

Analysis of the Factors Influencing MSMEs' Decisions in Using QRIS Payment Facilities (Study on MSMEs at the Courtyard of the Darussalam Grand Mosque, Soppeng Regency)

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ABSTRACT

This study aims to analyze the factors influencing the decisions of Micro, Small, and Medium Enterprises (MSMEs) in using the Quick Response Code Indonesian Standard (QRIS) payment facility among MSMEs located at the courtyard of the Darussalam Grand Mosque, Soppeng Regency. This research employed a qualitative approach with data collection techniques consisting of observation, interviews, and documentation. The data were analyzed using the interactive analysis model proposed by Miles, Huberman, and Saldaña, which includes data reduction, data presentation, and conclusion drawing. The results of the study indicate that perceived ease of use is one of the primary considerations influencing MSMEs in deciding to adopt QRIS, as the payment system is considered simple, practical, and easy to use in transaction processes. In addition, QRIS provides benefits in facilitating cashless transactions and offering alternative payment methods for consumers. However, several MSME actors still choose not to use QRIS due to perceived risks, such as concerns regarding errors in using digital technology and the persistence of consumer habits that still predominantly rely on cash transactions. Therefore, increasing socialization and understanding regarding the use of QRIS is necessary to encourage the adoption of digital payment systems among MSMEs.

Keywords: Decision, MSMEs, QRIS

INTRODUCTION

The rapid development of digital technology has transformed public transaction patterns toward cashless payment systems that are faster, more practical, and more efficient. This transformation has been further accelerated by the increasing use of smartphones, internet access, and digital financial services in Indonesia. In this context, the Indonesian government, through Bank Indonesia, introduced the Quick Response Code Indonesian Standard (QRIS) as a national standardized QR code payment system aimed at expanding financial inclusion and supporting the national digital economic ecosystem. The implementation of QRIS provides significant opportunities for Micro, Small, and Medium Enterprises (MSMEs) to improve transaction efficiency, expand consumer reach, and strengthen financial transparency in business operations. MSMEs themselves

represent a strategic sector that significantly contributes to national economic growth and employment generation (Rizal et al., 2022).

On the other hand, digital transformation among MSMEs has not occurred evenly. While some business actors have adopted digital technologies such as e-commerce, social media, and digital payment systems, others still rely on conventional cash transactions. Wang et al. (2018), as cited in Akib et al. (2023), argued that effective digital transformation can be achieved through the integration of information technology into business practices. Similarly, Tanniru, Khuntia, and Weiner (2018) emphasized that information technology contributes to cost efficiency, service differentiation, and business strategy development. In addition, Siraj et al. (2020) explained that digitalization, including digital marketing, offers considerable opportunities for MSMEs to expand market access and facilitate online transactions. Nevertheless, limited digital literacy, inadequate technological understanding, and low adaptive readiness remain major obstacles to the implementation of digital payment systems among MSMEs.

This phenomenon can be observed among MSMEs operating in the courtyard of the Darussalam Grand Mosque in Soppeng Regency, South Sulawesi. The area serves as a center of local economic activity dominated by micro and small-scale traders. Based on field observations, most business actors already possess QRIS payment facilities; however, their actual use in daily transactions remains relatively low. Many traders continue to prefer cash transactions because they are perceived as more practical, faster, and directly accessible for daily operational needs. Furthermore, several business actors, particularly older traders, admitted that they do not fully understand the QRIS mechanism, including payment verification and error-handling procedures. Other factors such as unstable internet connectivity, concerns regarding digital fraud risks, and the persistence of a strong cash-based transaction culture also contribute to the low level of active QRIS usage.

These conditions indicate that MSMEs' decisions to use QRIS payment facilities are influenced not only by technological availability but also by users' perceptions of ease of use, usefulness, risk, and business needs. To explain this phenomenon, this study employs the Technology Acceptance Model (TAM) developed by Davis (1989). The model emphasizes that technology acceptance is influenced by perceived ease of use, perceived usefulness, attitude toward using, behavioral intention to use, and actual system usage. Therefore, this study is important to understand the factors influencing MSMEs' decisions in adopting QRIS while also providing practical contributions to regional economic digitalization policies and the enhancement of financial inclusion based on the real needs of local business actors.

METHOD

This study employed a qualitative approach with a phenomenological design to gain an in-depth understanding of the factors influencing MSMEs' decisions to use QRIS payment facilities at the courtyard of the Darussalam Grand Mosque, Soppeng Regency.

A phenomenological approach was selected because it is capable of describing the experiences, perceptions, and social realities of MSME actors regarding the use of digital payment technology in their daily business activities (Moleong, 2006). This study adopted the Technology Acceptance Model (TAM) developed by Davis (1989), which consists of five main dimensions: perceived ease of use, perceived usefulness, attitude toward using, behavioral intention to use, and actual use.

The research data were obtained from primary sources through in-depth interviews and observations, as well as secondary sources including documents, journals, and related literature. Informants were selected using a purposive sampling technique. Data analysis was conducted interactively through the stages of data collection, data condensation, data display, and conclusion drawing, following the interactive analysis model proposed by Miles, Huberman, and Saldaña (2014).

RESULTS AND DISCUSSION

1. Factors Underlying MSMEs' Decisions to Use QRIS Payment Facilities

The findings reveal that MSMEs' decisions to use QRIS payment facilities at the courtyard of the Darussalam Grand Mosque in Soppeng Regency are influenced by five main factors within the framework of the Technology Acceptance Model (TAM), namely perceived ease of use, perceived usefulness, attitude toward using, behavioral intention to use, and actual use (Davis, 1989). The study indicates that the adoption of QRIS among MSMEs is still in the adaptation stage and has not yet been optimally implemented in all business transaction activities.

From the perspective of perceived ease of use, several MSME actors considered QRIS relatively simple and practical because transactions are conducted by scanning a QR code through digital payment applications. The system was perceived as capable of accelerating transaction processes and facilitating non-cash payments for consumers. However, some business actors still experienced difficulties in understanding the operational mechanisms of QRIS, particularly in payment verification, transaction monitoring, and the use of digital applications. Limited digital literacy and insufficient technical assistance were identified as important barriers influencing users' perceptions regarding the ease of using QRIS. This finding supports Davis (1989), who argued that technology is more likely to be accepted when users perceive it as simple and requiring minimal technical effort.

Regarding perceived usefulness, the findings demonstrate that QRIS is considered beneficial in improving transaction efficiency, reducing dependence on cash transactions, and providing alternative payment methods for consumers who do not carry physical money. Several respondents also emphasized that QRIS minimizes the need to prepare cash change and supports smoother transaction processes. Nevertheless, the perceived benefits have not been fully experienced by all MSMEs because most transactions within the research location are still dominated by cash payments. Consequently, some business actors perceived that the implementation of QRIS has not significantly increased sales or operational effectiveness. These findings are consistent with Davis (1989), who explained

that technology adoption is strongly influenced by users' beliefs regarding the practical benefits generated through technology utilization.

In terms of attitude toward using, the study found that some MSME actors demonstrated a positive attitude toward QRIS as part of adapting to technological development and changing consumer behavior toward digital transactions. QRIS was viewed as a modern payment system capable of improving service quality and supporting business competitiveness. However, several business actors continued to prefer cash transactions because they were perceived as more practical and compatible with local transaction habits. This condition indicates that attitudes toward technology are shaped not only by technological factors but also by social experience, transaction culture, and user comfort in conducting business activities.

Furthermore, from the behavioral intention to use dimension, MSMEs that had already implemented QRIS generally expressed a willingness to continue using digital payment systems because they facilitate customer service and support transaction flexibility. Conversely, business actors who were less familiar with digital technology still demonstrated hesitation due to concerns over transaction errors, system failures, and technical constraints. This finding aligns with the TAM concept proposed by Davis (1989), which emphasizes that behavioral intention is influenced by users' perceptions and experiences in interacting with technology systems.

From the aspect of actual use, QRIS has begun to be implemented among MSMEs; however, its usage remains limited and primarily functions as an alternative payment method rather than the primary transaction system. The low level of QRIS utilization is influenced by several factors, including consumers' strong preference for cash transactions, unstable internet connectivity, and limited digital literacy among business actors. In addition, some MSMEs perceived that cash transactions are more flexible for daily operational needs because funds can be used immediately without waiting for digital settlement processes. These findings are also consistent with Rogers' (2003) Diffusion of Innovation theory, which explains that technology adoption occurs gradually depending on users' readiness and acceptance of innovation. Overall, the study demonstrates that MSMEs' decisions to adopt QRIS are influenced not only by technological factors but also by social conditions, transaction culture, infrastructure readiness, and digital literacy levels. Therefore, strengthening digital education programs, technical assistance, and internet infrastructure support is essential to encourage the broader and more sustainable adoption of QRIS among MSMEs.

2. Perceived Ease of Use and Perceived Usefulness of QRIS in Shaping MSMEs' Attitudes and Intentions to Use Digital Payment Systems

The findings indicate that perceived ease of use and perceived usefulness are the primary factors shaping MSMEs' attitudes and behavioral intentions toward the use of QRIS payment facilities at the courtyard of the Darussalam Grand Mosque in Soppeng Regency. Most MSME actors perceived QRIS as a relatively simple and practical

payment system because transactions are conducted merely by scanning QR codes through mobile payment applications. This convenience enables transactions to become faster, more efficient, and easier to conduct, particularly for business actors who are already familiar with digital technology. These findings are consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains that users are more likely to accept a technology when it is perceived as easy to understand and operate.

However, the study also found that not all MSME actors possess the same level of digital readiness. Several business actors still experienced difficulties in understanding the operational mechanisms of QRIS, especially in payment confirmation procedures and transaction monitoring processes. Limited digital literacy, lack of experience in using digital applications, and concerns regarding transaction errors contributed to the persistence of cash-based transactions among some MSMEs. This finding supports the argument of Venkatesh and Davis (2000), who emphasized that users' experience and technological competence significantly influence perceived ease of use and technology adoption decisions.

From the perspective of perceived usefulness, QRIS was considered beneficial in supporting smoother business transactions. MSME actors perceived that QRIS facilitates cashless payments, accelerates transaction processes, and provides alternative payment methods for consumers who do not carry cash. Furthermore, QRIS allows business actors to serve consumers using various digital payment applications, thereby expanding transaction opportunities and improving service flexibility. These findings align with Davis (1989), who argued that individuals tend to adopt technology when they believe it can improve performance and effectiveness in carrying out activities.

Despite these advantages, the perceived benefits of QRIS have not been fully experienced by all business actors because transaction activities in the research area remain predominantly cash-based. Other factors such as unstable internet connectivity, consumers' cash-oriented transaction habits, and perceptions regarding transaction fees also influence the level of QRIS utilization among MSMEs. In addition, trust in the security of digital payment systems emerged as an important factor shaping users' attitudes toward technology adoption. Gefen, Karahanna, and Straub (2003) explained that users' trust in digital technology significantly affects their willingness to adopt and utilize electronic transaction systems.

Overall, the study demonstrates that perceived ease of use and perceived usefulness significantly influence positive attitudes and behavioral intentions toward QRIS adoption among MSMEs. The easier the technology is understood and the greater the perceived benefits, the stronger the tendency of business actors to adopt and continuously use digital payment systems. These findings further indicate that the successful implementation of QRIS depends not only on technological availability but also on digital literacy readiness, infrastructure support, and changes in public transaction behavior.

CONCLUSION

Based on the research findings, it can be concluded that: (1) the factors underlying MSMEs' decisions to use QRIS at the courtyard of the Darussalam Grand Mosque in Soppeng Regency are influenced by digital literacy levels, perceived ease of use, perceived usefulness, internet network conditions, and the persistence of cash transaction habits within the community. Business actors who possess better understanding and experience in using QRIS tend to be more receptive toward digital payment systems compared to those with limited technological capability. (2) Perceived ease of use and perceived usefulness significantly shape positive attitudes and behavioral intentions among MSMEs toward adopting digital payment systems. The easier QRIS is understood and the greater the benefits perceived in supporting business transactions, the stronger the tendency of MSME actors to continuously utilize QRIS in their business activities.

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