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READINESS TO ADOPT QRIS AMONG MSMES IN SAMARINDA: AN EMPIRICAL ANALYSIS

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Abstract: *Quick Response Code Indonesian Standard (QRIS), developed by Bank Indonesia and the Indonesian Payment System Association, is a versatile payment system that accepts transactions from both bank and non-bank sources. Given the increasing competitive business environment and the necessity for efficient and swift payment systems, Micro, Small, and Medium Enterprises (MSMEs) need to be prepared to adopt QRIS. This study aims to assess the readiness of MSMEs in Samarinda to implement QRIS. The research employs the Technology Acceptance Model (TAM) with the inclusion of a trust variable. Primary data were collected from 220 respondents and analyzed using AMOS. The study examines six variables: trust, perceived usefulness, perceived ease of use, attitude, behavioral intention, and adoption system. Eight hypotheses were tested, all showing significant effects: trust on perceived ease of use, trust on perceived usefulness, perceived ease of use on perceived usefulness, trust on attitude, perceived ease of use on attitude, perceived usefulness on attitude, attitude on behavioral intention, and behavioral intention on the adoption system. The findings suggest that the readiness of MSMEs to adopt QRIS is crucial for accelerating national economic recovery post-COVID-19, particularly for MSMEs in Samarinda. The adoption of QRIS is expected to enhance the efficiency and effectiveness of payment systems, contributing to the overall growth and competitiveness of MSMEs.*
Keywords: QRIS, Trust, TAM, MSMEs.

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INTRODUCTION

Micro, Small, and Medium-Sized Enterprises (MSMEs) are small-scale community economic activities that are carried out by people or individual business entities that meet the requirements for MSMEs. Due of their numerous actual functions in the economy, MSMEs have long been regarded as a particularly important economic sector in Indonesia. Since the 1997 financial crisis, MSMEs have played a crucial part in the process of restoring the country's economy, even in Bank Indonesia's economic report, it is said that MSME are comparable to the national economy's skeleton. MSMEs are among the industries that are still operating despite the Covid-19 pandemic. In addition

to being a viable alternative to creating new jobs, MSMEs are effective at accelerating economic growth, reducing poverty, and creating jobs after Covid-19 pandemic. Most people believe that MSMEs exclusively work with specific vendors. In actuality, MSMEs are crucial in lowering Indonesia's unemployment rate. Additionally to employing a variety of possible natural resources in a region that has not yet been commercially handled, MSMEs can take on a large number of unemployed workers. (Bank Indonesia, 2015) (Bank Indonesia, 2009)(Tetlay & John, 2009) (Nimfa et al., 2021)

The global Covid-19 pandemic is having an effect on how quickly technology is being used, which is expanding. Therefore, it is apparent at this point that all businesses, especially MSMEs, must be managed using and leveraging information technology (IT). Along with the demand for efficiency and effectiveness in business management, the level of business competition is becoming more intense, therefore every organization must be prepared for and implement the usage of this technology. Customers will immediately stop doing business with companies that implement IT before they are ready. (Lucchetti & Sterlacchini, 2004) (Arner et al., 2015)

The rapid expansion of the internet and the advent of Information Technology (IT) have significantly enhanced many aspects of people's daily activities. Thus, the expansion of the internet has had direct and indirect effects on business practices, financial transactions, and the flow of money. It has facilitated more efficient payment processes and enhanced the overall ease of conducting financial activities. QR Code Indonesian Standard (QRIS) developed by Bank Indonesia and the Indonesian Payment System Association can accept all payments, both Bank and Non-Bank. The increasing competitive level of business competition and the need for efficiency and speed effectiveness for payment systems require MSMEs to be ready to adopt QRIS. (Aaron, 2017) (Yudatama et al., 2018) (Arner et al., 2015) (Dutot, 2015)

The novelty of this study is focusing on the MSMEs using QRIS for payment transaction, whereas previous research has predominantly concentrated on digital transactions in general. Furthermore, this study highlights the to measure the readiness of MSMEs in Samarinda to adopt QRIS. This study attempts to determine whether the creative MSME industries in Samarinda are prepared to employ QRIS. This study is crucial since there is currently a dearth of empirical research that looks at the factors influencing MSMEs in Samarinda City's readiness to adopt QRIS. Studies on the factors that influence QRIS acceptance and preparedness to embrace it actually give the Samarinda municipal administration critical information for developing MSME development policies in support of the National Economic Recovery (PEN) following the Covid-19 pandemic. (Peraturan Pemerintah Republik Indonesia No 23, 2020) (Matitah et al., 2021)

In this study, Trust is a key element in many economic transactions since it is fundamental to human nature to understand the social environment, that is, to understand what, when, why, and how other people behave. Online transactions can be avoided by consumers who lack trust. Belief, keeping promises and commitments, and meeting expectations are all signs of trust. The trust of MSMEs to using QRIS on online payment will have an impact on the readiness to adopt QRIS, because the unique characteristic of MSMEs is the centralized decision-making structure and the pivotal role of each business actor, both of which are crucial in the choice to employ QRIS as a transaction payment. Another aspect of small businesses that affects the adoption of QRIS is the lack of technical expertise held by MSME business actors when using technology. This, combined with the fear of losing money from transactions because business actors do not

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directly see the form of money, makes it difficult for MSMEs to adopt QRIS. Therefore, it is vital for researchers to enhance their understanding of how MSMEs in Samarinda are accepting the use of QRIS through the Technology Acceptance Model (TAM). (Jogiyanto, 2007) (Parasuraman & Colby, 2014) (Davis et al., 1989).

LITERATUR REVIEW
LITERATURE REVIEW

Readiness

Readiness is not viewed as a gauge of technological competency, but rather as a general state of mind. It is characterized as "people's predisposition to embrace and employ new technologies for completing goals in home life and at work," and is thus associated with higher rates of technological adoption (Arner et al., 2015) (Fathian et al., 2008). The adoption of wireless technology and e-services has been significantly impacted by technological preparedness, according to earlier studies. Perceived readiness in the context of a cashless society relates to the preparedness of a society to transition from cash to non-cash payment methods, and it is theorized to directly affect the adoption of QRIS. Adoption QRIS is adopt the theory of ‘diffusion of innovation’, the innovation and adoption happened after going through several stages including understanding, persuasion, decision, implementation, and confirmation that led to the development adoption system. The Readiness to Adopt QRIS refers to people’s propensity to embrace and use of new technologies for accomplishing goals in home life and at work. (Penz et al., 2017) (Harindranath et al., 2008) (Sani et al., 2022)

TAM

TAM was created by Davis and initially deployed in Jogiyanto in 1989. (2007). TAM is an information systems theory that creates a framework for how people accept and use technology. This model demonstrates how a number of factors affect users' decisions about when and how to use an information system. The TAM model, which was founded on the notion that a person's response and perception of something will change that person's attitude and conduct, is derived from the Theory of Reasoned Action (TRA) model, specifically, the theory of reasoned action developed by Fishbein and Ajzen (1975). This theory contends that behavior can be represented as a function of behavioral goals. The purpose of the behavior is determined by one's attitude toward it. (Jogiyanto, 2007) (Parasuraman & Colby, 2014) (Parasuraman, 2000) (Ghobakhloo et al., 2012) (Penz et al., 2017) (Venkatesh & Davis, 2000)

IT users' responses and perceptions will influence their attitudes toward accepting the usage of IT. The person's behavior is made acceptable by the usage of IT. These variables are part of the TAM model:

1. Perceived Usefulness is the extent to which a person thinks that using a specific system can benefit the user in carrying out something. In other words, implementing a system may help that person perform their job more effectively. Fast, Simple, and Advantage are markers of perceived usefulness. (Ghobakhloo et al., 2012) (Dutot, 2015); (Pristiyono et al., 2023).
2. Perceived Ease of Use: this is the idea that someone thinks employing a specific system makes things easier. Easy to Learn, Easy to Become Skilled, Clear and Understandable, Flexible, and Easy to Apply are indicators of perceived ease of use. (Ahmad et al., 2020) (Isaac et al., 2019)

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3. According to Aakers and Myers (1997), attitude toward using anything refers to a person's liking or disliking of using a particular product. A person's attitude toward a product, whether they like it or not, can be used to foretell whether they would use it or not in the future. The examination of a user's attitude toward using technology, which is his interest in doing so (Davis, 1989). The ease of interacting, happiness at using, enjoyment at using, and simplicity are signs of attitude toward using. (Isaac et al., 2019) (Eggers et al., 2013)

A behavioral inclination to keep utilizing technology is called behavioral intention to use (Davis, 1989). A person's level of computer technology use can be inferred from their attitude toward the technology, such as whether they want to add supporting peripherals, are motivated to keep using it, or want to inspire other users. Behavioral intention to use is defined by Arief Hermawan (2008) in Suseno (2009) as a person's interest (want) to carry out particular activities. Having useful characteristics, consistently attempting to use, and continuing to use in the future are behavioral intentions to use signs. (Sani et al., 2022) (Gunawan et al., 2019) (Ahmad et al., 2020) (Tetlay & John, 2009).

RESEARCH METHODS

This study combines a quantitative research strategy with a survey research methodology. The purpose of the in-question survey research is to identify causal linkages and evaluate hypotheses. A study that investigates causal relationships based on observations of the effects that occur with the goal of separating the direct and indirect effects of a causal variable on the effect variable is an example of survey research that focuses on the disclosure of causal relationships between variables. Trust (X1), Perceived Ease of Use (X2), Perceived Usefulness (X3), Attitude Toward Using (X4), Behavior Intention (X5), and Adoption QRIS (Y).

The majority of the information utilized in the study was obtained from MSMEs in Samarinda who use the QRIS for payment transaction by sending questionnaires to participants. the Hair theory is used to determine the sample, and the error rate is 5%. 180 respondents, or 22 indications multiplied by a 10 point scale, equals 220 responses, which is the set sample size. The sample can be calculated up to ten times the number of indications. A survey with the following response choices will be used to collect data on a Likert scale of 1 to 5: 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree. (Hair F Joseph, William C. Black & Babin, 2010) (Ghozali, n.d.)

The collected data was then analyzed by multivariate linear regression using the Structural Equation Model (SEM) which was operated through the AMOS 23 program with the following stages:

a. When using a valid measure, the instrument's validity and reliability are demonstrated by the result of r > 30. An instrument is regarded as reliable if its reliability coefficient is at least 0.60. A conclusion that an instrument is dependable if the value of negligence is larger than 0.60 and unreliable if the value of negligence is less than 0.60 can be reached based on the opinion expressed above.
b. The structural equation model (SEM) assumption test includes the tests for normalcy, linearity, and multicollinearity. A confirmatory analysis test on SEM is used to determine the dominant factor among a set of variables. Test the validity of the model and the claim.

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The exogenous variable in this study is Trust variable (X1), which corresponds to the Belief indicator (X1.1), Keep Promises and Commitment (X1.2), and Meet Expectations (X1.3). Perceived Ease of Use (X2), with signs Easy to Learn (X2.1), Easy to Become Skilled (X2.2), Clear and Understandable (X2.3), Flexible (X2.4), and Easy to Apply (X2.5). Perceived Usefulness (X3), with indicators Fast (X3.1), Easy (X3.2), and Advantage (X3.3). The interstitial variables are Attitude Toward Using (X4), including signs of Ease in interacting (X4.1), Content with using (X4.2), and Enjoyment of using (X4.3), Simple (X4.4). Behavioral intention to use (X5) as determined by Helpful feature indicators (X5.1), Always attempting to use and continuing use (X5.2). The endogenous variables are Adoption QRIS (Y), with indicators Relative Advantage (Y.1), Compatibility (Y.2), Complexity (Y.3), Trialability (Y.4), Observability (Y.5). (Nimfa et al., 2021) (Dutot, 2015) (Qasem, 2021) (Gunawan et al., 2019) (Khatimah & Halim, 2009) (Balakrishnan & Shuib, 2021) (Ahmad et al., 2020).

RESULTS AND DISCUSSION

Assumption SEM Model Test

A trial was conducted with a sample of 30 respondents to assess the reliability and correctness of the research instrument. The test findings reveal an average correlation coefficient of 0.752, or more than 0.30, between the three Trust indicators. Additionally, 0.827, which is higher than 0.30, is the correlation coefficient value for the five Perceived Ease of Use indicators taken together. The average of the three Perceived Usefulness indicators has a correlation coefficient value of 0.816, which is higher than 0.30. While the average correlation coefficient for the Attitude toward use indicator (0.872), the Behavior intention indicator (0.820), and Adoption QRIS indicator (0.863), respectively, are higher than 0.30. Each instrument is found to accurately represent the variables used in this study since its correlation coefficient is greater than 0.30. Each research instrument is reliable since it has a Cronbach alpha of at least 0.60. The instrument can represent the study variables in accordance with the established sample size, allowing the questionnaire to be distributed to up to 220 additional samples.

The One-Sample Kolmogorov-Smirnov test's Monte Carlo Sig (2-tailed) test results show a value of Sig > 0.05, indicating that the data is normally distributed. The number is 0.264. The variance inflation factor (VIF) for each of the following variables is greater than 10.00, indicating that there is no multicollinearity between the variables: Trust (2.918), Perceived Ease of Use (2.822), Perceived Usefulness (2.430), Attitude Toward Use (2.818), Behavioral Intention (2.742), and Adoption QRIS (3,120)

There is a linear relationship between the study variable and behavior intention, as shown by the Linearity Test results between the variables Trust, Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using, and Behavior Intention on Adoption QRIS, which show a Sig value of 0.486 where the Sig value is > 0.05. According to the findings of the SEM assumption test, the data are therefore normally distributed, there is no multicollinearity between exogenous factors, and the connections between study variables are linear. This shows that all efforts have been made to continue utilizing multivariate linear regression to evaluate the theory.

The test findings show that the goodness fit value of the GFI model is 0.852, or nearly 1.00, and a cut of 0.9 denotes a great fit. The cut is appropriate if the RMSEA is less than 0.08, the AGFI is close to 1.00 at 0.96, the TLI is close to 1.00 with a cut-off of 0.90, and the CFI is close to 1.00 with a cut-off of 0.92. The test results demonstrate that

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the created research model is suitable for assessing and illuminating the link between the variables under consideration. The findings of the AMOS analysis demonstrate that the path coefficients and the loading factor of each interaction between the variables have an impact on one another.

Hypothesis Testing Result

The direct influence between exogenous variables on intervening variables and on endogenous variables, as well as between intervening variables on endogenous variables as listed in Table 1.

Table 1. The Influence of Research Variables

Influence of Variabel	Standard Path Coefficient	CR (Critical Ratio)	Probability	Explanation
X1 → X2	0.569	4.532	***	Significant
X1 → X3	0.548	4.162	0.021	Significant
X1 → X4	0.970	8.240	***	Significant
X2 → X3	0.593	4.816	***	Significant
X2 → X4	0.687	5.760	***	Significant
X3 → X4	0.416	3.524	0.032	Significant
X4 → X5	0.620	5.210	***	Significant
X5 → Y	0.742	6.242	***	Significant

Source: Data processed by researchers, 2022

It is evident from Table 1 that the study's hypothesis may be addressed using the effect between factors. One of the seven hypotheses that were proposed has been proven to have a significant beneficial influence, per the results of the hypothesis testing.

Trust has a significant effect on Perceived Ease of Use

The hypothesis (H1) asserts that trust has a significant effect on perceived ease of use, as evidenced by a critical ratio (CR) value of 4.532, which is greater than the CR-table value of 1.96, and a probability value (p-value) of 0.000, which is less than 0.05. This statistical evidence strongly indicates a significant positive relationship between trust and perceived ease of use. Perceived ease of use plays a crucial role in the adoption of technology by Small and Medium-sized Enterprises (SMEs). In the context of SMEs, technology is often viewed as a tool to enhance operational efficiency, expand market reach, and increase competitiveness. However, technology adoption is not always straightforward, especially for SMEs that may have limited resources and technical knowledge. This is where the importance of perceived ease of use becomes evident.

Perceived ease of use refers to the extent to which an individual believes that using a particular system or technology will be free of effort. If SMEs perceive a new technology as easy to use, they are more likely to accept and integrate it into their business operations. This is because technology that is perceived as easy to use can reduce both psychological and practical barriers to adoption. Additionally, technology that is easy to use can save time and training costs, which are critical considerations for resource-constrained SMEs. Therefore, enhancing perceived ease of use through intuitive interface design and adequate technical support can significantly boost

technology adoption rates among SMEs. Trust, in this context, refers to the belief that the system will function as expected and that it is reliable and secure. Such findings align with previous research, wherein these variables have consistently demonstrated a significant effect, underscoring the importance of trust in enhancing the perceived ease of use of systems across various contexts.

H1: Trust has a significant effect on perceived ease of use, as evidenced by the CR value of 4.532, which is greater than the CR-table value of 1.96, and a probability value (p-value) of 0.000, which is less than 0.05. This positive relationship supports previous research where the variables tested have shown a significant effect. Therefore, H1 is accepted.

Trust has a significant effect on Perceived Usefulness

Perceived usefulness plays a critical role in the adoption of new technology by Small and Medium-sized Enterprises (SMEs). Perceived usefulness refers to the extent to which an individual believes that using a particular technology will enhance their performance or efficiency in business operations. For SMEs, technologies that are perceived as useful can offer significant benefits, such as increased productivity, reduced operational costs, and expanded market access. When evaluating new technology, SMEs are more likely to adopt it if they are convinced that it will provide clear and relevant value to their business needs. For instance, technology that offers automation of business processes or improved data analytics can aid SMEs in making more informed decisions and enhancing operational efficiency. Additionally, technologies that facilitate better interaction with customers or suppliers can strengthen business relationships and open up new growth opportunities.

Perceived usefulness denotes the degree to which SMEs believe that QRIS will enhance their operational efficiency and effectiveness. Trust in QRIS encompasses confidence in the technology's ability to perform transactions accurately and securely, and in the protection of sensitive financial information. Therefore, if SMEs trust QRIS, they are more inclined to believe that the system will streamline payment processes, reduce transaction errors, and improve overall efficiency.

H2: Trust has a significant effect on perceived usefulness, as evidenced by the CR value of 4.162, which is greater than the CR-table value of 1.96, and a probability value (p-value) of 0.021, which is less than 0.05. This positive relationship supports previous research where the variables tested have shown a significant effect. Therefore, H2 is accepted.

Trust has a significant effect on Attitude

Trust significantly influences the attitude of Micro, Small, and Medium Enterprises (MSMEs) in adopting and using QRIS (Quick Response Code Indonesian Standard), as evidenced by a CR value of 8.240 and a p-value of 0.000. Trust is crucial in shaping the perceptions and willingness of MSMEs to adopt new technology. By focusing on building trust through transparent communication, effective support, and clear demonstrations of benefits, QRIS providers can positively influence the attitude of MSMEs and facilitate the successful adoption of QRIS.

The high CR value and low p-value provide strong evidence that trust significantly impacts the attitude of MSMEs towards using QRIS. In this context, trust encompasses the confidence of MSMEs in the reliability, security, and performance of QRIS as a digital payment system. When MSMEs believe that QRIS is dependable and

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secure, they are more likely to have a positive attitude towards using this technology. This positive attitude is critical in the technology adoption process, as it reduces resistance and encourages MSMEs to integrate QRIS into their business operations.

H3: Trust has a significant effect on attitude, as evidenced by the CR value of 8.240, which is greater than the CR-table value of 1.96, and a probability value (p-value) of 0.000, which is less than 0.05. Therefore, Hypothesis 3 is accepted.

Perceived Ease of Use has a significant effect on Perceived Usefulness

Perceived Ease of Use significantly affects Perceived Usefulness in the adoption of QRIS (Quick Response Code Indonesian Standard) by Micro, Small, and Medium Enterprises (MSMEs), as indicated by the CR value of 4.816 and the p-value of 0.000. The ease of use is crucial in shaping MSMEs' perceptions of the technology's usefulness, which, in turn, influences their decision to adopt and utilize QRIS. The positive relationship underscores that when MSMEs find QRIS easy to use, they are more likely to perceive it as valuable and beneficial for their business operations. This perception directly impacts their willingness to integrate and make use of QRIS within their enterprises.

H4: Perceived Ease of Use has a significant effect on Perceived Usefulness, as evidenced by the CR value of 4.816, which is greater than the CR-table value of 1.96, and a probability value (p-value) of 0.000, which is less than 0.05. Therefore, Hypothesis 4 is accepted.

Perceived Ease of Use has a significant effect on Attitude

Hypothesis 5 posits that Perceived Ease of Use (PEOU) has a significant effect on Attitude, as demonstrated by the CR value of 5.760, which is greater than the CR-table value of 1.96, and a probability value (p-value) of 0.000, which is less than the 0.05 significance threshold. This evidence indicates that PEOU significantly influences Attitude. The substantial CR value of 5.760 confirms that the relationship between PEOU and Attitude is both strong and significant. The very low p-value of 0.000 further supports the robustness of this finding, confirming that the observed effect is statistically significant and not attributable to random chance. Consequently, Hypothesis 5 is accepted, suggesting that a higher perception of ease of use leads to a more favorable attitude toward the technology.

In the context of QRIS (Quick Response Code Indonesian Standard) adoption by Micro, Small, and Medium Enterprises (MSMEs), this finding implies that when MSMEs perceive QRIS as easy to use, their attitude toward the technology becomes more positive. The ease of use reduces perceived complexity and enhances user confidence, leading to a more favorable view of QRIS. This positive attitude is crucial for encouraging the adoption and ongoing utilization of QRIS, as it lessens resistance and supports the effective integration of QRIS into MSME operations.

H5: Perceived Ease of Use has a significant effect on Attitude, as evidenced by the CR value of 5.760 which is greater than CR-table 1.96 and with a probability value of 0.000 less than 0.05. H5 is accepted.

Perceived Usefulness has a significant effect on Attitude

The CR value of 3.524 is notably higher than the CR-table value, suggesting a robust and significant relationship between PU and Attitude. The p-value of 0.032, being below the 0.05 threshold, further substantiates the statistical significance of this

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effect. This indicates that a higher perception of usefulness leads to a more positive attitude towards the technology. Understanding and emphasizing the practical benefits of a technology can enhance user attitudes, facilitating greater adoption and effective utilization.

The significant effect of PU on Attitude implies that MSMEs' positive perception of QRIS's utility significantly shapes their overall attitude toward the technology. When MSMEs perceive QRIS as beneficial, e.g. by enhancing transaction efficiency, reducing costs, or improving customer experience they are more likely to develop a favorable attitude toward its adoption and use. This positive attitude can lead to higher motivation to integrate QRIS into their business processes, which is crucial for successful adoption. This finding aligns with established technology acceptance models, which posit that perceived benefits are critical in forming user attitudes. The Technology Acceptance Model (TAM) and similar frameworks underscore that perceived usefulness directly impacts users' attitudes, influencing their intention to adopt and use technology.

H6: Perceived Usefulness has a significant effect on Attitude, supported by a Critical Ratio (CR) value of 3.524, which exceeds the CR-table value of 1.96, and a probability value (p-value) of 0.032, which is less than the 0.05 significance threshold. These statistical indicators confirm the significant influence of PU on Attitude, thereby validating Hypothesis 6.

Attitude has a significant effect on Behavior Intention

Hypothesis 7 posits that Attitude significantly affects Behavior Intention, supported by a Critical Ratio (CR) value of 5.210, which exceeds the CR-table value of 1.96, and a probability value (p-value) of 0.000, which is below the 0.05 significance threshold. These results indicate a significant positive relationship between Attitude and Behavior Intention. Attitude towards a technology significantly influences the Behavioral Intention to use it. In the context of Micro, Small, and Medium Enterprises (MSMEs) adopting QRIS (Quick Response Code Indonesian Standard), MSMEs' Attitude towards QRIS impacts their willingness and readiness to integrate and utilize this technology in their business operations. Behavioral Intention refers to the likelihood of MSMEs planning to adopt and use QRIS, and a positive Attitude towards the technology can strengthen this intention.

MSMEs' Attitude towards QRIS includes their assessment of the technology's benefits and ease of use. When MSMEs hold a positive Attitude, meaning they believe that QRIS will offer advantages such as higher transaction efficiency and ease of payment processing, their Behavioral Intention to use QRIS increases. This positive Attitude is often shaped by personal experiences, testimonials from other users, or direct demonstrations showcasing QRIS's benefits.

H7: Attitude has a significant effect on Behavior Intention, as evidenced by the CR value of 5.210 which is greater than CR-table 1.96 and with a probability value of 0.000 less than 0.05. These results indicate a significant positive relationship between Attitude and Behavior Intention, leading to the acceptance of Hypothesis 7.

Behavior Intention has a significant effect on Adoption QRIS

The hypothesis that Behavioral Intention significantly affects QRIS adoption is empirically supported, as evidenced by the CR value of 6.242, which surpasses the CR-table value of 1.96, and a probability value (p-value) of 0.025, which is less than the

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significance level of 0.05. These statistical indicators provide strong evidence that Behavioral Intention is a critical factor influencing the likelihood of QRIS adoption among Micro, Small, and Medium Enterprises (MSMEs). The positive and significant relationship observed highlights that MSMEs with a higher intention to use QRIS are more likely to proceed with its adoption. Consequently, Hypothesis 8 is accepted, confirming that Behavioral Intention plays a significant role in driving QRIS adoption.

Behavioral intention plays a crucial role in the adoption of new technologies, such as Quality Rating and Improvement Systems (QRIS), as it reflects the motivation and readiness of individuals or organizations to embrace change. In the context of QRIS, behavioral intention serves as a key indicator of whether early childhood education providers are willing and committed to implementing the system. Research indicates that a strong behavioral intention is often positively correlated with the decision to adopt new technology. This is because when providers possess a high level of intention to implement QRIS, they are more likely to address potential challenges and seek the necessary resources for successful integration. A strong behavioral intention can drive concrete actions, such as staff training, investment in required infrastructure, and adjustments to operational procedures to facilitate QRIS adoption.

H8: Behavior Intention has a significant effect on Adoption QRIS, as evidenced by the CR value of 6.242 which is greater than CR-table 1.96 and with a probability value of 0.025 less than 0.05. Therefore, the hypothesis is accepted,

In this study, Adoption QRIS significantly mediates the link between Trust, Perceived Usefulness, and Perceived Ease of Use with Attitude Toward Using and Behavior Intention. Attitude Toward Using, which also greatly contributes to the total effect, can effectively mitigate the effect of exogenous and endogenous variables. This indicates that MSMEs are more likely to use QRIS to make payments transaction and feel interested in doing so in the future when Trust, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using and Behavior Intention are factors. This circumstance is anticipated to increase MSMEs interest in using QRIS to payments transaction. Figure 1 shows the improved research model in detail.

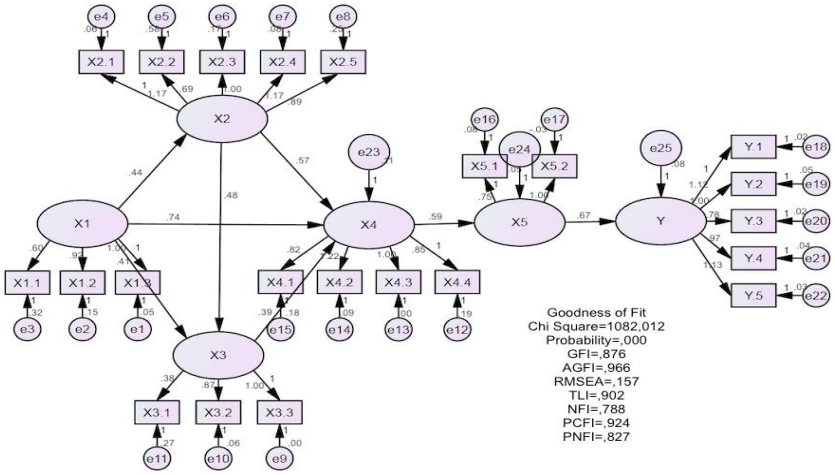

Figure 1. Research Model Modification
Source: Data processed by researchers, 2023

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CONCLUSIONS AND SUGGESTIONS

Based on the results of this study, it can be concluded that QRIS fosters positive behavior among users, serving as an effective application for making payments in MSMEs. This conclusion is supported by the testing of Hypotheses 1 through 8, each of which demonstrated a significant positive effect, as evidenced by a critical ratio (CR) value greater than 1.96 and a probability value of 0.005. These findings indicate that the adoption of QRIS is driven by users' behavioral intentions and attitudes. Specifically, users' attitudes are influenced by their perceived usefulness and perceived ease of use of the system. These perceptions are, in turn, shaped by the trust that users place in QRIS for conducting online payment transactions.

To further enhance the adoption of QRIS among MSMEs, it is recommended to implement targeted educational and training programs that emphasize the benefits and ease of use of the system. These programs should be designed to address the specific needs and concerns of MSME operators, thereby facilitating a smoother transition to QRIS. Additionally, efforts should be made to build and maintain user trust through robust security measures and transparent communication regarding data protection protocols. Ensuring that users are confident in the security of their transactions is crucial for sustained adoption.

Moreover, future research should explore the long-term impact of QRIS adoption on the growth and customer satisfaction of MSMEs. This would provide valuable insights into the broader economic and social benefits of QRIS. Investigating potential barriers to wider implementation, such as technological limitations or resistance to change, could also inform strategies to overcome these challenges. By addressing these areas, stakeholders can better support the integration of QRIS into the daily operations of MSMEs, thereby contributing to their overall development and success.

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