions. As a strategic innovation, QRIS supports digital transformation and service differentiation and reflects open innovation through collaboration of the digital payment ecosystem (Muchtar et al., 2024). Referring to UTAUT, its adoption is driven by the convenience, efficiency, and added value perceived by users, making it a universal solution in digital transactions.

Micro Enterprises (UMI), Small Enterprises (UKE), and Medium Enterprises (UME) are classified based on turnover and assets according to Government Regulation No. 7 of 2021 (Gainau et al., 2024). Micro businesses have a turnover of up to IDR 1 billion with maximum assets of IDR 500 million, small businesses have a turnover of IDR 1-5 billion with assets of IDR 500 million-10 billion, while medium businesses have a turnover of IDR 5-50 billion with assets of IDR 10-50 billion. MSMEs contribute more than 95% to global business and support employment and GDP (Wicaksono & Simangunsong, 2022), but face limitations in capital and technology (Irshad et al., 2020). The implementation of Business Process Management (BPM) can increase efficiency and competitiveness, while indicators such as the number of employees and annual turnover help design appropriate empowerment policies (Gunawan et al., 2019).
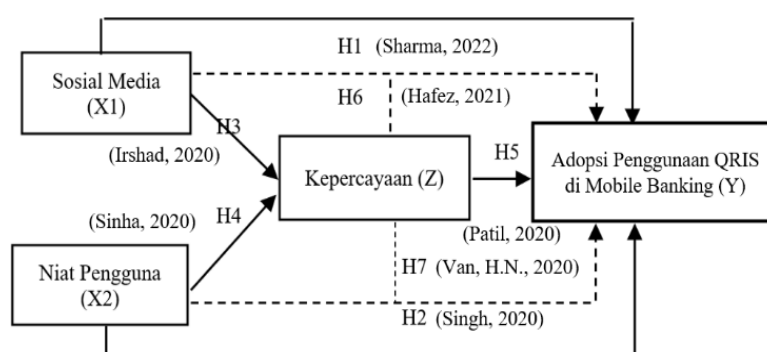

Figure 4 Thinking Framework

METHOD

The association between variables is analyzed quantitatively in this work using the Structural Equation Modeling (SEM) method (Audretsch & Lehmann, 2017). SEM was selected due to its capacity to measure both structural and measurement models at the same time and examine intricate interactions between latent variables. Purposive sampling was used to choose the sample, which included MSMEs utilizing mobile banking with the QRIS function (Allen et al., 2022). The main criteria include involvement in digital banking campaigns and domicile in Jabodetabek, which has high digital technology penetration. The sample size was calculated using the Slovin formula, resulting in a minimum of 100 respondents, according to

the recommendation of Audretsch & Lehmann (2017) for SEM-PLS. A 1–5 Likert scale questionnaire, which is useful for gauging respondents' opinions and impressions, was used to gather data via an online survey (Sugiyono, 2020). To swiftly and effectively contact respondents, data was gathered using Social Media Usage, email, and instant messaging apps. PLS-SEM, which can handle models with both reflecting and formative indicators, was employed for data analysis. It is adaptable to small sample sizes (Hair et al., 2021). The structural model was examined using path coefficient and R-squared to gauge the impact of variables on QRIS adoption through mobile banking, while the measurement model was tested using validity tests (convergent and discriminant validity) and reliability tests (composite reliability and Cronbach's alpha).

RESULTS AND DISCUSSION
Data analysis

Table 1 Respondent Demographics

Demographics	Information	Frequency	Percentage (%)
Gender	Man	44	44%
	Woman	56	56%
	Total	100	100%
Age	18-25 year	29	29%
	26-34 year	43	43%
	35-50 year	28	28%
	Total	100	100%
Domicile	Bekasi	26	26%
	Bogor	20	20%
	Depok	13	13%
	Jakarta	15	15%
	Tangerang	26	26%
	Total	100	100%
Social Media Usage Platforms	Instagram	36	36%
	Tiktok	64	64%
	Total	100	100%

Source: Processed Data, 2025

This study involved 100 MSME business actors who use QRIS in mobile banking. The majority of respondents were women (56%), while men accounted for 44%. In terms of age, the 26-34 year group dominated (43%), followed by 18-25 year age groups (29%) and 35-50 year age groups (28%), indicating the dominance of the younger generation who are more adaptive to digital technology. Respondents came from various cities in Jabodetabek, with the majority from Bekasi and Tangerang (26%), followed by Bogor (20%), Jakarta (15%), and Depok (13%). This distribution reflects the representation of regions with high economic potential in the adoption of digital payments. In the use of Social Media Usage, TikTok is the main platform (64%), while Instagram is used by 36% of respondents. This shows that TikTok is more effective in supporting QRIS adoption thanks to its interactive and educational content format for MSMEs.

The validity and reliability of measurement instruments in quantitative research are crucial to ensure accurate and reliable results. In PLS-SEM, measurement model evaluation assesses the extent to which indicators represent latent constructs. Convergent validity is tested through factor loadings, AVE (>0.5), and CR (Hair et al., 2021). Discriminant validity measures differences between constructs using the Fornell-Larcker Criterion and HTMT (Erjavec & Manfreda, 2022). Reliability is tested with CR and Cronbach's Alpha (>0.7) to ensure internal

consistency. With maintained validity and reliability, research findings become stronger and more credible.

Table 2 Measurement Model

Variables	Indikator	Loading Factor	Cronbach Alpha	Composite Reliability	Average Variance Extracted (AVE)
Social Media Usage	MS1	0.908	0.967	0.973	0.859
	MS2	0.918			
	MS3	0.918			
	MS4	0.932			
	MS5	0.944			
	MS6	0.942			
User Intention	NP1	0.925	0.964	0.972	0.875
	NP2	0.952			
	NP3	0.940			
	NP4	0.939			
	NP5	0.921			
Trust	K1	0.912	0.976	0.980	0.874
	K2	0.937			
	K3	0.951			
	K4	0.933			
	K5	0.939			
	K6	0.942			
	K7	0.931			
QRIS Adoption Strategy in Mobile Banking	PD1	0.957	0.981	0.985	0.929
	PD2	0.951			
	PD3	0.970			
	PD4	0.979			
	PD5	0.961			

Source: Processed Data, 2025

A review of the measurement model reveals that every variable satisfies the requirements for reliability and validity. Cronbach's Alpha and Composite Reliability (CR) are both over 0.90, suggesting strong internal consistency, and each indicator has a loading factor above 0.70 (Hair et al., 2021). For all variables, the Average Variance Extracted (AVE) is more than 0.50, indicating convergent validity. Based on these findings, the measurement model is deemed trustworthy and valid for use in structural analysis. To make sure that the connections between latent constructs can be accurately described, it is crucial to evaluate the structural model in PLS-SEM (Fornell & Larcker, 1981).

Path coefficients with a significance test utilizing t-statistics and bootstrapping p-values were used to conduct the analysis (Dahlberg et al., 2008). Higher values of the coefficient of determination (R2) imply greater prediction, which measures the independent variable's predictive capacity on the dependent variable. In addition, predictive relevance (Q²) is tested by blindfolding to assess the contribution and predictive ability of the model. A valid and reliable model allows for more accurate conclusions regarding the relationships between latent variables (Barney, 1991).

Table 3 Structural Model

Variables	R Square	Q Square	Saturated Model	Estimated Model
Trust	0,678	0,635	0,030	0,030
QRIS Adoption Strategy	0,750	0,613		

in Mobile Banking

Direct Relationship			
Relationship Between Variables	Original Sample	T Statistic	P Values
Social Media Usage → Adoption Strategy for QRIS Use in Mobile Banking	0.088	0.860	0.390
User Intention → Adoption Strategy for QRIS usage in Mobile Banking	-0.165	1.496	0.135
Social Media Usage → Trust	0.442	5.298	0.000
User Intention → Trust	0.489	5.729	0.000
Trust → Adoption Strategy for QRIS Use in Mobile Banking	0.881	7.072	0.000
Indirect Relationship			
Relationship Between Variables	Original Sample	T Statistic	P Values
Social Media Usage → Trust → Adoption Strategy for QRIS Use in Mobile Banking	0.390	5.041	0.000
User Intention → Trust → Adoption Strategy for QRIS usage in Mobile Banking	0.431	3.915	0.000

Source: Processed Data, 2025

The structural model's evaluation reveals that the Trust variable has a Q2 of 0.635, suggesting high predictive power, and an R2 of 0.678, meaning that the model explains 67.8% of its variability (Alifia et al., 2024). In the meanwhile, the QRIS Adoption Strategy has a Q2 of 0.613, which likewise indicates high prediction, and an R2 of 0.750, which shows that the model explains 75% of its variation. Furthermore, both the Saturated Model and Estimated Model values for Trust are 0.030, demonstrating the model's applicability to the link between the components.

The analysis of direct relationships in the structural model shows that Social Media Usage ($\beta = 0.088$; T = 0.860; p = 0.390) and User Intention ($\beta = -0.165$; T = 1.496; p = 0.135) do not have a significant effect on the QRIS Adoption Strategy. However, Social Media Usage has a significant effect on Trust ($\beta = 0.442$; T = 5.298; p = 0.000), as well as User Intention ($\beta = 0.489$; T = 5.729; p = 0.000). Trust itself has a strong influence on QRIS Adoption Strategy ($\beta = 0.881$; T = 7.072; p = 0.000), confirming its role as a major factor in QRIS adoption in mobile banking. The indirect relationship analysis shows that Trust acts as a mediator in the influence of Social Media Usage and User Intention on QRIS Adoption Strategy in Mobile Banking. The indirect effect of Social Media Usage through Trust is significant ($\beta = 0.390$; T = 5.041; p = 0.000), indicating that although it does not have a direct effect, Social Media Usage can increase Trust which drives QRIS adoption. Similar things happen in User Intention ($\beta = 0.431$; T = 3.915; p = 0.000), where Trust is the main factor that connects intention with

QRIS adoption. This finding confirms that building user trust is crucial in encouraging the use of digital financial technology.

Discussion
The Influence of Social Media Usage on QRIS Adoption Strategy in Mobile Banking

The results of the study showed that Social Media Usage did not have a significant influence on QRIS adoption strategies in mobile banking (T-statistic 0.860, p-value 0.390). Kotler and Keller (2016) emphasized that Social Media Usage is effective in disseminating information, but it is often general and provides less practical understanding for MSME actors. Nurdin et al. (2021) also stated that although Social Media Usage increases digital knowledge, this does not always lead to technology adoption. In addition, Kumoro et al. (2024) emphasized that awareness built through Social Media Usage needs to be supported by trust and direct experience to be effective. On the other hand, Social Media Usage still plays a role in encouraging QRIS adoption by increasing user trust and intention through education and social influence (Nurdin et al., 2021). Information transparency on Social Media Usage strengthens attitudes, social norms, and perceived ease of use, according to the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Theory of Planned Behavior. Therefore, this study looks at how user intention and Social Media Usage, via trust, affect MSMEs' adoption methods for QRIS in Jabodetabek.

The Influence of User Intention on QRIS Adoption Strategy in Mobile Banking

The results of the study showed that user intention did not have a significant effect on the QRIS adoption strategy in mobile banking (T-statistic 1.496, p-value 0.135). Gunawan et al. (2019) stated that external factors, such as limited infrastructure and complex registration processes, can hinder the implementation of technology. Dewandono & Agus (2023) added that emotional involvement in digital banking services can strengthen user intentions, but does not always lead to real adoption. On the other hand, Gainau et al. (2024) discovered that adoption intentions were significantly impacted by the perceived advantages and usability of QRIS. The Theory of Planned Behavior (Ajzen, 1991) states that social norms, perceived ease of use, and attitudes toward technology all have an impact on user intention. Singh (2020) and Ho (2020) further underlined that user intention plays a significant role in decisions about technology adoption, particularly when the advantages are obvious and boost productivity. In order to promote QRIS adoption among MSMEs in Jabodetabek, a more successful approach should concentrate on boosting trust, educating the public, being transparent about the risks and advantages, and offering incentives.

The Influence of Social Media Usage on Trust

The results of the study showed that Social Media Usage had a significant effect on the trust of MSMEs in adopting QRIS in mobile banking (T-statistic 5.298, p-value 0.000). Social Media Usage not only functions as a promotional tool but also as a means of education and transparency that increases user trust in digital payment systems (Püschel et al., 2010). Muchtar et al. (2024)Muchtar et al. (2024) emphasized that credible information and dynamic interactions on Social Media Usage help shape positive perceptions of QRIS. According to the Social Media Usage Trust-Building Framework, social interactions on Social Media Usage strengthen the credibility of services through testimonials, reviews, and positive content. This trust is based on two main factors, namely ability and integrity, which drive MSMEs' decisions to adopt QRIS. Irshad et al. (2020) also showed that Social Media Usage plays an important role in building trust in digital banking technology. Therefore, an effective strategy for QRIS service providers includes information transparency, continuous education, and active

interaction on Social Media Usage to strengthen trust and adoption of QRIS by MSMEs in Jabodetabek.

The Effect of User Intent on Trust

The results of the study showed that user intention had a significant effect on the trust of MSMEs in adopting QRIS in mobile banking (T-statistic 5.729, p-value 0.000). A strong intention to use QRIS increases understanding of its benefits and security and is strengthened by social influence from business partners and reviews on Social Media Usage (Lonkani et al., 2020). This trust is also influenced by the perception of the ease and benefits of QRIS in business operations. The Theory of Reasoned Action and the Theory of Planned Behavior both contend that attitudes and subjective norms that impact technological trust determine user intention. According to research by Choi et al. (2019), users' faith in technology increases with the strength of their intentions. In order to hasten MSMEs' adoption of QRIS and create a more reliable digital payment environment, QRIS service providers must employ digital education tactics, information transparency, and interaction-based communication.

The Influence of Trust on QRIS Adoption Strategy in Mobile Banking

The results of the study show that trust has a significant effect on the QRIS adoption strategy in mobile banking by MSMEs (T-statistic 7.072, p-value 0.000). Trust in the security and reliability of the system drives the adoption of QRIS in business operations, while the perception of benefits such as transaction efficiency and data protection further strengthens the decision (Andaregie & Astatkie, 2022). The main factors influencing trust include service transparency, system reliability, and ease of use. According to the Trust-Based Acceptance Model, trust is a major factor in technology adoption, which is further strengthened by information from Social Media Usage. Previous studies have also confirmed that trust in the security and convenience of mobile banking plays a role in users' decisions to use digital payment services (Merhi et al., 2019). Therefore, QRIS providers need to optimize digital communication, information transparency, and responsive technical support. This strategy includes digital education, delivering positive testimonials, and utilizing Social Media Usage to build trust and accelerate QRIS adoption among MSMEs.

The Influence of Social Media Usage on QRIS Adoption Strategy in Mobile Banking with Trust Mediation

With trust acting as a mediating variable, the study's findings indicate that Social Media Usage significantly influences MSMEs' adoption of QRIS in mobile banking (T-statistic 5.041, p-value 0.000). Social Media Usage serves as a tactical communication tool to spread knowledge about QRIS's advantages, security, and ease of use. In order to lower risk perceptions and promote QRIS adoption, educational materials like tutorials and favorable evaluations boost trust in digital payment systems. In the interaction between Social Media Usage and the adoption of this technology, trust is the primary mediating element (Moslehpour et al., 2021). Based on Social Influence Theory and Trust-Based Acceptance Model, Social Media Usage builds trust through information transparency and user interaction. Other studies also show that Social Media Usage strengthens trust in digital services, which contributes to technology adoption (Dahlberg et al., 2008). Therefore, QRIS providers need to optimize digital communication strategies, such as information transparency, active interaction, and education about the security and benefits of QRIS for MSMEs.

The Influence of User Intention on QRIS Adoption Strategy in Mobile Banking with Trust Mediation

With trust acting as a mediating variable, the study's findings demonstrated that user intention significantly impacted QRIS adoption in mobile banking (T-statistic = 3.915, p-value = 0.000). Adoption of QRIS is more trusted when there is a strong desire to utilize it and a greater awareness of its advantages and security. According to Kurniasari (2021), positive Social Media Usage evaluations and education about QRIS features also aid in lowering risk perceptions and boosting MSME confidence. Converting intention into QRIS adoption behavior requires trust. User intention must be backed by confidence in system security, according to the Trust-Based Acceptance Model and the Theory of Planned Behavior. Information transparency and security assurance are key factors in reducing risk perception and accelerating QRIS adoption. From a strategic management perspective, QRIS providers need to optimize digital communication to build trust and encourage technology adoption. Key strategies include information transparency, interactive education, and active interaction with users to increase MSME loyalty to QRIS.

CONCLUSION
Conclusion

This study demonstrates that MSMEs in Jabodetabek rely heavily on trust while implementing QRIS. Although user intention and Social Media Usage do not directly affect adoption, they do play a big role in fostering trust. The effect of Social Media Usage and user intention is mediated by trust in the security and usability of QRIS, which is a key consideration in adoption choices. As a result, methods to boost QRIS adoption must include user needs-based approaches, education, and enhanced security.

Suggestion

This study provides recommendations for further research, the banking sector, and MSMEs in increasing QRIS adoption in mobile banking. Future research is advised to consider other variables such as ease of use, service quality, and technical factors, and use interviews for deeper insights. A more varied measurement scale is also recommended to increase data sensitivity. For banking, QRIS promotion needs to be strengthened through education that emphasizes ease, security, and efficiency, as well as Social Media Usage campaigns with a personal approach, such as incentives for new MSMEs. Meanwhile, MSMEs are advised to utilize e-commerce and Social Media Usage to expand their market and use QRIS to speed up transactions, improve security, and optimize cash flow management in real time.

Implications

The implications of this study reflect the strategic contribution in the development of literature and practices of digital financial technology adoption, especially the use of QRIS by MSMEs. In terms of management, the results of the study emphasize the importance of building trust and utilizing social media as an effective communication instrument to increase the intention to implement QRIS. Therefore, MSMEs need to develop an educational, credible, and interactive digital communication strategy to strengthen positive perceptions of the security and convenience of QRIS. From a social perspective, QRIS plays a role in expanding financial inclusion and forming a more efficient and transparent digital transaction culture among local communities, so that collaboration between the government, financial institutions, and communities becomes very crucial in accelerating digital transformation. Meanwhile, from an ethical perspective, trust as a key factor requires service providers and business actors to uphold the principles of social responsibility, personal data protection, and digital ethics in the use of social media and financial technology. Thus, the implementation of QRIS does not only depend

on technical and functional aspects, but also on the cessation of ethical and social values in digital business practices.

Limitations

This study was systematically compiled with a relevant empirical approach, but still has several limitations that need to be considered. The variables used are still limited to Social Media Usage, intention to use, trust, and adoption of QRIS, even though there are other potential variables such as perceived risk, digital literacy, and government support. Online data collection techniques also have the potential to cause bias due to dishonesty or lack of understanding of respondents. In addition, the scope of the research area which only covers MSMEs in Jabodetabek limits the generalization of the results, and the quantitative approach used does not explore the in-depth perceptions of MSME actors. The limited number of samples is also an obstacle in representing the entire MSME population, especially those who are not yet familiar with digital financial services.

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