



The Effect of Perceived Ease, Risk and Financial Literacy on the Use of QRIS as a Digital Payment in MSMEs

Ida Riskawati¹, Mardhiyaturrositaningsih², Saekhu³

^{1,2,3}Universitas Islam Negeri Walisongo Semarang
idariska.97@gmail.com

Abstract

Purpose - This study aims to examine the Influence of Perceived Ease, Perceived Risk and Financial Literacy on the Decision to Use the Quick Response Code Indonesian Standard (QRIS) as a Digital Payment in MSMEs.

Method - This research is a quantitative research type with a sample of 100 MSMEs. This study uses multiple regression analysis to identify the Influence of Perceived Ease, Perception of Risk and Financial Literacy on the Decision to Use the Quick Response Code Indonesian Standard (QRIS) as Digital Payment in MSMEs.

Result - The results of this study indicate that there is an influence between Perceived Ease, Perception of Risk and Financial Literacy on the Decision to Use QRIS.

Implication - This study identifies the use of QRIS in MSMEs in Semarang.

Originality - This paper identifies that there are factors of Perceived Ease, Perception of Risk and Financial Literacy as factors causing the decision of MSMEs in Semarang City to use QRIS digital payments.

Keywords: *Financial Literacy, Perceived Ease, QRIS, Risk*



Introduction

The development of technology is getting faster, resulting in increasingly complex human needs for information. The development of technology can be seen from the number of agencies or companies that are engaged and utilizing their businesses in the field of information technology to win and maintain their businesses in the current global market competition. According to data from Indonesia id, the Internet in Indonesia continues to grow from 2013 to 2023, from the We Are Social report until January 2023, internet users in Indonesia have reached 212.9 million, so that many Indonesian people have used the internet, reaching more than 77% (Monavia Ayu Rizaty, 2023).

Bank Indonesia to increase payment flexibility created the Quick Response Code Indonesia Standard (QRIS) to facilitate transactions between consumers and merchants. QRIS for entrepreneurs QRIS is useful for improving business performance, namely in the process of non-cash transactions more efficiently (Bagus Prasasta Sudiatmika & Ayu Oka Martini, 2022). The development of QRIS Merchant users according to katadata reports that the number of merchants using QRIS in micro businesses is 7.53 million, small businesses reach 3.2 million, for medium businesses alone it reaches 928 thousand, and large businesses reach 449.3 thousand (Monavia Ayu Rizaty, 2021). This number is still relatively small because the number of MSMEs in Indonesia in 2023 has reached 66 million.

The average volume of transactions using QRIS is still low for each merchant per month, only a total of 3-5 transactions in 2022. The QRIS payment method is widely used in Indonesia with a percentage of 31% and is ranked 6th most used out of 9 payment methods in 2023 (Lenny Septiani, 2023). MSMEs or entrepreneurs use electronic payments because of consumer demands. The number of payment gateway users in society is increasing so that entrepreneurs must implement a digital payment system in their business. Because if entrepreneurs do not follow the development of the payment system, their business will be left behind and will lose competitiveness (Handayani, 2022). So it can be seen that entrepreneurs are one of the users of the digital payment system in transactions, MSMEs in



developing their businesses need the help of digital technology (Mardhiyaturositaningsih & Hakim, 2022).

Perception of ease, namely a person's belief in a technology such as not requiring a lot of effort when using a technology. When the level of using a technology is high, it will also be easy when using E-wallet or QRIS (Ridha et al., 2023). The results of pre-research on MSMEs showed that 23 percent of MSMEs thought that QRIS was easy to use. Research by Rahmi Auliya Akhyar and Kristina Sisilia showed that there was an influence on the decision to use QRIS (Auliya Akhyar & Sisilia, 2023). However, different results were shown by Anjelina's research (2018) which showed that the results of ease did not affect the decision to use E-Money (Anjelina, 2018).

Risk perception is a subjective assessment of an event. The role of risk perception is very strong in reducing consumer interest or decisions from an electronic transaction. Risk perception is also the uncertainty or undesirable impact for users when transacting using a service or from using a product (Rodiah & Melati, 2020). The results of pre-research on MSMEs showed that 70 percent of MSMEs thought that QRIS was high risk. Previous research conducted by Purnama Ramadani Silalahi, et al. stated that risk perception influenced the decision to use QRIS (Ramadani Silalahi et al., 2022). The results of Sudiatmika's research, et al. showed different results, namely that it had no effect on using QRIS (Bagus Prasasta Sudiatmika & Ayu Oka Martini, 2022).

Another factor that needs to be identified to influence the decision to use QRIS in MSMEs is the financial literacy factor. Financial literacy is a person's knowledge, beliefs, skills, attitudes and behavior to improve the quality of financial management and decision-making. To improve financial welfare, make effective decisions for a community or individual, financial literacy is needed and financial literacy must be possessed by everyone. The results of the pre-research showed that 63 percent of respondents did not have knowledge of the provisions and use of QRIS, 70 percent of MSMEs did not know how to register as QRIS Merchants. My previous research was conducted by Anastasia Anggi Palupi, et al., which influenced the decision to use QRIS (Palupi et al., 2022). In contrast to Wirda Seputri and Muhammad Yafiz, it did not influence the decision to use QRIS (Seputri & Yafiz, 2022). Based on previous



phenomena and research gaps, the researcher intends to conduct further research on the factors that influence the decision to use QRIS for MSMEs by considering factors of ease of use, risk and financial literacy.

Literature Review

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Technology Acceptance Model

Technology Acceptance Model (TAM) or the model of acceptance of the presence of a technology is a theory that discusses the use of information technology systems and is usually used for how each individual accepts the use of information technology systems (Indyah Hartami Santi, 2021). TAM was brought by Fred Davis in 1986 according to him TAM is a belief in the attitude shown by individuals as a determinant in using a technology, TAM is a theory of some theories that use a behavioral approach to information technology (Febriyani et al., 2020). TAM itself has five main factors, namely Perceived Usefulness, Perceived ease of use, Attitude toward using technology, Behavioral intention to use, Actual Technology use.

Theory Of Planned Behaviour

Ajzen in 1985 has developed a thought about a behavior, namely TPB, in this TPB discusses a factor that is able to determine a person's actual behavior. TPB is a development of TRA or Theory of Reasoned Action. TPB has a main factor for a person when carrying out a behavior, namely intention. What is meant by intention itself is a person's expertise in understanding the motivational factors that can influence a behavior. This motivational factor is able to show how strong an individual's desire is to try, and in implementing an effort, how many plans are in their efforts. The desire for behavior itself in behavioral intention has 3 parts, namely: the existence of an attitude, there are subjective norms and behavioral control that has been felt (Lucyanda, 2010). TRA or Theory of Reasoned Action has a derivative, namely TPB, this theory aims to find clarity about the reasons that determine humans to have behavior, not only to explore the behavior that exists within humans. Ajzen emphasized that the factor that causes the determination of behavior in an individual is the



intention or behavioral intention of each individual for the existing behavior (Yuliana et al., 2022).

Usage Decision

The decision to use is an activity carried out by consumers to use or not use a product based on considerations that have been thought out (Rahman Khalifah et al., 2021). The decision to use is a process of integrating with a combination of knowledge and so on so that consumers can choose the right choice among various choices (Kuheba et al., 2020). The decision to use is a stage for assessing a decision which then consumers can form choices from several existing brands (Aries Firnanda, 2017). QRIS provides benefits for merchants in terms of sales, namely the potential to increase because they can accept QR-based payments, it is more practical, transactions are recorded automatically, and their development can be seen at any time (Mardhiyaturrositaningsih et al., 2024). The measurement indicators for usage decisions are recognition of needs where a person must first know what is needed for their interests, information search where a person must look for information about something that can help their interests, alternative evaluation where after finding out, the person chooses one that will be used for their interests (Ulya et al., 2023).

Perceived Ease

Ease of use is a person's belief that a technology is easy to use without any effort. The perception of ease will influence a person's behavior if the higher a person perceives that it is easy to use the system, the higher the level of utilization of the technology will be. The intensity of use of a system or technology shows that there is ease of use (Shomad & Purnomosidhi, 2012). Perceived ease of use is a measurement that future users consider a technology to be free from obstacles in its operation (Fadlan & Dewantara, 2018). Perceived ease of use is a person's belief in technology where when technology is used by someone, that person is free from effort (Kengue Mayamou & Michel, 2020). Trust in accepting a technology is the feeling that someone feels when they have obtained ease of use. In this case, the perception of ease is a



description of a merchant's desire for various kinds of convenience in using QRIS.

Indicators measuring perceived ease are Easy to learn where someone can learn something easily or can also be called easy to learn, Clear and understandable where someone in using something can be clear and also able to be understood or called clear and understandable, Flexible where something is very easy to use in any condition or also flexible, Easy to become skilled or proficient where in doing something then someone can be skilled or also easy to become skillful, Easy to use where something is easy to use and not difficult or also easy to use (Defy Rahmayani Simatupang & Firdaus Ramadhani, 2023).

Perception of Risk

Perception of risk is an uncertainty because consumers and users are unable to predict the consequences of a decision taken. Risk perception is a subjective assessment of the possibility that will arise from an accident and raises someone's concerns about the impact or consequences that will arise from the event. Risk perception is a risk that people will accept when using a system, or the consequences that will be obtained from the system services used (I'tishom et al., 2020). QRIS users must always be aware of the emergence of various risks (Anita Santri Caniago et al., 2023).

The indicators used in measuring Perception of Risk are in the form of a certain risk where when someone uses something, it is possible that there will be a risk, experiencing a loss where when someone uses something and there is a risk, the person will experience a loss, the thought that there is a risk where when someone uses something, the person will always think about whether the product has a risk or not (Priambodo & Prabawani, 2016).

Financial Literacy

Literacy is an ability to read or understand the meaning of a sentence or word. Financial literacy is a measure of a person's understanding of whether they are mature about finance, and in terms of financial management, they have the confidence to do it personally in the short or long term by considering



an economic condition and an event. The financial literacy possessed by a person can help in making decisions or actions, so that the decision does not result in losses and is beneficial (Bagus et al., 2021). Financial literacy is important for businesses to plan their finance and external financial access. A group of people who have high financial knowledge tend to manage financial patterns and make financial decisions (Hakim & Ningsih, 2020).

Financial literacy indicators include first, knowledge, the beginning for someone to have good financial literacy is to start with knowledge of the financial services industry. After that, someone must know the products and services available at financial services institutions. Every individual must know the characteristics of a product or financial service such as whether there are benefits, risks or not, the features available in the product and the responsibility for a product provided, and financial services must be the same as a person's abilities and needs. Second, skills, namely a person's skills when managing finances based on the knowledge they have. A person's financial knowledge must be equipped with abilities. When a person's ability regarding financial literacy is better, the person will be better at controlling their finances. Third, Confidence, namely having confidence in services, products or financial institutions, where before someone uses a product or financial service, the person needs to have confidence in the company that has financial products and services. Fourth, Attitude and behavior, which can show a description of financial literacy where it is not only knowing about finance, being skilled in using finance, believing in an institution, product or financial service (OJK, 2017).

Hipotesis

Perceived Ease on QRIS Usage Decisions

Perceived ease of use can increase usage decisions because if the application is easy, usage will increase (Komang Waheni et al., 2023). In predicting user attitudes in feeling the use of a system related to perceived ease of use. Evaluation of the technology system and behavior after using technology is called user attitudes and also the reactions felt by users to the technology (Kusuma & Syahputra, 2020). According to Dina Ramadhan, et al.,



perceived ease of use has a positive influence on the decision to use QRIS (Ramadhan et al., 2023).

H1 = There is a positive influence of perceived ease of use on the decision to use the Quick Response Code Indonesian Standard or QRIS as a digital payment for MSMEs.

Perception of Risk on QRIS Usage Decisions

The risk perception that people feel will have a negative influence on a person's attitude because it will harm the party using it (I'tishom et al., 2020). Risk can generally be understood in various ways, such as the occurrence of a detrimental event. A deviation from what we want is also called risk. In general, risk can be understood as the difference in direction from possible outcomes, the possibility of the user occurring, and the assessment according to the user's perspective. To measure risk, it can be done by looking at the amount of loss or profit received by the user (Violinda & Khorunnisya, 2022). According to Hutami A. Ningsih, et al., risk perception has a positive influence on the decision to use QRIS (Ningsih et al., 2021).

H2 = There is a positive influence of risk perception on the decision to use the Quick Response Code Indonesian Standard or QRIS as a digital payment for MSME.s

Financial Literacy on QRIS Usage Decisions

Financial literacy can be a description of an individual's expertise when understanding finance, a product, financial services and others. People's control when using the money they have when making transactions can be influenced by financial literacy (Ridha et al., 2023). Nia Monica Putri, et al. financial literacy has a positive influence on the decision to use QRIS (Monica Putri et al., 2023).

H3 = There is a positive influence of financial literacy on the decision to use the Quick Response Code Indonesian Standard or QRIS as a digital payment for MSMEs.



Methods

This research is a type of quantitative research. The population in this study was 4.006. Meanwhile, the sample of this study was 100 participants of MSMEs in Semarang City who have QRIS Merchants using purposive sampling method. The data collection technique in this study used a questionnaire with a scale of 5, namely Score 1 is very disagree, Score 2 is disagree. Score 3 is Quite Agree, Score 4 is agree and score 5 is very agree.

The research question instrument is based on the research indicator, namely the perception of ease consisting of easy to learn, controllable, clear and understandable, flexible, easy to become skillful and easy to use. Risk perception uses three indicators, namely the existence of certain risks, experiencing losses, risky thinking. Financial Literacy uses four indicators, namely knowledge, skills, beliefs, attitudes and behavior. The decision to use QRIS consists of three indicators, namely recognition of needs, information search and evaluation of alternatives. The data analysis technique in the study used the help of SPSS 25 which consisted of validity tests, reliability tests, classical assumption tests, multiple regression analysis and hypothesis tests.

Results and Discussion

Respondent Characteristics

Respondent characteristics are divided into age, education, type of business and age of business. Based on age, respondents are dominated by those aged >40 years. Based on education, they are dominated by high school graduates with 46 percent. The type of business owned by respondents is dominated by culinary businesses with a total of 87 respondents. Based on age, the business is dominated by businesses aged 1-5 years, which is 52 percent.



Table 1. Respondent Characteristics

	Category	Amount
Age	30-40	23
	>40	77
Education	Senior High School	46
	Diploma	10
	Bachelor	39
	Master	5
Business	Culinary	87
	Services	1
	Fashion	8
	Cosmetics	1
	Health Equipment	1
Business Age	Art	2
	1-5	52
	6-10	42
	>10	6

Source: processed data (2025)

Validity and Reliability Test

Validity test is a useful test to see whether the distributed questionnaire is valid by considering $R_{hitung} > R_{tabel}$ and the significant value is not more than 0.05. The number of samples is 100 respondents, to determine R_{tabel} the formula $df = n-2 = 100-2 = 98$ is used. At a significance level of 5%, the R_{tabel} value is 0.196. The results of the validity test show that all question items are valid.

Reliability test is used as a tool that can measure a variable used by researchers from the questions provided. In the reliability test, it can be carried out by comparing the Cronbach's Alpha value > 0.6 . The results of the reliability test on all question items are reliable.



Classical Assumption Test

The Normality Test is used with the aim of being able to test whether the data used is normally distributed or not. The normality test in statistical analysis uses Kolmogorov-Smirnov, namely a sig value > 0.05 . The results of the Kolmogorov-Smirnov normality test show a significant value of $0.200 > 0.05$, so the conclusion is that the data in the test is normally distributed.

Multicollinearity Test is used in testing the regression model where there is a correlation between independent variables or to state that the independent variables are not affected or free from multicollinearity symptoms. Where if the VIF value < 10.00 , multicollinearity does not occur. The results of the Multicollinearity Test show that in the perception of ease of VIF value $1.157 < 10.10$ in the perception of risk VIF value $1.045 < 10.10$ in financial literacy VIF $1.110 < 10.10$. So, the conclusion in the test is that there is no multicollinearity.

The heteroscedasticity test is used to test the regression model used whether there is inequality of variance from the residual of one observation to another observation. The Glejser test is used as a basis for deciding in the heteroscedasticity test. In the Glejser test, if the Sig value is > 0.05 , there is no symptom of heteroscedasticity in the regression model. The results of the heteroscedasticity test in the table show that in the perception of ease of significance value $0.700 > 0.05$ in the perception of risk significance value $0.641 > 0.05$ in financial literacy significance value $0.412 > 0.05$. The conclusion is that there is no symptom of heteroscedasticity.

Multiple Regression Analysis

Multiple linear regression analysis is used to describe the relationship between several independent variables with 1 dependent variable. Is there an influence between the variables of perceived ease, perception of risk, financial literacy on the decision to use QRIS. The results of the multiple linear regression equation are:



$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$
$$Y = 0,812 + 0,089X_1 + 0,127X_2 + 0,498X_3$$

Information:

Y = Decision to Use

a = Constant Value

X1 = Perceived Ease

X2 = Risk Perception

X3 = Financial Literacy

b1, b2 = Regression Coefficient

e = Standar Error

The results of the equation or interpretation of the multiple linear regression equation are the constant value (a) of 0.812, meaning that if the perception of convenience, risk perception and financial literacy remain the same or are not increased, the level of decision to use QRIS is 0.812. The regression coefficient value of the convenience perception variable (X1) is 0.089, meaning that the X1 variable has a positive effect on Y, meaning that every time there is an increase in the convenience perception variable by one unit, the decision to use QRIS increases by 0.089. The regression coefficient value of the risk perception variable (X2) is 0.127, meaning that the X2 variable has a positive effect on Y, meaning that every time there is an increase in the risk perception variable by one unit, the decision to use QRIS increases by 0.127. The regression coefficient value of the financial literacy variable (X3) is 0.498, meaning that the X3 variable has a positive effect on Y, meaning that every time there is an increase in the financial literacy variable by one unit, the decision to use QRIS increases by 0.498.



Coefficient of Determination Test

The characteristics of the coefficient of determination have a range of values between 0-1. If R² approaches zero or has a low value, the weaker the independent variable is when stating the dependent variable, conversely if R² approaches 1, it means that the independent variable is stronger when explaining the dependent variable. The results of the coefficient of determination (R²) show that the Adjusted R Square value is 0.610 or 61% and the rest is 0.390 or 39%. It can be concluded that the independent variables of perceived ease, perceived risk and financial literacy (X) are able to influence 61% of the decision to use (Y), while the remaining 39% is influenced by other variables other than those contained in this study.

Table 2. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std Error of The Estimate
1	.788	.622	.610	1.452

Source: Processed data

Hypothesis Testing

Partial test is conducted to know whether there is an individual influence between independent or explanatory variables with dependent variables. Significance value <0.05 or $T_{count} > T_{table}$.



Table 3. T Coefficients Test Results

Model	Unstandardized		Standardized	t	Sig.
	B	Std. Error			
1 (Constant)	.812	2.407		.337	.737
Perceived Ease of Use	.089	.037	.160	2.374	.020
Risk Perception	.127	.061	.133	2.068	.041
Financial Literacy	.498	.047	.700	10.575	.000

Dependent Variable: Use of QRIS

Source: processed data

Perceived Ease on QRIS Usage Decisions

The test results state that there is an influence of perceived ease on the decision to use QRIS. This can be shown from the results of the t-test where the test of this variable shows that the significance value is $0.020 < 0.05$ and $T_{count} 2.374 > T_{table} 1.985$, meaning that H_0 is rejected and H_1 is accepted, and the conclusion is that the perceived ease variable partially has a significant positive effect on the decision to use QRIS. This means that if the perception of ease is felt by every MSMEs actor who uses Merchant QRIS in their business, the decision to use QRIS will also increase because when users of an application feel that the application is easy to transact and also makes their business easier, the application tends to be used more. This is supported by the results of the study, namely 79% of respondents said they strongly agree, 21% of respondents said they agree that the QRIS payment system is easy to learn and 48% of respondents said they strongly agree, 51% of



respondents said they agree that the QRIS payment system can be accessed easily so it is easy to use.

Previous research that is in line with this research is Dina Ramadhan, et al. 2023 and Fuad Hasyim, et al. 2023 which states that perception influences the decision to use QRIS. When people feel that QRIS is easy, then they will use QRIS as an alternative, the increasing level of QRIS usage is due to positive feelings, namely that QRIS is easy to use when using it and the various conveniences offered by QRIS itself, so that everyone will use QRIS in every daily financial transaction. So that the level of ease of technology will influence the decision to use the technology itself.

Perception of Risk on QRIS Usage Decisions

The test results state that there is an influence of risk perception on the decision to use QRIS. This can be shown from the results of the t-test where the test of this variable shows that the significance value is $0.041 < 0.05$ and $T \text{ count } 2.068 > T \text{ table } 1.985$, meaning that H_0 is rejected and H_1 is accepted, and the conclusion is that the risk perception variable partially has a significant positive effect on the decision to use QRIS. This means that the high-risk perception of the decision to use will result in a low level of QRIS use, while if a person's risk perception is low, the level of QRIS users will be high.

If every MSMEs actor feels that QRIS Merchants have no risk, then many will use QRIS merchants because users will weigh all types of risks that will be accepted when using a technology. This is supported by the results of the study, namely 30% of respondents said they strongly agree, 61% of respondents said they agree with concerns about the risk of weak security on the respondent's account and 30% of respondents said they strongly agree, 63% of respondents said they agree if the QRIS merchant does not function properly and can cause problems in transactions.

Previous research that is in line with this research is Rizal Syahri Alfani, et al. 2023 and Hutami A. Ningsih, et al. 2021 which states that



perception influences the decision to use QRIS. When there is security such as security of personal data, balance, and success of each transaction, it will provide confidence to users and users will feel safe when using QRIS, this will provide consumer trust in QRIS so that users will increase.

Financial Literacy on QRIS Usage Decisions

The test results state that there is an influence of financial literacy on the decision to use QRIS. This can be shown from the results of the t-test where the test of this variable shows that the significance value is $0.000 < 0.05$ and $T \text{ count } 10.575 > T \text{ table } 1.985$, meaning that H_0 is rejected and H_1 is accepted. The conclusion is that the financial literacy variable partially has a significant positive effect on the decision to use QRIS. The high level of financial literacy of users of an application such as QRIS will make it easier for them to use it so that the level of QRIS users will also increase.

MSMEs have sufficient financial literacy when using financial applications, then QRIS Merchant users will dare to use new financial technology because they feel that it will develop their business following technological developments. This is supported by the results of the study which showed that 38% of respondents said they strongly agree, 61% of respondents said they agree that respondents understand everything about the QRIS payment system because they have financial knowledge and 37% of respondents said they strongly agree, 53% of respondents said they agree before using QRIS respondents analyse the benefits of QRIS first.

Previous research that is in line with this research is Nia Monica Putri, et al. 2023 and Melisa Tania Putri, et al. 2023 which states that perception influences the decision to use QRIS. When users understand financial matters, understand the use of QRIS, understand the system requirements when used, can understand and evaluate the performance of a finance, then users will tend to use QRIS in their transactions, because over time technology continues to develop. The use of QRIS



must be balanced with financial understanding so that users who have financial literacy can maintain the security of their personal data and by having good financial literacy, users will feel facilitated in financial transactions because they are able to use QRIS with confidence so that they save time and costs and avoid criminal acts when making transactions.

Conclusion

The results of the study on the influence of perceived ease, perception of risk and financial literacy on the decision to use QRIS. Perceived ease has a significant positive effect on the decision to use QRIS in MSMEs in Semarang City. When users believe in the perceived ease of QRIS, users will tend to use QRIS more when making transactions. Perceived risk has a significant positive effect on the decision to use QRIS in MSMEs in Semarang City. When QRIS users believe that the low level of risk perception, the level of QRIS users will increase significantly. Financial Literacy has a significant positive effect on the decision to use QRIS in MSMEs in Semarang City. When QRIS users have high financial literacy, the individual will have good knowledge and understanding of QRIS so that they will tend to be more active in using QRIS. According to the results of the research that has been conducted, the QRIS Organizing Bank is expected to continue to promote QRIS to the public so that people are more interested in using QRIS and minimize risk and facilitate the use of QRIS. This research is limited to the use of QRIS in the MSME sector in Semarang City. Further research by expanding the research sample and adding other variables that influence the decision to use QRIS.

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