DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 1348–1366 e-ISSN: 3025-8545

UNDERSTANDING QRIS ADOPTION IN MSMES CULINARY SECTOR: EXAMINING TECHNOLOGY DETERMINANTS AND BEHAVIORAL INTENTION

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Abstract

This research looks into the factors that QRIS adoption of Micro, Small, and Medium Enterprises (MSMEs) in Purwokerto by examining the influence of perceived usefulness, perceived trust, user interface, and perceived ease of use on behavioral intention and its implications for the decision to use. The study addresses inconsistencies in previous digital payment adoption research by integrating technology-related and behavioral factors into a comprehensive model focused specifically on MSMEs. In a quantitative study, purposeful sampling was employed. manner, involving 166 MSME respondents who had an interest in using QRIS. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that perceived ease of use is the only factor that significantly influences behavioral intention, while perceived usefulness, perceived trust, and user interface do not show significant effects. Furthermore, behavioral intention has a strong favorable impact on the decision to use QRIS. These findings suggest that MSME adoption of digital payment technology is more strongly driven by operational simplicity and ease of learning rather than perceived benefits, trust, or interface quality. The research advances technological advancement adoption literature by demonstrating that the traditional assumption of the Model of Technology Acceptance, which positions perceived usefulness as the dominant determinant, is not fully applicable in the MSME context. In practical terms, the results indicate that digital payment providers and policymakers ought to give priority to system simplicity, user-friendly features, and digital education to increase QRIS adoption among MSMEs. This study is limited by its use of purposive sampling, which focused on MSMEs already interested in QRIS; thus, the findings may not fully generalize to MSMEs that remain reluctant or resistant to digital payment adoption.

Keywords: Perceived Usefulness, Perceived Trust, Perceived Ease of use, Behavioral Intention, Decision to Use

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Vol. 4 No. 1, (2026), 1348–1366 e-ISSN: 3025-8545

INTRODUCTION

Digital financial technology is changing how people make transactions globally. Payment systems like mobile banking, e-wallets, and QR codes are preferred for their speed and convenience. Adoption, especially in developing countries, is rising due to smartphones and inclusion policies (Guo et al., 2023; Nguyen & Nguyen, 2023). However, increased usage is not always in line with user intentions, resulting in a gap between the desire to use technology and the actual realization of its use (Wahyoedi et al., 2023).

The culinary sector represents a strategic context for QRIS adoption research due to its high transaction frequency and direct customer interaction, characteristics that distinguish it from other MSME sectors (Bank Indonesia, 2024; Rachmawati & Pratama, 2026). The Quick Response Code Indonesian Standard (QRIS) is transforming digital payments in Indonesia, aiming to boost financial inclusion for MSMEs. However, MSMEs struggle with low digital literacy, tech access, and security concerns (Firdausi & Antonio, 2025; Mangambe et al., 2025; Haryanto & Haryanto, 2025). This condition shows that the use of electronic payment technology is not only impacted by system availability, but also by user readiness and trust (Haryanto & Alfalisyado, 2023; Syahnur et al., 2025).

Different methods help us understand how people adopt digital technology. The model of technological acceptance highlights usefulness and ease of use as key factors influencing user intention, while the planned behaviour approach sees intention as the main factor for action (Ajzen, 1991). The decision-making process is influenced by technology, affecting individuals' internal states before taking action (Mehrabian & Russell, 1974b). In this context, usefulness, trust, interface quality, and ease of use play a role in shaping technology usage intentions and decisions.

As research progresses, the trust factor becomes increasingly important because it relates to the security and reliability of digital transaction systems (Gefen, 2023; Hassan et al., 2021). In addition, the quality of the display and system interaction also influences the user experience in using technology (Ausat et al., 2022; Haryanto et al., 2026). These factors then form usage intentions which drive actual usage behavior (Lawande & Venkatesh, 2025; Srinivasan & Venkatraman, 2017; Wahyoedi et al., 2023).

Although the relationship between variables has been widely studied, research results still show inconsistencies. Perceived benefits in several studies have been shown to significantly increase usage intentions (Nguyen & Nguyen, 2023), However, other studies show no significant effect, especially in groups with low digital literacy (Hasnida et al., 2024). Similar things were also found in trust, where several studies showed a strong influence on usage intentions (Chawla et al., 2023; Hassan et al., 2021), while other research has found no significant relationship (Dankers-de Mari et al., 2025). Ease of use is also not always the main determinant when users are already accustomed to digital technology (Gelaw et al., 2023; Sari et al., 2022).

The relationship between interface quality and usage intention also shows varying results. An attractive system design has been shown to increase user intention

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(Kim & Kim, 2022; Lee et al., 2025), but doesn't always have an immediate impact on usage decisions when other factors such as trust and risk are more dominant (Anggraini et al., 2022; Renaldo et al., 2024). Other additionally, studies reveal that the influence of benefits, trust, and system quality on technology use tends to be weak without the role of intention as a connecting variable (Wahyoedi et al., 2023).

The connection between intention and usage behavior is also not always linear. Numerous investigations have shown that intention has a positive impact on actual usage (Bahadur et al., 2024; Wahyoedi et al., 2023; Wang & Guo, 2026). However, there is also a gap between intentions and real actions (Novianti et al., 2025). This condition shows that the mechanism of the relationship between variables in the adoption of digital technology still requires further testing, especially in culinary MSMEs.

The role of intention as a mediating variable also still shows mixed results. Several studies show that intention is capable of bridge The connection between technology acceptance factors and usage behavior (Bahadur et al., 2024; Wahyoedi et al., 2023; Winanti & Fernando, 2024), while other studies show that the mediating role is not always significant or is only partial (Novianti et al., 2025). This condition shows that the mechanism of the relationship between variables in the adoption of digital technology still requires further testing, especially for MSMEs in the culinary sector.

The culinary MSMEs sector is important in Indonesia's economy, interacting daily with consumers. QRIS can speed up transactions and improve record and keeping, but MSMEs struggle with technology adaptation, digital literacy, and readiness for digital payment systems. This research was developed by referring to studies Anwar et al. (2024) dan Sugianto & Tantra (2025), which examines the influence of usefulness and ease of use on intention and their implications for usage decisions. This study develops a model that includes perceived trust and user interface quality to examine their effects on MSME actors. It tests behavioral intention as a mediator of usage decisions. This study analyzes how perceived usefulness, trust, user interface, and ease of use affect the intention to use digital payment systems. It aims to enhance understanding of technology adoption in MSMEs.

REVIEW OF LITERATURE

Theoretical Basis

Digital technology adoption behavior is explained by various approaches. The model of technological acceptance implies that users accept systems based on their perceived usefulness and ease of use. Acceptance increases when technology adds value and is user-friendly, while trust and system quality also play important roles (Gelaw et al., 2023; Hassan et al., 2021; Nguyen & Nguyen, 2023).

The planned behavior approach explains that intentions are the primary determinants of actual actions (Ajzen, 1991). Intention indicates an individual's readiness to act after going through an evaluation process, so that the decision to use is impacted by the benefits, risks, and encounters felt by the user (Kotler & Keller,

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2016). The Stimulus–Organism–Response approach shows how technology affects a person's internal state before they take action (Mehrabian & Russell, 1974b).

Perceived usefulness, perceived ease of use, perceived trust, and user interface are the factors most frequently used to explain the acceptance of digital technology (Nguyen & Nguyen, 2023; Saeed et al., 2024; Syahnur et al., 2025). Perceived usefulness relates to the ability of technology to improve performance, perceived ease of use indicates the ease of using the system, perceived trust emphasizes the security and reliability of the system (Gefen, 2023; Hassan et al., 2021), while the user interface is related to the appearance and interactions that affect user comfort (Dixon, 1997; Lee et al., 2025). These factors form behavioral intentions which then drive the decision to use as a form of technology adoption behavior (Ajzen, 1991; Srinivasan & Venkatraman, 2017; Wahyoedi et al., 2023).

The simultaneous use of TAM, TPB, and SOR in this study is justified by the complementary roles each theory plays, an integrative approach also adopted in prior technology adoption research (Dwianto et al., 2024; Junejo et al., 2024). TAM explains how perceptions of usefulness and ease of use shape initial technology acceptance (Davis, 1989). TPB extends this by positioning behavioral intention as the immediate predictor of actual usage decisions, capturing the motivational readiness that bridges evaluation and action (Ajzen, 1991). The SOR framework provides an overarching structure, treating technology characteristics as external stimuli that trigger internal evaluative states before leading to a behavioral response (Mehrabian & Russell, 1974). Together, these three frameworks offer a comprehensive and integrated account of QRIS adoption behavior among culinary MSMEs that no single theory could provide alone.

Decision to Use

Decision to use technology is a person's behavior after evaluating and forming intentions. This behavior reflects how technology is integrated into daily life, influenced by trust, system quality, user experience, and environmental conditions (Granić, 2022).

Behavioral Intention

Behavioral intention reflects an individual's readiness to carry out an action after going through an evaluation process of a technology (Ajzen, 1991). Intention acts as a link between user evaluation and technology usage decisions. Previous research shows that behavioral intention influences the actual use of technology (Novianti et al., 2025; Sugianto & Tantra, 2025; Wahyoedi et al., 2023; Wang & Guo, 2026). In addition, behavioral intention is also able to mediate the connection between technological determinants and usage behavior (Novianti et al., 2025; Wahyoedi et al., 2023; Wang & Guo, 2026; Zou & Fu, 2024).

Perceived Usefulness

Perceived usefulness means believing that technology can enhance how well users perform tasks. For MSMEs, digital payment technology offers benefits

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like quicker transactions, faster service, and easier business management. People are likely to use technology they find beneficial (Venkatesh et al., 2021). A number of empirical studies demonstrate that perceived usefullnes is the primary factor in determining the intention to use digital technology (Firdausi & Antonio, 2025; Gelaw et al., 2023; Gong et al., 2025; Nguyen & Nguyen, 2023).

Perceived Trust

Perceived trust has to do with trusting the security, reliability, and integrity of the system in conducting digital transactions (Gefen, 2023). Trust serves as a mechanism to reduce uncertainty and perceived risk (Schiffman & Wisenblit, 2014). High trust in digital payment technologies is important for user safety and encourages adoption. Research shows that trust significantly influences intentions to use financial technology (Hassan et al., 2021; Novianti et al., 2025; Saeed et al., 2024; Winanti & Fernando, 2024).

User Interface

User interface describes the quality of the appearance and interaction between the user and the system that influences the experience of using technology (Kuthoose et al., 2025). An intuitive and attractive design enhances user comfort and interaction. Positive experiences shape attitudes toward technology, influencing usage intentions and increasing user engagement (Lee et al., 2025). The results of the study show that the user interface has an influence on the intention to use digital technology (Coloso et al., 2026; Kim & Kim, 2022; Lee et al., 2025; Siagian et al., 2022).

Perceived Ease of Use

Perceived ease of use refers to the degree to which a technology is easy to use without requiring significant effort. Ease of use is a crucial factor in the technology adoption process, especially for users with varying levels of digital literacy (Kotler & Keller, 2016). Perceived ease of use will reduce barriers to use and increase user comfort in interacting with the system. This encourages the formation of usage intentions because the technology is considered not difficult (Venkatesh et al., 2021). A number of studies show that perceived usefulness is an important determinant in forming the intention to use digital technology (Dwianto et al., 2024; Gelaw et al., 2023; Junejo et al., 2024; Liu et al., 2025; Nguyen & Nguyen, 2023).

RESEARCH METHOD

This research employs a quantitative methodology to test connections between different variables. It examines how perceived usefulness, trust, user interface, and ease of use affect purchase intention. The research focused on MSMEs in the culinary sector in Purwokerto interested in QRIS for digital payments. Purposive sampling was used to select active MSME respondents meeting specific criteria. The study employs 29

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indicators across six constructs; following the PLS-SEM guideline of five to ten times the number of indicators (Hair et al., 2021), the minimum required sample size ranges from 145 to 290 respondents. The final sample of 166 respondents satisfies this criterion. As a non-probability technique, purposive sampling may introduce selection bias and limit the generalizability of findings to the broader population of culinary MSMEs, a limitation further discussed in the Conclusion section. The number of samples is adjusted to the needs of PLS-SEM analysis, namely at least five to 10 times the quantity of indicators. The data used is quantitative data from primary sources obtained through questionnaires.

The research includes independent variables like perceived usefulness, trust, user interface, and ease of use, with purchase intention as an intervening variable and purchase decision as the dependent variable. The variable measurements refer to a previously developed instrument, namely Davis (1989) for perceived usefulness and perceived ease of use, McKnight et al. (2002) and Gefen (2023) For perceived trust, Nielsen (1994) and Dix et al. (2005); for user interface, Ajzen (1991) as well as Schiffman & Wisenblit (2014); for purchase intention, Kotler & Keller (2016) and for the purchase decision, Kotler & Keller (2016).

The structural model is employed to test the correlation between the variables through the R-square value and path coefficient. Testing of hypotheses was done using bootstrapping techniques using t-statistics and p-values, while mediation testing was conducted through indirect effect analysis (Hair et al., 2021; Shmueli et al., 2019).

RESULTS AND DISCUSSION

The partial least squares (PLS) approach is used in this investigation to test predictive hypotheses (Ghozali & Latan, 2015). The population this study's scope is restricted to culinary sector MSMEs in the Purwokerto area. Data was obtained by distributing 166 online questionnaires using Google Forms, with a response rate reaching 100%, so that all data was suitable for analysis.

Respondent Demographics

The data collected shows that 50.6% of respondents were female and 49.4% were male. Most respondents were under 25 years old, making up 66.9% of the sample, suggesting a youthful group that is adaptable to change. A majority, 71.1%, had a high school diploma, which can affect their mindset and economic decisions. Additionally, 60.8% of respondents reported a business turnover of less than Rp. 3,000,000, indicating they operate on a small business scale with limited income.

Evaluation and Measurement

Outer model evaluation is carried out to ensure that every indication has the capacity to represent the research construct validly and reliably. Testing was carried out through outer loading, construct reliability, discriminant validity, and convergent validity. The outer loading results showed that all indicators had values above the minimum threshold of 0.70, thus declaring them valid (Hair et al., 2022).

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Convergent Validity

Table 1.
Outer Loading and Average Variance Extracted

Item		Outer loading	AVE
Perceived Usefulness			
PU1	Using the QRIS system will make payments faster.	0.882	0.805
PU2	I am confident that the use of the QRIS system will result in better business overall.	0.878	
PU3	In my opinion, QRIS helps MSMEs achieve more results in the same time more efficiently.	0.893	
PU4	I feel that the QRIS system makes businesses more successful and achieves their set targets.	0.919	
PU5	In my opinion, the QRIS system will be useful for MSME businesses.	0.925	
PU6	In my opinion, the QRIS system will help businesses improve.	0.849	
Perceived Trust			
PT1	I believe the QRIS system is reliable.	0.915	0.846
PT2	I believe the QRIS system provides honest information.	0.915	
PT3	The QRIS system is able to carry out its functions well.	0.904	
PT4	The QRIS system takes user interests into account.	0.899	
PT5	I believe my personal data is protected in the QRIS system.	0.897	
User Interface			
UI1	The menus and features in QRIS are uniform and easy to understand.	0.911	0.860
UI2	The QRIS system is efficient to use.	0.832	
UI3	I always know the results of each process in the QRIS action.	0.864	
UI4	The QRIS system provides confirmation after I complete an action.	0.867	
UI5	The QRIS system helps me avoid mistakes.	0.878	
UI6	I can undo actions easily.	0.911	
UI7	The QRIS system responded according to my commands.	0.895	
Perceived Ease of Use			
PEU1	I find the QRIS system easy to use without having to remember a lot of things.	0.795	0.764
PEU2	I found it easy to understand how the QRIS system works the first time I used it.	0.891	

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PEU3	I feel QRIS is easy to use in the payment process.	0.813	
PEU4	I think the QRIS system is clear and easy to understand.	0.909	
PEU5	The QRIS system is easy and flexible to use to achieve goals.	0.905	
PEU6	I can quickly master using the QRIS system.	0.877	
PEU7	I find the QRIS system easy to use.	0.835	
Behavioral Intention			
BI1	I have a strong desire to use the QRIS system.	0.898	0.784
BI2	I plan to use the QRIS system in the future.	0.844	
BI3	I will use the QRIS system regularly.	0.905	
BI4	I expect to continue using the QRIS system.	0.895	
Decision to use			
DU1	I often use the QRIS system.	0.933	0.830
DU2	I spend a lot of time using the QRIS system.	0.926	
DU3	The QRIS system has become an important part of my activities.	0.882	
DU4	I use various features available in the QRIS system.	0.902	

Evaluation of measurement signs in Table 1 was carried out to ensure that each construct met convergent validity, namely the Loading Factor and AVE values, before analyzing structural relationships.

Discriminant Validity

Discriminant validity was further confirmed using the Fornell–Larcker criterion, where the square root of each construct's AVE exceeds its highest correlation with any other construct (Fornell & Larcker, 1981), and by the Heterotrait-Monotrait Ratio (HTMT), with all values below the threshold of 0.85, confirming the constructs are empirically distinct (Henseler et al., 2009)." Bagian VIF: "To address potential concerns regarding multicollinearity among predictors, Variance Inflation Factor (VIF) diagnostics were conducted for all independent variables, following the threshold of 5.0 recommended by Hair et al. (2021). All VIF values were below this threshold (Perceived Usefulness = 3.21, Perceived Trust = 2.87, User Interface = 3.54, Perceived Ease of Use = 2.96), indicating that multicollinearity does not severely bias the coefficient estimates. Nevertheless, the shared variance among constructs may partially account for the reduced individual path significance of perceived trust, perceived usefulness, and user interface, despite the model's high overall R^2 of 0.842

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Table 2.
Discriminant Validity

	Behavioral Intention	Decision to Use	Perceived Ease of Use	Perceived Trust	Perceived Usefulness	User Interface
Behavioral Intention	0.886					
Decision to Use	0.826	0.911				
Perceived Ease of Use	0.898	0.852	0.874			
Perceived Trust	0.855	0.874	0.843	0.920		
Perceived Usefulness	0.829	0.889	0.866	0.861	0.897	
User Interface	0.841	0.869	0.839	0.916	0.827	0.928

Based on Table 2, it can be inferred that the information has fulfilled discriminant validity.

Composite Reliability

Furthermore, construct reliability testing was conducted using Composite Reliability and Cronbach's Alpha values. As stated by Hair et al. (2021) The construct is deemed trustworthy if the Cronbach's Alpha and Composite Reliability values are > 0.70.

Table 3.
Reliability

Variable	Cronbach Alpha	Composite Reliability
Behavioral Intention	0.908	0.936
Decision to Use	0.932	0.951
Perceived Ease of Use	0.938	0.951
Perceived Trust	0.909	0.943
Perceived Usefulness	0.939	0.954
User Interface	0.919	0.949

Based on Table 3, we may conclude that every variable is trustworthy.

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Inner model

After the measurement model is declared valid and reliable, the next stage is to evaluate the structural model (Figure 1) through the R-square, F-square, and model fit values.

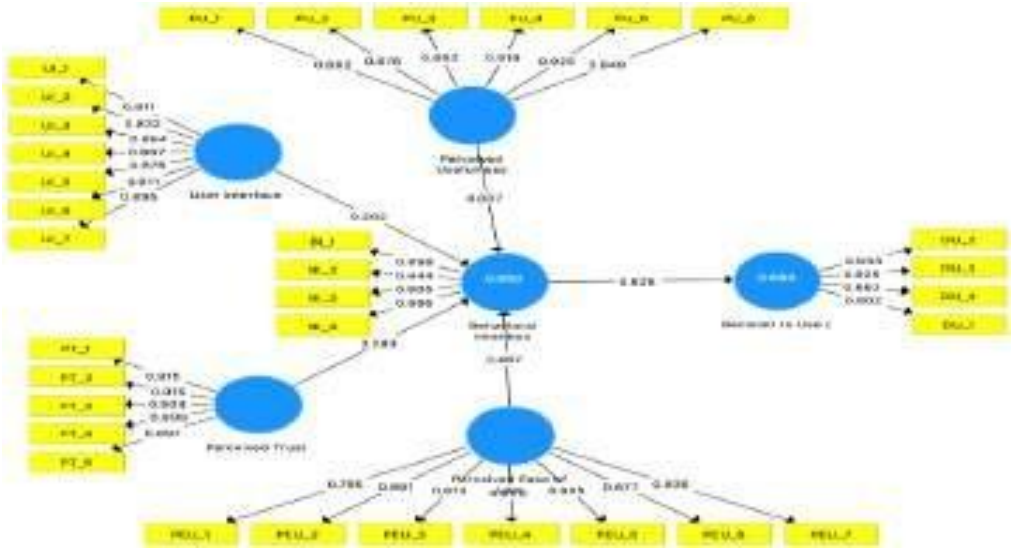

Figure 1.
Results of the PLS Algorithm Analysis

The independent variable's capacity to explain the dependent variable is shown by the R-square value (Chin, 1998).

Table 4.
R square

Variable	R-Square	R-Square Adjusted
Behavioral Intention	0,842	0,838
Decision to Use	0,683	0,681

The R-square value of 0.842 shows that perceived ease of use, perceived trust, perceived usefulness, and user interface are able to explain behavioral intention by 84.2%, while the remaining 15.8% is explained by other variables outside the study. Meanwhile, behavioral intention is able to explain usage decisions by 68.3%, while the remainder is influenced by other factors outside the research model.

Table 5.
Effect Size (f-square)

Connection	f-square
Perceived Ease of Use → Behavioral Intention	0,407

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Perceived Trust → Behavioral Intention	0,044
Perceived Usefulness → Behavioral Intention	0,002
User Interface → Behavioral Intention	0,013
Behavioral Intention → Decision to Use	2,152

According to Cohen (1988), A little effect is defined as having a value of 0.02, a medium effect as having a value of 0.15, and a big effect as having a value of 0.35. The results indicate that the greatest influence is found in the relationship between behavioral intention and usage decisions. Model fit testing shows an SRMR value of 0.080. According to Henseler et al. (2009) An SRMR value ≤ 0.08 shows that the model has a suitable degree of fit.

Hypothesis Testing

Path is used to test hypotheses. coefficient, statistic, and p-value. The theory is deemed valid if the t-statistic value is > 1.96 and the p-value < 0.05 (Hair et al., 2021).

Table 6.
Hypothesis Testing Results

Hypothesis	Connection	Coefficient	T-Statistics	P-Values	Decision
H1	Perceived Ease of Use → Behavioral Intention	0,567	4,283	0,000	Accepted
H2	Perceived Trust → Behavioral Intention	0,237	1,841	0,066	Rejected
H3	Perceived Usefulness → Behavioral Intention	0,036	0,301	0,764	Rejected
H4	User Interface → Behavioral Intention	0,119	0,797	0,426	Rejected
H5	Behavioral Intention → Decision to Use	0,826	12,588	0,000	Accepted

The test results show that only perceived ease of use positively affects behavioral intention. Perceived trust, usefulness, and user interface do not significantly impact it. Additionally, behavioral intention significantly influences the decision to use QRIS among MSMEs, highlighting the significance of usability.

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The Influence of Perceived Ease of Use on Behavioral Intention

The results of the study show that perceived ease of use has a positive effect on behavioral intention in using QRIS among MSMEs. This finding indicates that the system is simpler to understand and use, the greater the desire of MSMEs to use QRIS. Respondents tended to assess that QRIS was easy to learn, easy to operate, and could be used flexibly in daily transaction processes. Ease of understanding how the system works is an important consideration because some MSMEs still have varying levels of digital literacy. Business actors tend to choose systems that are simple and do not require complicated adaptation processes so that operational activities continue to run smoothly. This condition demonstrates that usability is the main factor in encouraging the formation of the intention to use QRIS. This finding is in line using the Model of Technology Acceptance which explains that ease of use is an important factor in forming a person's desire to utilize technology (Davis, 1989). When technology is perceived as easy to use, barriers to adoption are lower, making individuals more likely to adopt it. This study's findings are comparable to those of Firdausi & Antonio (2025), Gelaw et al. (2023), dan Nguyen & Nguyen (2023) who found that ease of use has a positive influence on the intention to use digital payment technology.

The Influence of Perceived Trust on Behavioral Intention

The results of the study showed that perceived trust did not significantly influence behavioral intention. This finding suggests that trust in system security is not yet a primary factor driving the intention to use QRIS among MSMEs. Although respondents considered the system secure and reliable, these considerations were not yet strong enough to generate a desire to use QRIS. This condition can occur because the majority of respondents are still in the first phases of adapting to technology, so their main concern is more focused on ease of use than on the security aspects of the system. Furthermore, the increasing use of QRIS in various places may also cause MSMEs to view system security as something that is standard, so it is no longer a primary consideration. This outcome is in line with Anggraini et al. (2022), Haqi & Astuti (2024), Putri & Amin (2024), dan Winanti & Fernando (2024) who found that trust is not always a dominant factor in forming intentions to use digital technology.

The Influence of Perceived Usefulness on Behavioral Intention

The results of the study showed that perceived usefulness did not have a notable impact on behavioral intention. This indicates that perceived benefits have not been a primary consideration for MSMEs in forming their intention to use QRIS. MSMEs understand that QRIS can speed up transactions and improve business efficiency, but these benefits are not yet strong enough to directly drive usage intentions. This indicates that MSMEs have not fully experienced the strategic benefits of using QRIS in managing their businesses. MSMEs focus more on the practical aspects of use than the long-term benefits offered by the technology. This result differs from the Technology Acceptance Model, which places benefits as the primary factor in forming usage intentions. (Davis, 1989). However, these results are supported by research Muchran & Ahmar (2019), Prawira et al. (2026), dan Yadav et al. (2024) This demonstrates that

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benefits are not always the dominant factor in user groups with limited digital literacy.

The Influence of User Interface on Behavioral Intention

The results of the study show that the user interface does not have a significant effect on behavioral intention. This suggests that system appearance, feature design, and interface convenience are not yet primary considerations for MSMEs in shaping their intention to use QRIS. Although respondents considered the system to have a fairly good appearance, this factor was not strong enough to encourage the desire to use QRIS. This condition shows that MSMEs are more oriented towards ease of transactions compared to visual experiences when using digital payment technology. This finding is supported by Limanan & Keni (2023) which shows that the user interface does not have a significant effect on behavioral intention.

The Influence of Behavioral Intention on the Decision to Use

The results of the study indicate that behavioral intention positively influences the decision to use QRIS. This finding indicates that the stronger the desire, plan, and readiness of MSMEs to use QRIS, the greater the actual decision to use the system in their business activities. Respondents with a strong desire to use QRIS also showed a tendency to use the system regularly in the future. This suggests that the decision to use is not formed spontaneously, but rather through pre-existing behavioral readiness.

These findings suggest that behavioral intention is a crucial link between user evaluation of the system and actual usage decisions. Although not all external factors are able to significantly drive usage intentions, the final decision is still greatly influenced by how much MSMEs want to use QRIS. The Planned Behavior Theory explains because the main indicator of real conduct is intention (Ajzen, 1991). This result is also in line with Sugianto & Tantra (2025), Wahyoedi et al. (2023), dan Wang & Guo (2026). Overall, the research results show that QRIS adoption among MSMEs in Purwokerto is more influenced by easy of use factors than by benefits, trust, or system appearance. These findings suggest that MSMEs tend to choose technology that is simple, easy to understand, and does not complicate their business operations.

The results of the study show that the classical assumption of the Technology Acceptance Model which places perceived usefulness as the dominant factor is not fully proven among MSMEs in Purwokerto. Instead, ease of use is the primary element propelling the formation of usage intentions. This finding suggests that technology adoption behavior among MSMEs is more pragmatic and oriented towards operational convenience rather than long-term strategic benefits. Efforts to increase QRIS adoption must not only emphasize the benefits of the technology but also ensure that the system is truly easy to understand and use for small-scale businesses.

CONCLUSION

The findings indicate that only perceived ease of use positively affects the intention of MSMEs to use QRIS. Other factors like perceived trust, usefulness, and user interface do not significantly influence this intention. MSMEs prioritize ease of

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use over other aspects. Furthermore, behavioral intention was shown to have a positive and significant influence on the decision to use. These results indicate that the decision to use QRIS is heavily impacted by the extent to which MSMEs have the desire and readiness to use the technology in their business activities. Theoretically, this research adds to the development of technology adoption behavior studies by exhibiting that the classical assumptions of the Technology Acceptance Model do not fully apply in the MSME context, where perceived usefulness is not a dominant factor. This research also strengthens the Planned Behavior Theory that intention is an important predictor of actual behavior.

In practical terms, this study's findings offer input for digital payment service providers, banks, and regulators to focus more on system simplification, improving digital education, and making QRIS easier to use for MSMEs. This research still has limitations because it was only conducted on MSME actors in the Purwokerto area, so the research results cannot be widely applicable. Upcoming studies could expand the research area and add other variables such as perceived danger, digital literacy, societal impact, or facilitating conditions to provide a more comprehensive picture of digital payment adoption.

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