

How Perceived Usefulness, Perceived Ease Of Use, Security and Lifestyle Affect MSMEs' Adoption of QRIS?

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ABSTRACT

PURPOSE - This research explores the impact of perceived usefulness, perceived ease of use, security, and lifestyle on the adoption of the Quick Response Code Indonesian Standard (QRIS) by micro, small, and medium enterprises (MSMEs) in Tenggarong City.

METHODOLOGY - Employing an associative approach, the study analyzes quantitative data from 100 respondents using SPSS version 26 for Windows. The methodology incorporates multiple linear regression analysis, classical hypothesis testing, and coefficient of determination.

FINDING - The findings reveal that perceived usefulness, perceived ease of use, security, and lifestyle significantly and positively affect the decision to adopt QRIS, both separately and together. Notably, perceived usefulness is identified as the most significant factor, indicating that users primarily evaluate the advantages of QRIS before reaching a decision. Additionally, this study reinforces the Technology Acceptance Model (TAM) in the context of Indonesian MSMEs, highlighting that perceived usefulness and ease of use are crucial factors in technology adoption, alongside other considerations like security and lifestyle.

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INTRODUCTION

A cashless society refers to a system in which transactions are made digitally, without the use of physical cash. In this model, payments are made using debit cards, credit cards, e-wallets, or other internet-enabled devices. To support the transition to a cashless society, Bank Indonesia (BI) launched the Gerakan Nasional Non Tunai (GNTT) on August 14, 2014. GNTT aims to establish a secure, efficient and seamless payment system. As a result, GNTT, which aims to promote a cashless society, is expected to improve the efficiency and effectiveness of the national financial system. A significant advancement in digital payments is the launch of the Quick Response Code Indonesian Standard (QRIS). As per Bank Indonesia's regulation in PADG No. 21/18/2019, which details the application of the National Quick Response Code Standard, all payment service providers (PJSP) utilizing QR codes must implement QRIS, including micro, small, and medium enterprises (MSMEs).

In East Kalimantan, the adoption of QRIS by merchants and users has grown significantly. By the third quarter of 2024, there were 779,967 users, including 560,843 merchants. This increase in QRIS usage is attributed to widespread outreach, education, and promotional efforts to raise public awareness and interest. At the district level, the Kutai Kartanegara Regency Government issued Circular Letter No. B-3256/BAPENDA/065.11/11/2022 encouraging the use of QRIS in canteens, shops and similar eating establishments as part of the Electronic Transaction Electrification Program (ETPD). As of 2024, data from the MSME Office of Kutai Kartanegara shows that Tenggarong, the capital, is home to about 10.4% of the region's microenterprises, making it the third highest district in terms of microenterprises, largely due to its role as a business hub. The data on the number of micro-enterprises in Tenggarong Sub-district is presented in Table 1.

**Table 1. Increase In The Number Of Micro-Enterprises
In Tenggarong Sub-district**

| Micro-Enterprise Count | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | Total |
|---------------------------|------|------|------|------|------|------|-------|
| Tenggarong Sub-District | 354 | 290 | 2075 | 1759 | 275 | 405 | 6220 |

Source : Department of Cooperatives and Small and Medium Enterprises, 2024

Note : The department has limitations in providing data on Small and Medium Enterprises.

The adoption rate of QRIS among MSMEs varies across regions and is influenced by several factors. In North Cikarang, Bekasi, the decision to adopt QRIS is driven by its ease of use, usefulness, and associated risks Kamilah et al (2024). In Yogyakarta, factors such as financial literacy and security play an important role in the adoption decision Kumalasari et al (2024). Meanwhile, MSMEs in DKI Jakarta are influenced by perceived usefulness, understanding, and religiosity, all of which have a significant impact on their decision to use QRIS, both individually and collectively Puspitaningrum and Fatah (2022). In Surakarta, knowledge, ease of use, and user attitudes are key factors influencing QRIS adoption Rahmawati and Arfiansyah (2023). Similarly, in Palu, benefits and ease of use are key determinants for MSMEs to adopt QRIS Rahniarti (2022). Financial literacy and ease of use are also important factors for MSMEs in Depok Palupi (2022), while in Yogyakarta, ease of use, intention to use, and trust influence the decision to adopt QRIS Pebyarni (2024). In addition, a study by Putri et al (2023) found that financial literacy, ease of use, and trust significantly influenced the adoption decision. Common factors influencing the decision to use QRIS include perceived usefulness, ease of use, security, and lifestyle.

While users typically have positive perceptions of the technology presented to them, negative perceptions can arise from unsatisfactory direct experiences. In other words, negative perceptions may arise after users interact with the technology and face challenges or outcomes that fall short of their expectations. Therefore, the Technology Acceptance Model (TAM) serves as a foundation for developing strategies to enhance users' decision making, interest, and willingness to adopt new technologies. This research is important because there is still a gap between policies encouraging the digitalization of MSME's and the uneven adoption rates. According to survey conducted by the Indonesian Fintech Association (2023), about 40% of MSMEs are still reluctant to adopt digital payment systems due to concerns over transactions

security and a lack of technological understanding. This indicates that a deeper understanding of the factors influencing MSME's decisions to adopt QRIS is still needed, so that more appropriate solutions can be implemented. This study provides a comprehensive approach by integrating four critical factors - perceived ease of use, perceived usefulness, security, and lifestyle - into a unified research model.

LITERATURE REVIEW

Perceived Usefulness

Perceived usefulness, as defined by Jogiyanto (2007), refers to the belief that using a particular technology can improve an individual's performance. According to Davis (1989), perceived usefulness includes the belief that technology can improve one's business performance. Several studies, including those by Gunawan et al (2023), Rahmawati and Yuliana (2020), Alfani and Ariani (2023), Rahmawati and Murtanto (2023), Puspitaningrum and Fatah (2022), Rachmawati and Wahyudi (2024), Putri et al (2023), Irvianti et al (2023), Putri and Fauzi (2024), Yusuf et al (2021), Sari et al (2022), Kamilah et al (2024), Harminingtyas and Susetyarsi (2023), Yennisa and Putri (2023), indicate a positive relationship between perceived usefulness and the decision to adopt QRIS. Perceived usefulness is a crucial factor in the decision process to adopt QRIS, as it influences whether users accept or reject this digital payment method. For both users and MSME merchants, perceived usefulness is important; if users see significant benefits in using QRIS, they are more likely to adopt it as a payment tool.

Perceived Ease Of Use

Perceived ease of use refers to how easy it is for an individual to understand and operate a technology, as explained by Davis et al (1989) in the journal of Pratama and Suputra (2019). It is seen as a measure for individuals who believe that using a technology is easy and doesn't require much effort, but is intuitive and easy to navigate, as noted by Erwinsyah et al (2023). According to Turban et al (2015), when an information system is easy to use and understand, it increases an individual's confidence in its usability, as highlighted by Dirwan and Themba (2022). Venkatesh (2000) further defines usability by stating that a system that is easy to understand facilitates interaction, reduces effort, and allows users to engage with the system more easily, as emphasized by Rahmawati and Arfiansyah (2023) and Dirwan and Themba (2022). This concept serves as a basis for merchants to decide whether to adopt QRIS based on their perception of how user-friendly the system is.

Research by Harminingtyas and Susetyarsi (2023), Rahmawati and Yuliana (2020), Irvianti et al (2023), Putri and Fauzi (2024), Yennisa and Putri (2023), Rahmawati and Arfiansyah (2023), Putri et al (2023), Siagian and Widayati (2023), Kamilah et al (2024), Palupi (2022), Pebyarni (2024), Astuti and Mahmud (2023), Arisma and Hijrah (2024), and Gunawan et al (2023) all indicate that perceived ease of use has a positive impact on the decision to adopt QRIS. The widespread adoption of QRIS among MSME stakeholders is largely due to its user-friendly nature, with simple and intuitive interfaces. In addition, QRIS facilitates faster transaction processing through straightforward payment methods, allowing MSME owners to increase productivity and operational efficiency through the barcode scanning process.

Security

Security continues to be a major concern for many business stakeholders, especially with the growing threat of digital fraud. There have been reports of individuals using QRIS to engage

in criminal activities, including fraud. Rachmawati and Wahyudi (2024) define security as an individual's perception of how safe a product or service is, as noted by Sava et al (2024). Gupta et al (2013) further explain that security plays a crucial role in decisions regarding usage, data transmission, and data storage, as highlighted by Dirwan and Themba (2022). This suggests that an individual's perception of security influences their views on the payment mechanism, data transmission, and storage of products or services to ensure that they are secure, especially when using QRIS technology. Perceptions of security are critical for payment technologies such as QRIS because users need to feel confident that each transaction is secure. Several studies support this, indicating that the security factor has a significant impact on the decision to adopt QRIS. Research by Rachmawati and Yuliana (2020), Yennisa and Putri (2023), Rachmawati and Wahyudi (2024), Arisma and Hijrah (2024), Putri and Fauzi (2024), Kumalasari et al (2024), Harminingtyas and Susetyarsi (2023), Sari et al (2022), Fadhlani et al (2023), Kamil (2019), Musfiroh (2019), Juliani et al (2024), and Safitri (2024) confirm that security is an important factor in the decision to use QRIS.

In the context of digital payments, security is critical as it involves the protection of personal information, transaction details, and the prevention of fraud. For MSME stakeholders, trust in the security system is essential to ensure that transactions conducted through QRIS are protected from cyber threats.

Lifestyle

Conversely, the digital lifestyle also plays a key role in influencing MSMEs' decisions to adopt QRIS. Consumer demand serves as the primary driver for business owners or MSMEs to adopt digital payments. As consumer interest in cashless transactions increases, business owners are motivated to integrate QRIS into their operations. MSMEs that fail to keep up with technological advancements risk falling behind in the competitive marketplace and facing operational challenges, particularly in the use of QRIS.

The expanding digital ecosystem and growing consumer preference for cashless payments are key factors driving MSMEs to adopt QR-based payment technologies. Lifestyle differences also greatly influence individual preferences for cashless payment solutions such as QRIS. For example, individuals with modern lifestyles who value transaction efficiency are more likely to choose QRIS because it aligns with their values and preferences. In contrast, individuals with more traditional or conservative lifestyles may prefer to stick with conventional payment methods. Several studies, including those by Safitri (2024), Rohmaniyah et al (2022), Seputri and Yafiz (2022), Putri et al (2023), Shasanti and Bagana (2024), Ramadhan et al (2023), and Dayan (2020), suggest that lifestyle factors influence QRIS adoption.

Technology Acceptance Model (TAM)

This study is based on the Technology Acceptance Model (TAM), a theoretical framework that explains how individuals accept and use technology, originally introduced by Davis (1989). The TAM is used to understand human behavior related to technology adoption decisions, as highlighted by Sochiffan (2022). According to Jannah et al (2023), the key constructs of TAM include perceived usefulness, perceived ease of use, attitude, and perceived risk. However, this research does not rely solely on the TAM framework. It incorporates several additional variables that are considered critical in influencing MSME stakeholders' decisions to adopt QRIS. The TAM framework is expanded in this study to include external factors such as safety Venkatesh (2000) and lifestyle.

METHODOLOGY

This study uses an associative research method with quantitative data analysis. The population in this study consists of all MSMEs in Tenggaraong City that use QRIS as their payment method. The sampling method used in this study is Non-Probability Sampling with purposive sampling, which specifically selects MSME owners who have implemented QRIS as their payment method. To ensure that the sample is representative, this study applies Lemeshow's formula. According to the calculation, the required sample size is 96.04, which is rounded to 100 respondents. Lemeshow's formula is used because the total population is not fixed and may vary. Data collection was carried out through a questionnaire in the form of a Google Form, distributed online to facilitate easy access for respondents. The study employs a 1-4 Likert scale. The data analysis method involves instrument testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing. The data collected is processed using SPSS software, version 26.0.

RESULTS AND DISCUSSION

Respondent Characteristics

The research results from the distribution of questionnaires in this study include:

Table 2. Respondent Characteristics

| Business Type | Total | Presentation |
|------------------------------------|-------|--------------|
| Culinary | 61 | 61% |
| Fashion | 10 | 10% |
| Grocery Store | 3 | 3% |
| Creative Economy | 1 | 1% |
| Services | 10 | 10% |
| Trade | 7 | 7% |
| And More | 8 | 8% |
| Using QRIS in business transaction | 100 | 100% |

Data processed by the author, 2025

Instrument Test

Validity test

The validity test for each indicator is then calculated using SPSS version 26, as presented in Table 3. According to the results in the table above, the validity test of the questionnaire, using Pearson's product-moment correlation for the 22 items, showed that all items had a calculated r-value greater than 0.1996. Hence, it can be concluded that all the items are valid. These valid items were then subjected to a reliability test.

Table 3. Validity Test Corrected Item-Total Correlation

| Question Items | r_{value} | r_{table} | Description |
|---|-------------|-------------|-------------|
| X1.1 Accelerate payment transactions | 0,747 | | |
| X1.2 Facilitate payment transactions | 0,645 | | |
| X1.3 Provide additional benefits when completing transactions | 0,644 | | |
| X1.4 Increase efficiency on payment transactions | 0,707 | | |
| X1.5 Provide a sense of security when carrying out payment transactions | 0,696 | | |
| X2.1 Easy to learn | 0,818 | | |
| X2.2 Easy to understand | 0,723 | | |
| X2.3 Simple | 0,763 | | |
| X2.4 Easy to operate | 0,705 | | |
| X3.1 Not worried about providing information | 0,843 | | |
| X3.2 Trust that information is protected | 0,828 | 0,1996 | Valid |
| X3.3 Trust that the security of money in electronic devices is guaranteed during transactions | 0,699 | | |
| X4.1 Interest | 0,717 | | |
| X4.2 Activities | 0,690 | | |
| X4.3 Interest | 0,601 | | |
| X4.4 Opinion | 0,698 | | |
| X4.5 Activities | 0,759 | | |
| Y1 System Advantages | 0,684 | | |
| Y2 System Benefits | 0,640 | | |
| Y3 Interest in the system | 0,758 | | |
| Y4 Familiarity with the system | 0,828 | | |
| Y5 Suitability to needs | 0,483 | | |

Source : Data processed using SPSS version 26, 2025

Reliability Test

Based on the table 4, it can be concluded that all of these variables are reliable, as the Cronbach's Alpha value all > 0,60.

Table 4. Reliability Test

| Variable | Cronbach's Alpha | Description |
|-----------------------|------------------|-------------|
| Perceived Usefulness | 0,723 | Reliable |
| Perceived Ease Of Use | 0,741 | |
| Security | 0,704 | |
| Lifestyle | 0,732 | |
| Decision To Use | 0,708 | |

Source : Data processed using SPSS version 26, 2025

Classical Assumption Test

Normality Test

The results of the normality test the Kolmogorov-Smirnov Test method show a p-value of $0.200 > 0.05$. Therefore, it can be concluded that the residual data follows a normal distribution.

Table 5. Normality Test
One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 100 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | .23412630 |
| Most Extreme Differences | Absolute | .068 |
| | Positive | .068 |
| | Negative | -.055 |
| Test Statistic | | .068 |
| Asymp. Sig. (2-tailed) | | .200 ^{c,d} |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source : Data processed using SPSS version 26, 2025

Multicollinearity Test

Based on the test results in the table, the tolerance value for each variable is $> 0,1$. The VIF values obtained for the variables are as follows: perceived usefulness (X1) is 3,473, perceived ease of use (X2) is 2,001, safety (X3) is 1,874, and lifestyle (X4) is 3,668. Thus, it can be concluded that all these variables have a tolerance value greater than 0.10 and a VIF value less than 10, suggesting that there is no multicollinearity among the variables in the model

Table 6. Multicollinearity Test

| Model | Collinearity Statistics | |
|-----------------------|-------------------------|-------|
| | Tolerance | VIF |
| Perceived Usefulness | .288 | 3.473 |
| Perceived Ease Of Use | .500 | 2.001 |
| Security | .534 | 1.874 |
| Lifestyle | .273 | 3.668 |

Source : Data processed using SPSS version 26, 2025

Heteroscedasticity Test

The heteroscedasticity test is performed to determine if there is a variation in the residual variance across observations in the regression model. One method to identify heteroscedasticity is to analyzing the scatterplot pattern of the residuals. If the pattern appears random, it can be concluded that heteroscedasticity is not present. The test results are displayed in the following figure:

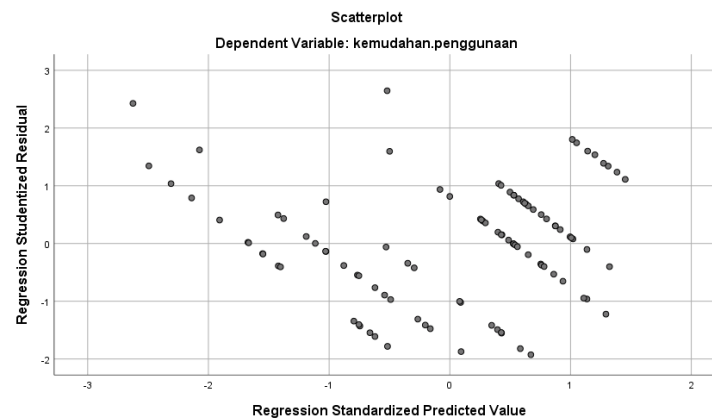


Figure 1. Heteroscedasticity Test

Source : Data processed using SPSS version 26, 2025

In the image above, we can see that there is no specific pattern and the points do not cluster, Therefore, we can conclude that heteroscedasticity is not present.

Hypothesis Testing

Regression Test

Multiple linear regression analysis is conducted to assess the impact of the independent variables, namely perceived usefulness (X1), perceived ease of use (X2), security (X3), and lifestyle (X4), affect the dependent variable, which is the usage decision (Y).

Table 7. Multiple Linear Regression

| | Model | Unstandardized Coefficients | Std. Error | Standardized Coefficients | T | Sig. |
|---|-----------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | | Beta | | |
| 1 | (Constant) | .930 | .155 | | 6.014 | .000 |
| | Perceived Usefulness | .241 | .076 | .326 | 3.168 | .002 |
| | Perceived Ease Of Use | .196 | .062 | .245 | 3.130 | .002 |
| | Security | .134 | .056 | .180 | 2.384 | .019 |
| | Lifestyle | .168 | .082 | .217 | 2.051 | .043 |

a. Dependent Variable: Decision To Use

Source : Data processed using SPSS version 26, 2025

Based on the table above, the multiple linear regression equation is as follows:

$$Y = 0,930 + 0,241 X_1 + 0,196 X_2 + 0,134 X_3 + 0,168 X_4 + e$$

Simultaneous Test (F Test)

The F-test is applied to examine whether all independent variables (perceived usefulness, perceived ease of use, security, and lifestyle) have a combined effect on the decision to use QRIS in MSMEs. In this study, the F table value 2,467, with the condition that the calculated F value > the F table value and the significance level should be < 0,05.

Table 8. F Test
ANOVA^a

| | Model | Sum of Squares | Df | Mean Square | F | Sig. |
|---|------------|----------------|----|-------------|--------|-------------------|
| | | | | | | |
| 1 | Regression | 13.287 | 4 | 3.322 | 58.150 | .000 ^b |
| | Residual | 5.427 | 95 | .057 | | |
| | Total | 18.714 | 99 | | | |

a. Dependent Variable: Decision To Use

b. Predictors: (Constant), Lifestyle, Security, Perceived Ease Of Use, Perceived Usefulness

Source : Data processed using SPSS version 26, 2025

According to the F-test results in the table above, the significance level is 0,000, indicating that the p-value is < 0,05, and the calculated F-value of 58,150 > F-table value of 2,467. This suggests that all the independent variables collectively influence the decision to use QRIS in MSMEs.

Test Coefficient of Determination (R^2)

Based on the summary table, the value of R is 0,843, and the adjusted R square coefficient is 0,698. Thus, the independent variables account for 69.8% of the variation in the dependent variable, with the remaining 30.2% being influenced by other factors.

Table 9. Test Coefficient Of Determination (R^2)

| Model | R | R Square | Adjusted R Square |
|-------|-------------------|----------|-------------------|
| 1 | .843 ^a | .710 | .698 |

Source : Data processed using SPSS version 26, 2025

DISCUSSIONS

The Impact of Perceived Usefulness on the Decision To Use

The results of the study show that the calculated t-value of 3,168 > the t-table value of 0,1985 with a significance level of 0,002 < 0,05. Therefore, hypothesis 1 is accepted, indicating that perceived usefulness has a positive and significant effect on the decision to adopt QRIS in MSMEs. In this study, the variable of perceived usefulness was assessed using five indicators: speed and simplicity of payment transactions, additional benefits during transaction completion, increased transaction efficiency, and the sense of security it provides. According to Bank Indonesia (2020), The standardization of the QR Code Indonesian Standard (QRIS) offers numerous advantages for both consumers and vendors, including improved payment efficiency and convenience. The Electronic Transaction Policy for Local Governments (ETPD) in Tenggara, which mandates the use of QRIS in canteens and small shops, encourages SMEs to adopt this technology more quickly. This may explain why Perceived Usefulness becomes the dominant factor, as MSMEs see QRIS as a necessity to adapt to regulations. The usefulness of using the QRIS payment system are tangible and have provided additional incentives for both users and merchants who have adopted it. When users experience significant benefits from using QRIS, they are more likely to influence their purchasing decisions by using QRIS as a payment tool. This study is consistent with the findings of Gunawan et al (2023), where perceived usefulness provides trust and confidence to individuals by using technological systems to enhance the capacity of a task, as stated by Nugraheni et al (2020).

The Impact of Perceived Ease Of Use on the Decision To Use

The study found that the calculated t-value of 3,130 > the t-table value of 0,1985 with a significance value of 0,002 < 0,05. Therefore, hypothesis 2 is accepted, indicating that perceived ease of use has a positive and significant effect on the decision to adopt QRIS in MSMEs. This result is consistent with previous research by Gunawan et al (2023), where ease of use was evaluated by four indicators: ease of learning, ease of understanding, simplicity, and ease of operation. The easier a system or technology is to use, the more likely individuals are to adopt it because it requires less effort. Perceived ease of use ensures that users feel confident and comfortable with the fast-evolving technologies. As noted by Suryati and Yoga (2021), users are able to develop trust when using cashless transaction systems such as QRIS. Based on observations in MSMEs in Tenggara, the implementation of QRIS with the Merchant Presented Mode (MPM) in a static form provides ease in receiving digital payments without the need for additional equipment. By simply placing a QR code sticker on the checkout counter, customers can easily complete transactions using QRIS-supported payment apps. For QRIS, ease of use means that QRIS services can be used quickly and easily, with the potential for sustained consumer use, as noted by Safitri and Fihartini (2024).

The Impact of Security on the Decision To Use

The data showed that the calculated t-value of 2,384 > the t-table value of 0,1985, with a significance value of 0,019 < 0,05. Therefore, Hypothesis 3 is accepted, indicating that security has a positive and significant effect on the decision to use QRIS in MSMEs. Security often refers to a person's actions as an anticipation in using the system to avoid problems in the future. Transaction security is a way of protecting user data to prevent problems that may occur with the technological system, as stated by Rahmawati and Arfiansyah (2023). In this study, security was assessed using three indicators: not worrying about sharing information, trusting that information is protected, and trusting that funds stored in electronic systems are safe during transactions. QRIS uses encryption systems to protect data and ensures secure transactions by requiring users to confirm payments, which helps reduce risks such as fraud. From a merchant perspective, MSMEs expressed confidence that QRIS is secure during registration and after transactions. Merchants feel safe in providing personal information during registration and are assured of the safety of their funds as transaction proceeds are transferred to their accounts within 1x24 hours, providing certainty in receiving payments and facilitating cash flow management for businesses. Although security has a positive impact on QRIS adoption, its influence is smaller compared to benefits and convenience. This may be because SMEs in Tenggara are more focused on economic gains and business efficiency than security risks, or because they already trust the QRIS system developed by Bank Indonesia. When the security of a system is strong, users feel safe using the system, and conversely, when the security is low, user trust tends to decrease, as noted by Umaningsih and Wardani (2020), in Rahmawati and Arfiansyah (2023). This study is consistent with Rachmawati and Wahyudi (2024), Rahmawati and Yuliana (2020), and Musfiroh (2019), who found that security affects the decision to use a system because users feel protected.

The Impact of Lifestyle on the Decision To Use

The study revealed the calculated t-value of 2,051 > the t-table value of 0,1985, with a significance value of 0,043 < 0,05. Therefore, hypothesis 4 is accepted, indicating that lifestyle has a positive and significant effect on the decision to use QRIS in MSMEs. This study found that digital lifestyle influences SMEs' decisions to adopt QRIS, although with a lower impact compared to benefits and convenience. The rise of digital lifestyle and the trend of cashless society have become key factors in the decision to use QRIS. Consumers who are accustomed to using digital wallets and banking services are more likely to choose businesses that offer QR-based payment methods. Therefore, MSMEs that want to increase their competitiveness must adapt to this trend. From the merchant's perspective, the development of a modern lifestyle that prioritizes efficiency and ease of transactions is driving MSMEs to adopt QRIS, or is prompted by demand from increasingly digital-savvy consumers. Merchants who are familiar with digitalization and technology are more inclined to use QRIS to improve their business efficiency. In addition, MSMEs with modern lifestyles and adaptability to technology find it easier to accept the transition from cash to digital payment systems. By offering QRIS, MSME owners can enhance their business competitiveness as many businesses, from small to large, have already switched to digital payment systems. This result aligns with the study by Rachmawati and Wahyudi (2024), which concluded that lifestyle positively influences the decision to adopt QRIS.

CONCLUSIONS

According to the findings, discussion and data analysis, both partial and simultaneous tests indicate a significant positive impact of perceived usefulness, perceived ease of use, security and lifestyle on the decision to adopt QRIS among SMEs in Tenggara. Perceived usefulness have the most dominant influence, providing empirical evidence that the benefit factor is a key consideration in the use of QRIS. This means that if MSMEs perceive overall benefits, it will increase their decision to use QRIS in Tenggara. This research not only contributes academically to understanding the factors influencing the adoption of digital financial technology but also has practical implications in supporting the digitalization policies for SMEs in Indonesia, particularly in Tenggara.

Bank Indonesian, as the initiator of QRIS payment technology, needs to improve education and socialization on the use of QRIS, improve system security by minimizing errors, provide additional benefits to QRIS users among SME entrepreneurs, encourage collaboration between QRIS providers and other digital payment platforms and collaboration with MSMEs associations to enhance digital education for small business owners. Future researchers may consider other independent variables that may influence the decision to use QRIS, as there are still about 30.2% of other variables that may influence the decision, such as financial literacy variables or attitudes toward behavior, or other mediation and moderation variables.

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