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Determinants of Qris Usage Decisions in Culinary MSMEs Using the TAM Model

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Abstract

Background: The rapid digitalization of payment systems in Indonesia presents a transformative opportunity for Micro, Small, and Medium Enterprises (MSMEs), yet adoption remains uneven. **Specific Background:** In particular, culinary MSMEs in Medan City exhibit varied levels of engagement with QRIS (Quick Response Code Indonesian Standard), despite its potential to streamline transactions and enhance financial inclusion. **Knowledge Gap:** Limited empirical evidence exists on the behavioral drivers influencing QRIS adoption from an Islamic financial perspective, especially within the context of MSMEs. **Aim:** This study aims to examine the determinants of QRIS adoption among culinary MSMEs in Medan using the Technology Acceptance Model (TAM) framework. **Results:** Using a quantitative approach involving 78 purposively sampled MSMEs and multiple linear regression analysis, the study reveals that perceived usability and Islamic financial literacy significantly and positively influence QRIS adoption, while perceived convenience unexpectedly has a negative effect. These variables collectively explain 36.8% of the variance in adoption behavior. **Novelty:** The integration of Islamic financial literacy into the TAM framework presents a novel analytical perspective within the fintech adoption discourse in emerging markets. **Implications:** To promote broader QRIS adoption, policymakers and financial institutions should prioritize educational interventions addressing perceived convenience and enhance digital literacy rooted in Islamic financial principles.

Highlight:

- Usability and Islamic literacy drive QRIS adoption.
- Convenience negatively affects adoption behavior.
- 36.8% of adoption decision explained by key TAM variables.

Keywords: QRIS Adoption, Islamic Financial Literacy, TAM Framework, Culinary MSMEs, Digital Payment

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Introduction

Nowadays, people's lives are more digitally oriented, technological advances have penetrated the banking industry. This is reflected in the increasing number of non-cash transactions that continue to grow along with the increasing popularity of e-money and mobile banking among the public. A new digital payment system using the QRIS standard has emerged, which is a major advantage for transactions that do not involve currency. In an effort to increase transaction efficiency and expand financial access for MSMEs, there is an increasingly strong push to digitize the payment system using QRIS [1]. QRIS is now being widely expanded throughout Indonesia to support economic growth and the digital financial system [2]. Business actors, especially micro, small and medium enterprises (MSMEs), must continue to be technology literate so that their company's growth is not left behind in an era of rapid technological progress, which has an impact on almost all aspects of daily life [3].

Many MSMEs still rely on traditional methods in their operations, such as the use of paper and worksheets [4]. In order to stay competitive and survive in the changing times, MSMEs need to adapt to technology. One innovation that can help is a digital payment system, which makes transactions easier for customers and business actors. However, the existence of various QR Codes from different digital wallets often makes it difficult for users. Bank Indonesia has overcome this problem by using the Quick Response Code Indonesian Standard (QRIS), a QR code standard that unifies many digital wallet systems. The purpose of QRIS is to make financial transactions easier, faster, and safer [5]. The use of digital transactions, such as QRIS, which is a more practical and efficient payment instrument in several economic sectors, has increased rapidly as a result of technological advances [6]. In line with this, the digitalization initiative carried out by MSMEs in Medan City has also encouraged the use of QRIS to provide safer, faster and easier transactions [7]. The Indonesian government has introduced QRIS to help the country's payment system, transform the system, and encourage MSMEs to advance in the digital era [8]. Micro, small and medium enterprises (MSMEs) have several challenges that hinder their growth and development, even though they have many advantages [9]. Many MSMEs still use traditional methods in their operations, such as manual recording with paper and worksheets [4]. In order to survive and not lose competitiveness, MSMEs need to adapt to ongoing developments [10].

Based on data from Bank Indonesia (BI), North Sumatra recorded that as of June 2024 there were 1.27 million QRIS merchants in North Sumatra, with 58.6% of them being merchants owned by micro businesses in Medan City. This number is the highest in Medan City [11]. The high rate of QRIS adoption among MSMEs in Medan City is in line with the digitalization of payment systems that are being promoted by Bank Indonesia. However, based on data from Pemko Medan, 2023, The following is the development of the number of culinary MSMEs per sub-district in Medan City in 2023 as follows:

Subdistrict	Type of Business	Amount
Medan Area	Culinary	16
Medan Amplas	Culinary	10
Medan Baru	Culinary	10
Medan Barat	Culinary	8
Medan Belawan	Culinary	24
Medan Helvetia	Culinary	36
Medan Deli	Culinary	12
Medan Denai	Culinary	14
Medan Labuhan	Culinary	24
Medan Johor	Culinary	40
Medan Kota	Culinary	10
Medan Maimun	Culinary	22
Medan Marelan	Culinary	10
Medan Polonia	Culinary	12
Medan Selayang	Culinary	27
Medan Perjuangan	Culinary	6
Medan Petisah	Culinary	12
Medan Timur	Culinary	12
Medan Sunggal	Culinary	16
Medan Tembung	Culinary	10
Medan Tuntungan	Culinary	26
Total		357

Table 1. Data on the Number of Culinary MSMEs in Medan City in 2023

The development of the QRIS system to support general transaction operations and the variables that influence the choice to use it among MSMEs in Medan have attracted the attention of researchers. The variables that may influence the choice of MSMEs to use QRIS are referred to as these determinants. There are still many obstacles faced in helping small and medium business actors become more productive and competitive through MSME digitalization and access to banking services [12]. In previous research conducted by Rahmawati et.al [13] It was found that ease (Perceived Ease of Use) is one of the causes of QRIS adoption in MSMEs according to the TAM (Technology Acceptance Model) hypothesis; security is not a consideration. Based on the research Adriana [14]; Nasution [15]; Nikmah [16], Perception of usefulness and ease of use have a positive and significant effect on the intention of micro, small, and medium enterprises (MSMEs) to use QRIS (Quick Response Code Indonesian Standard) as a payment technology. Meanwhile, a positive attitude towards QRIS adoption is a determinant of MSMEs using QRIS digital payments [17]. MSMEs have a positive and large influence on QRIS adoption when financial literacy is high, in contrast to research [18]. This is in line with the research results [19] which states that digital financial literacy is a significant determinant of the adoption of the Quality Risk Information System (QRIS) by MSMEs, regardless of their views on the usefulness of the system or perceptions of ease of use. Researchers also observed that many MSMEs in Medan City have not yet adopted QRIS in their transaction procedures after conducting a preliminary survey of several MSMEs. This indicates that not all MSMEs understand how the QRIS submission procedure works in their business.

This study has novelty in the development of the Technology Acceptance Model (TAM) by adding the variable of Islamic financial literacy as an external factor influencing the decision to use QRIS by culinary MSMEs in Medan City. Different from previous studies that only focused on two main variables in TAM, namely perceived usefulness and perceived ease of use, this study tries to explore the dimensions of religiosity and Islamic-based financial knowledge as rational and spiritual considerations in making decisions to use digital payment systems. This is important considering the characteristics of Medan society which are quite thick with religious values. In addition, this study was also conducted specifically in the culinary MSME sector in Medan which is recorded as the highest contributor of QRIS users in North Sumatra, but still faces obstacles in implementing technology. Thus, this study not only expands the theoretical framework of TAM, but also provides an empirical contribution to the understanding of the factors influencing the digitalization of Islamic-based MSMEs in the digital economy era.

The study on "Determination of QRIS Usage Decisions in MSMEs in Medan City with the TAM Approach" was conducted by considering this phenomenon. This study aims to add Sharia Financial Literacy as a variable in the selection of MSMEs to use QRIS as a payment mechanism, which distinguishes it from previous studies. The purpose of this study is to identify factors that encourage small and medium enterprises (SMEs) in Medan City to use a QRIS-based payment system and to determine the role of Sharia Financial Literacy in this trend.

Method

A quantitative research approach is used in this study. By using QRIS as a lens, this study attempts to analyze the culinary UMKM actors in Medan City [20]. Researchers in this study took their samples using the simple random sampling. The number of samples was 357 people, so the Solvin formula used was:

$$n = N / (1 + N(e)^2)$$

$$n = 357 / (1 + 357(0.10)^2)$$

$$n = 357 / (1 + 357(0.01))$$

$$n = 357 / 4,57 = 78,12 \text{ rounded up to } 78$$

This study produced 78 samples for research.

A questionnaire with a Likert scale for each statement or question was used to collect data in this study. This scale reflects the level of agreement from 1 (strongly disagree) to 5 (strongly agree). After this, the data will be subjected to multiple linear regression analysis, as well as descriptive analysis, instrument testing, classical assumption testing, and hypothesis testing.

Results and Discussion

A. Results

Usefulness, Convenience, Sharia Financial Literacy, and Decision to Use are some of the characteristics studied in this study on the use of QRIS by Culinary MSME actors in Medan City. Researchers have distributed research instruments to Culinary MSME actors in Medan City. The following explains the categorization of respondents in this survey according to age, business duration, and business location:

Information	Amount	Percentage
Age		
< 20 years	1	1.3%
20-30 years	1	1.3%
31-40 years	49	62.8%
41-50 years	27	34.6%
> 50 years	0	0%
Length of Business		
< 1 year	0	0%
1-5 years	63	80.8%
6-10 years	15	19.2%
> 10 years	0	0%
Place of Business		
Medan Amplas	5	6.41%
Medan Area	3	3.85%
Medan Barat	3	3.85%
Medan Baru	4	5.13%
Medan Belawan	3	3.85%
Medan Deli	3	3.85%
Medan Denai	4	5.13%
Medan Helvetia	4	5.13%
Medan Johor	4	5.13%
Medan Kota	3	3.85%
Medan Labuhan	4	5.13%
Medan Maimun	4	5.13%
Medan Marelán	4	5.13%
Medan Perjuangan	3	3.85%
Medan Petisah	4	5.13%
Medan Polonia	4	5.13%
Medan Selayang	4	5.13%
Medan Sunggal	4	5.13%
Medan Tembung	4	5.13%
Medan Timur	4	5.13%
Medan Tuntungan	3	3.85%

Table 2. Respondents' Information

The results showed that 78 MSMEs participated in the study (Table 2). With 49 individuals, or 62.8% of the total, falling in the 31-40 age group, the next largest was the 41-50 age group with 27 individuals, or 34.6%. On the other hand, there was only one response (1.3% of the total) in the under 20 and 20-30 age groups, and none in the over 50 age category. When asked how long they had been running their business, 80.8% of respondents (63 individuals) said they had been running their business for 1-5 years. Furthermore, none of the respondents had a company that had been operating for less than one year or more than ten years, while fifteen individuals, or 19.2%, had been operating their company for six to ten years. A total of seventy-eight participants from twenty-one different sub-districts in Medan City filled out the business domicile survey.

1. Research Instrument Test

Quality research needs to go through a process that is in accordance with scientific standards. In the academic field, one crucial aspect is to conduct testing on research instruments based on primary data. This testing includes validity testing and reliability testing, which function as the main indicators of data accuracy and consistency.

a. Validity test

Variable	Question Item	R count	R table	Information
X1 (Benefits)	1	0.746	0.222	Valid
	2	0.802	0.222	Valid

	3	0.694	0.222	Valid
	4	0.627	0.222	Valid
	5	0.711	0.222	Valid
X2 (Convenience)	1	0.722	0.222	Valid
	2	0.779	0.222	Valid
	3	0.719	0.222	Valid
	4	0.695	0.222	Valid
X3 (Sharia Financial Literacy)	1	0.793	0.222	Valid
	2	0.805	0.222	Valid
	3	0.719	0.222	Valid
Y (Usage Decision)	1	0.659	0.222	Valid
	2	0.789	0.222	Valid
	3	0.780	0.222	Valid
	4	0.692	0.222	Valid

Table 3. *Validity test*

Since $r \text{ count} > r \text{ table}$ (0.222), all variables are considered valid according to the validity test findings shown in the table above. Which means the survey questions are now prepared to be used in a real study.

b. Reliability test

Variable	Cronbach's Alpha Value	Information
X1 (Benefits)	0.764	Reliable
X2 (Convenience)	0.706	Reliable
X3 (Sharia Financial Literacy)	0.662	Reliable
Y (Usage Decision)	0.709	Reliable

Table 4. *Reliability test*

Based on the reliability test, all questionnaire variables are suitable for the purpose of the study. This research instrument can be said to be reliable and its findings can be explained because the Cronbach's Alpha value is more than the minimum limit of 0.06.

2. Classical Assumption Test

Classical assumption tests must be run before data analysis can be performed to build a regression model. The assumption tests used in this work are the Normality Test, Multicollinearity Test, and Heteroscedasticity Test.

a. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		78
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.79928006
Most Extreme Differences	Absolute	.061
	Positive	.061
	Negative	-.055
Test Statistic		.061
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Table 5. *Normality Test*

The data follows a normal distribution, according to the findings of the normality test, because the Asymp. Sig. (2-tailed) value is $0.200 > 0.05$.

b. Multicollinearity Test

Variable	Tolerance	VIF	Information
Benefits (X1)	0.556	1.800	No Multicollinearity Occur
Convenience (X2)	0.565	1.771	No Multicollinearity Occur
Sharia Financial Literacy (X3)	0.640	1.562	No Multicollinearity Occur

Table 6. *Multicollinearity Test*

Each independent variable, X1, has a VIF score of less than 10, X2 has a score of 1.771, and X3 has a score of 1.562, according to the findings shown in the Coefficient table of the Variance Inflation Factor (VIF) test. Therefore, multicollinearity does not exist. Variables X1, X2, and X3 all have a Tolerance score > 0.10, with values of 0.556, 0.565, and 0.640, respectively. This multiple linear regression model is suitable for use in future research because the research findings indicate that neither the dependent nor independent variables show symptoms of multicollinearity.

c. Uji Heterokedasitas

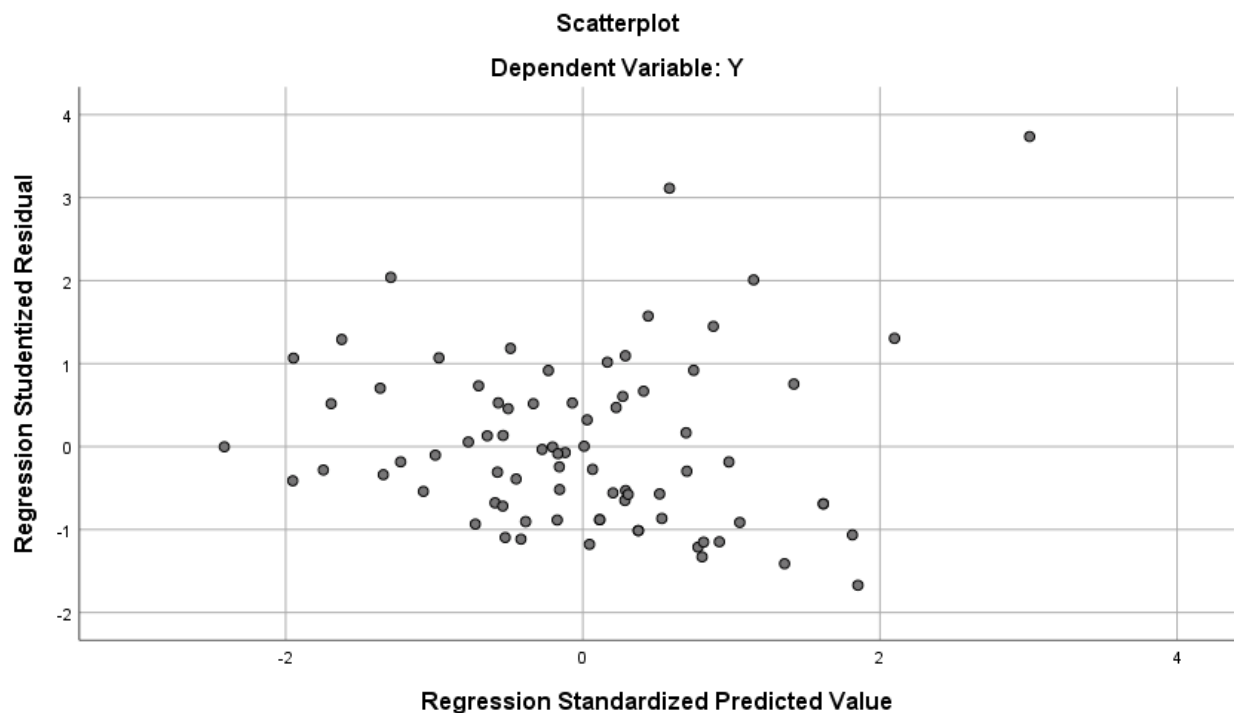


Figure 1. *Heteroscedasticity Test*

The heteroscedasticity test conducted by the author shows that there is no clear grouping of points on the graph. So, it can be said that this study does not show heteroscedasticity.

3. Multiple Linear Regression Analysis

One way to find out whether the independent factor has a positive, negative, or neutral effect on the dependent variable is to use multiple regression analysis. After running the research data through SPSS, here are the results.

Variable	Unstandardized Coefficient (B)	Sig.
Constant	7.732	0.000
Benefits	0.382	0.000
Convenience	-0.380	0.002
Sharia Financial Literacy	0.562	0.000

Table 7. *Results of Multiple Linear Regression Analysis*

The following regression equation is obtained from the results of multiple linear regression tests:

$$Y=7.732+0.382X_1+ -0.380X_2+0.562X_3+e$$

This leads us to the following interpretation of the equation:

- If all independent variables are set at zero, the dependent variable will maintain its value of 7.732, as indicated by the constant 7.732.
- Assuming all other variables remain the same, a one-unit increase in X_1 (Usefulness) will increase Y by (38.2%), or 0.382, according to the regression coefficient of 0.382 for this variable.
- With a regression coefficient of -0.380 for the Convenience variable X_2 , we can conclude that, all other things being equal, Y will decrease by (-38.0%) or -0.380 for every one-unit increase in Convenience.
- With a regression coefficient of 0.562 for X_3 (Islamic Financial Literacy), we can conclude that Y will grow by 56.2%, or 0.562, for every one-unit increase in X_3 (Islamic Financial Literacy), assuming all other factors remain constant.

4. Model Test

The adjusted R Squared is 0.368, or 36.8%, based on the findings of the coefficient of determination test shown in the table. The results indicate that X_1 , X_2 , and X_3 explain 36.8% of the variance in Y , while the remaining 63.2% is due to additional variables not included in this study. Future studies will have difficulty determining what factors contribute to the variability in Y because these results imply that variables not included in the model may still affect Y .

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.626a	.392	.368	1.83539

Table 8. Results of the Determination Coefficient Test (R^2)

E. Hypothesis Test

Hypothesis testing procedure is one of the tools for decision making based on data. This study uses t-test and F-test to test the hypothesis.

1. T-test

Variable	T	Sig.
Constant	4.758	0.000
Benefits	4.006	0.000
Convenience	-3.278	0.002
Sharia Financial Literacy	3.836	0.000

Table 9. t-Test Results

In this T-test, it can be said to have a significant effect if the results of each test have a significant value <0.05 and the calculated t-test value > 1.993 . Based on the results of the statistical tests that have been carried out, the following results can be seen:

The results of the calculated t-test are $4.006 > t\text{-table } 1.993$ with a significance of $0.000 < 0.05$. Thus, it can be concluded that the Benefits variable (X_1) has an effect on the Usage decision variable (Y).

The results of the calculated t-test are $-3.278 < t\text{-table } 1.993$ with a significance value of $0.002 < 0.05$. Thus, it can be concluded that the Convenience variable (X_2) has no effect on the Usage decision variable (Y).

- The Benefits variable (X_1) has an effect on the Usage decision variable (Y)

The results of the calculated t-test are $4.006 > t\text{-table } 1.993$ with a significance of $0.000 < 0.05$. Thus, it can be concluded that the Benefits variable (X_1) has an effect on the Usage decision variable (Y).

- The Convenience variable (X_2) has no effect on the Usage decision variable (Y)

The results of the calculated t-test are $-3.278 < t\text{-table } 1.993$ with a significance value of $0.002 < 0.05$. Thus, it can be concluded that the Convenience variable (X_2) has no effect on the Usage decision variable (Y).

c. The variable of Islamic Financial Literacy (X3) has an effect on the variable Usage decision (Y)

The result of the t-test is $3.836 > t\text{-table } 1.993$ with a significance of $0.000 < 0.05$. Thus, it can be concluded that the variable of Islamic Financial Literacy (X3) has an effect on the variable Usage decision (Y).

2. F-test

The result of the t-test is $3.836 > t\text{-table } 1.993$ with a significance of $0.000 < 0.05$. Thus, it can be concluded that the variable of Islamic Financial Literacy (X3) has an effect on the variable Usage decision (Y).

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	160.835	3	53.612	15.915	<,000b
	Residual	249.280	74	3.369		
	Total	410.115	77			
a. Dependent Variable: Decision						
b. Predictors: (Constant), Benefits, Convenience, Sharia Financial Literacy						

Table 10. *F Test*

Using the F test is one approach to determine the extent to which two independent variables can influence each other. The results of the variance analysis produced an F value of 15.915. We state that the independent variables simultaneously and significantly influence the dependent variable if the p value is less than 0.05. With a p value of less than 0.05 (<0.000), the test results are considered significant. Thus, the Decision variable is significantly influenced by the factors of Usefulness, Convenience, and Sharia Financial Literacy simultaneously.

B. Discussion

1. Determinan Usage Decision Qris Pada UMKM Culinary Kota Medan Dengan Pendekatan TAM

Simultaneously, the variables of usability, convenience, and Islamic financial literacy have been proven to have a significant effect on the decision to use QRIS with an F-count value of $15.915 > F\text{-table } 3.12$ and a significance of $0.00 < 0.05$. This confirms that the three variables together can explain the tendency of MSMEs to adopt a QRIS-based digital payment system. However, the finding that the convenience variable has a negative direction indicates the need for serious attention from related parties, such as Bank Indonesia and OJK, to continue to provide education and socialization regarding the procedures for using QRIS that are simpler and more practical, especially for MSMEs who are still unfamiliar with technology.

Thus, the results of this study not only strengthen the relevance of the TAM theory in the context of culinary MSMEs in Medan, but also show the importance of expanding the theoretical framework by including external variables such as Islamic financial literacy. This study opens up space for an integrative approach that combines aspects of technology and socio-religious values in encouraging the adoption of digital payment systems.

Conclusion

Based on the results of previous research, the researcher draws the following conclusions:

1. The usability variable has a positive and significant influence on the decision of QRIS users in culinary SMEs in Medan City, indicating that the easier a system is to use, the more likely SMEs are to adopt QRIS.
2. The convenience variable shows a negative coefficient (-0.380) and is statistically significant ($p < 0.05$), which suggests that there are still perceived obstacles or discomforts in the practical use of QRIS, particularly in terms of ease of access or user experience.
3. The sharia financial literacy variable intentionally included in this model to examine its unique contribution has a positive and significant influence on the decision to use QRIS. This confirms that Islamic financial understanding plays a crucial role in influencing the adoption of digital financial services, especially in communities with strong religious values. This also reinforces the novelty of this research, as this variable is rarely tested in similar contexts.
4. Simultaneously, the variables of usability, convenience, and sharia financial literacy collectively have a significant influence on the decision to use QRIS among culinary SMEs in Medan City, demonstrating that both technical and value-based (religious) factors are essential in shaping digital payment behavior.

The following recommendations can be made: 1) For QRIS users among SMEs in Medan, it is advised to be more careful when making QRIS transactions by ensuring a stable internet connection and providing adequate devices to ensure smooth and fast transactions. 2) For academics interested in further developing this research, it is recommended to explore other determinants that may influence the preferences of SME actors in using QRIS.

This study has several limitations that need to be considered. First, the scope of the study is limited to culinary MSMEs in Medan City, so the results cannot necessarily be generalized to other MSME sectors or different geographic areas. Second, the independent variables used only include usability, convenience, and Islamic financial literacy. In fact, there are other variables that can potentially influence the decision to use QRIS, such as business capital support, availability of digital infrastructure, level of trust in digital payment systems, and strength of customer networks.

In addition, the finding that the convenience variable actually showed a negative influence indicates structural or technical barriers that have not been fully revealed in this study. Therefore, further research is recommended to take a qualitative approach to explore in more depth the perceptions and experiences of users regarding the convenience of using QRIS.

As a further research agenda, future researchers can expand the scope by considering external factors such as government policies, banking support, and technology adoption by trading partners. Longitudinal research can also be conducted to see changes in preferences for using QRIS over time. By enriching the variables and expanding the study population, it is hoped that it can provide a more comprehensive understanding of the factors that influence the adoption of digital payment systems in the context of MSMEs.

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