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DETERMINAN MINAT UMKM UNTUK MENGADOPSI QRIS DI KOTA KUPANG

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ABSTRACT

The use of the Quick Response Code Indonesian Standard (QRIS) has changed the way of digital payments in Indonesia and has become an inseparable part of public transactions in big cities in Indonesia, including Micro, Small and Medium Enterprises (MSMEs). This research aims to analyze the factors that influence the interest of MSMEs in Kupang - Indonesia to adopt QRIS in their payment transactions. This research uses a quantitative approach by collecting data through distributing Google forms to MSMEs in Kupang - Indonesia. Respondents involved as a research sample were 61 people. The research results show that digital financial literacy has a significant effect on the interest of MSMEs in Kupang - Indonesia to adopt QRIS, while perceived ease of use and perceived usefulness do not have a significant effect on the interest of MSMEs in the city of Kupang - Indonesia to adopt QRIS

Keywords: Digital Financial Literacy, QRIS, Perceived Ease of Use, Perceived Usefulness

ABSTRAK

Penggunaan Quick Response Code Indonesian Standard (QRIS) telah mengubah cara pembayaran digital di Indonesia dan telah menjadi bagian tak terpisahkan dari transaksi masyarakat di kota-kota besar Indonesia, termasuk Usaha Mikro, Kecil, dan Menengah (UMKM). Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi minat UMKM di Kota Kupang - Indonesia untuk mengadopsi QRIS dalam transaksi pembayarannya. Penelitian ini menggunakan pendekatan kuantitatif dengan pengumpulan data melalui penyebaran google form kepada pelaku UMKM di kota Kupang - Indonesia. Responden yang terlibat sebagai sampel penelitian sejumlah 61 orang. Data yang terkumpul dianalisis menggunakan Partial Least Square. Hasil penelitian menunjukkan bahwa *digital financial literacy* berpengaruh signifikan terhadap minat UMKM di kota Kupang - Indonesia untuk mengadopsi QRIS, sedangkan *perceived ease of use* dan *perceived usefulness* tidak berpengaruh signifikan terhadap minat UMKM di kota Kupang - Indonesia untuk mengadopsi QRIS

Kata kunci: *Digital Financial Literacy, QRIS, Perceived Ease of Use, Perceived Usefulness*

INTRODUCTION

In the current digital era, more and more people are using digital technology to carry out financial transactions, such as money transfers, bill payments, or investments, as well as MSME owners who also need to adapt to current technology. In addition, the Covid-19 pandemic is an example of an unexpected event that was experienced and had an impact on all countries, especially Indonesia, both with good and bad impacts (Sugiono, 2022). There are several negative impacts arising from the Covid-19 Pandemic, such as in the health and technology sectors. However, of course there is a positive impact from Covid-19, namely digitalization from a social and financial perspective. From a social perspective, Covid-19 has resulted in people being able to communicate remotely via pre-existing platforms. From a financial perspective, people can use QRIS without physical contact with money. The use of QRIS itself has started to increase since the initial publication of QRIS by Bank Indonesia on 17 August 2019, which is not the same as in NTT where the use of QRIS only started to increase after 3 years of QRIS being published, to be precise in 2022. The use of QRIS increased by around 816% and the majority of transactions occurred in Kupang City (Kompas.id, 2023)The Indonesian Bank NTT representative office noted that QRIS usage in 2021 was recorded at 15,000 users and increased in 2022 to 137,459 users. shopping Within a year the number of users increased to 122,459 users. During 2022, 141,727 merchants were recorded to have provided the QRIS payment system, they served 953,073 transactions with a value of IDR 129.83 billion, the majority of transactions occurred in Kupang, Indonesia (Kompas.id, 2023)

Digital financial payments have developed rapidly since 1958, where in that year the first communication was created via a transmission cable connecting North America and Europe, which had an impact on the development of fintech, which was considered to be fintech 1.0 with the creation of the first ATM machine at that time. Then it developed into fintech 2.0 which has started to enter various internet networks into the banking system, and is currently called fintech 3.0 where more and more technology is being developed (Leong, 2018)Digital payment methods (cashless) are a type of payment that has been of great interest to the public recently. One of them is payment using e-wallet, e-wallet is a type of non-cash payment in the form of an application for payment transactions such as via GoPay, OVO, Shoppe Pay, Dana, LinkAja. Initially payments via e-wallet used QR-CODE, but users found it difficult because they had to send several QR codes depending on how much e-wallet they used. Seeing this incident, Bank Indonesia launched national code

standardization for all digital wallet applications, namely QRIS (Quick Response Code Indonesian Standard), on August 17 2019, in the context of the 74th Indonesian Independence Day. QRIS was initially published at Bank Indonesia head office, after which it was distributed in Bank Indonesia branch offices, and eventually spread to the wider community (Seputri & Muhamad, 2022).

(Laukkanen & Kiviniemi, 2010) said that most research only focuses on what benefits can be gained when adopting a technology, such as the latest innovations and also that the technology must be adopted because it is considered good enough. Most research also only examines the initial phase when someone is about to adopt the technology (Humbani & Wiese, 2019), or even the phase after adoption (Oertzen & Odekerken-Schröder, 2019). Research related to adopting digital payments is mostly researched in developing countries (Chawla & Joshi, 2019), as happened in India where they were all forced to adopt digital payments because using cash was riskier in India itself. (Sivathanu, 2019). There is also research that examines comparisons between groups in adopting digital payments. For example, the age grouping between generation Y, generation Z, which found that more generation Z prefer to adopt digital payments compared to generation Y. (Tan & Leby Lau, 2016).

This research itself focuses on theories that can be reasons for people to want to adopt or not want to adopt QRIS as a payment method. Of the 10 interviewees, they said that in Kupang itself, technological developments were getting better and developing in various ways. The characteristics of the people of Kupang city themselves in their acceptance of the latest technology are very warm and willing to accept this technology, for example in this research, namely the existence of QRIS as a technology provided by the government to facilitate payments and help with payments. The people of Kupang City really accept the existence of QRIS, because the people feel that it is very helpful and makes it very easy to make transactions using the traditional method using conventional money, and it is also very helpful when you want to make a transaction but don't bring conventional money. Therefore, the author in this research took 3 variables that were used to research regarding MSMEs' interest in adopting QRIS, namely, digital financial literacy, perceived ease of use, perceived usefulness.

LITERATURE REVIEW

Digital Payment

Digital payments themselves have been developed since the 1950s, where in that year the first communication was created via a transmission cable connecting North America and Europe, which had an impact on the development of fintech, which was fintech 1.0 with the creation of the first ATM machine at that time. Then it developed into fintech 2.0 which has started to enter various internet networks into the banking system and is currently called fintech 3.0 where more and more technology is being developed (Leong, 2018). In general, the definition of digital payment is that payments are made using technology and do not use cash (Pizzol, Vighi, & Sacchi, 2018). There are also other terms used by other researchers such as payment instruments (Karoubi, Chenavaz, & Paraschiv, 2016), cashless payments (Fabris, 2019), online payments (Yang, Pang, Liu, Yen, & Tarn, 2015) and electronic money (Singh, 2004). What all this research has in common is that when making payments we no longer use cash as a medium of exchange but instead use technology for transactions. In this research, the digital payment is QRIS which was published by Bank Indonesia in 2019. Digital payments have developed rapidly in recent years (BankIndonesia, 2019) and one of the latest innovations that has changed the way people make transactions is the Indonesian Standard Quick Response Code (QRIS). QRIS is a digital payment standard that has been introduced in Indonesia (BankIndonesia, 2019), and has become an everyday part of people's daily lives. QRIS is a digital payment system that utilizes QR (Quick Response) codes to facilitate electronic financial transactions (BankIndonesia, 2019). QRIS is used as a payment method in various sectors, including retail, restaurants, transportation and various other business places. QRIS allows payments using smartphones or other electronic devices equipped with cameras.

Digital Financial Literacy

Digital financial literacy can be said to be part of financial literacy in general, but what differentiates it is the media used, where digital financial literacy uses the help of technology to help and make things easier. There is still no definite definition of what digital financial literacy is. Morgan, Huang, & Trinh, (2019) suggests there are 4 dimensions related to digital financial literacy.

The first dimension is knowledge about digital financial products and services, where every individual needs to know and be aware of digital financial products and services. Examples include QRIS, e-Wallet, internet banking, and others. The second dimension is awareness of the risks that can be obtained from using digital finance. Examples include online fraud, hacking, and so on. The third dimension is, controlling the risks that can occur, every individual needs to understand and know how to use digital products correctly so that they can avoid online

fraud, hacking and so on. The final dimension is everyone's knowledge of consumer rights, for example returns and losses, how to recover an account that has been hacked and so on. So, the hypothesis is formulated as:

H1 a b. the higher a person's digital financial literacy, the higher the intention to adopt QRIS (a) fully adopt QRIS (b) refuse to adopt QRIS.

Perceived Ease of Use

Perceived Ease of Use or perceived ease of use is a concept in the TAM model that refers to the user's perception of the extent to which technology or information systems are easy to use. Perceived ease of use in technology is defined as a measure of a person's trust in a computer that is easy to understand and use (Davis, 1989). Perceived ease of use is defined as the extent to which users believe that using a particular technology does not require difficult or heavy effort to use. Ease of use, which is also referred to as business expectations, has three aspects, namely easy to use, easy to learn, and easy to become skilled. Perceived ease of use is one of the independent variables in the Technology Acceptance Model (TAM) theory. The TAM concept was developed by Davis as a theory as a reference for studying and understanding user behavior in receiving and using a digital information system. Ease of technology is defined as a measure of trust in computers that are easy to understand and use. Overall, Perceived ease of use refers to the word "easy", namely that someone feels that in using a system there is no need to expend a lot of effort or is free from effort because the operation of the system is very easy to understand and use. So, the hypothesis is formulated as:

H2 a b. the easier QRIS is for someone to use, the higher the intention to adopt QRIS (a) fully adopt QRIS (b) refuse to adopt QRIS.

Perceived Usefulness

Davis, (1989), states that Perceived Usefulness is a measure of the extent to which the use of a technology is believed to bring benefits to the people who use it. In the definition intended by TAM, perceived usefulness is defined, the extent to which a person believes that using certain technology can improve their performance or increase their productivity. In research conducted by Pambudi, (2019) said that perceived usefulness is a description of how much a person's level of confidence is in using a technological system to increase work productivity. This is supported by research conducted by (Daneji, Ayub, & Khambari, 2019) which states that students will use technology if the student feels the benefits obtained in completing assignments. So that these benefits can change a person's behavior in accepting technology. Thus, if it is connected to current digital technology, especially digital payments, this can be used as a payment booster that can be made anytime and anywhere. Someone will use a technology if they already know the advantages and positive benefits of using it. So the hypothesis is formulated as:

H3 a b. The more useful QRIS is to help improve a person's performance, the higher the intention to adopt QRIS (a) fully adopt QRIS (b) refuse to adopt QRIS

3.METHODOLOGY

The type of research used in this research is associative research. This type of associative research is the type of research used if you want to question the relationship between 2 or more variables (Djarmiko, 2018). In this research there are exogenous variables (variables that are influenced) and endogenous variables (variables that influence). The respondents in this research were MSMEs in Kupang, Indonesia, both those who had used or not used QRIS, totaling 61 respondents. The data source taken in this research used primary data and was obtained directly from respondents who filled out questionnaires which were distributed by researchers online using Google Form. The questionnaires that were distributed were then collected into one and will be processed using PLS (Partial Least Square) to become the results of this research.

4.RESULT AND DISCUSSION

Respondent Information and Respondent Profile

In this study the number of respondents who filled out the questionnaire was as follows:

Information	Total
Questionnaires filled out via Google Form	61
Questioners who do not meet the requirements	6

Total questionnaires processed	55
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Tabel 4.1 Number of Respondents

In this study there were 61 respondents who had filled out and answered the questionnaire, however there were 6 answers that did not meet the requirements, namely not managing MSMEs, where in this study the aim was to examine MSMEs' decisions in using the QRIS payment method, therefore these 6 answers could not be used. processed.

Respondent information in this study is as follows:

Informations	Total	Percentage
Gender		
Man	31	56%
Woman	24	44%
total	55	100%
Age		
< 20 years	3	5%
>21-30 years	6	10%
>31-40 years	18	33%
>41-50 years	17	32%
50 years>	11	20%
Total	55	100%

Tabel 4.2 Respondents Information

From the data table above, it can be said that almost half of the respondents are male. Meanwhile, the majority of respondents are aged 31 years to 50 years, which is 65% of the total respondents

Research Result

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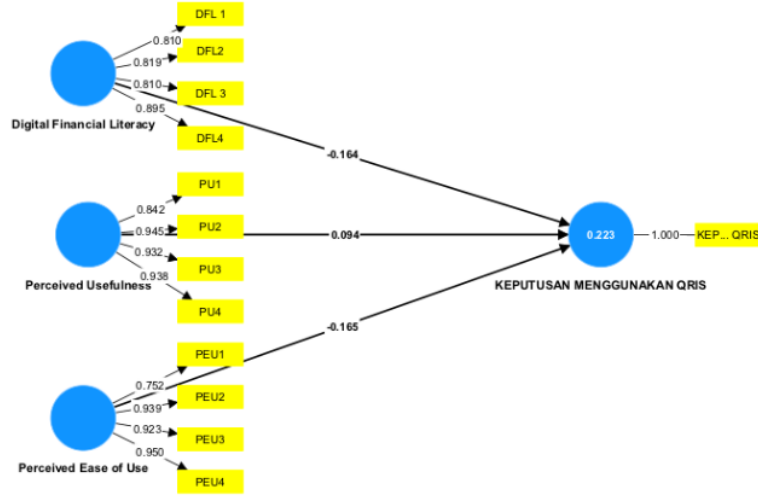
The results of the questionnaire filled in by respondents, in the table below are presented in the form of scores that have been filled in by respondents, the results of the questionnaire are as follows:

Indicator	Score					Total Score	Percentage
	1	2	3	4	5		
knowledge of financial digital products and services	1	1	7	22	24	232	84%
awareness of the risks that can be obtained from using QRIS	4	1	2	19	32	248	90%
control the risks that may occur	2	2	7	21	23	226	82%
each individual's knowledge of consumer rights	1	2	6	21	30	257	93%
QRIS is useful and useful when used	1	3	6	15	30	222	81%
QRIS can help and make things easier	1	3	1	18	32	236	86%
QRIS is comfortable to use	2	2	7	18	26	237	86%
QRIS saves time when making transactions	2	2	5	25	21	229	83%
QRIS is easy to use	1	4	11	15	24	235	85%
QRIS is easy to learn	2	2	2	21	28	242	88%
QRIS is easy to control, supervise and control	2	2	4	16	31	229	83%

4.3 Result Table

Convergent Validity

To carry out a convergent validity test, it can be seen through the outer loading of each variable indicator. Outer loading is said to be valid if it has a value > 0.5. The following are the results of the outer loading of each variable:



Gambar 4.1 Outer model

Convergent Validity Table

Categori	Digital Literacy	Financial	Perceived Usefulness	Perceived Ease of Use	Decision to use QRIS
DFL 1	0.810				
DFL 2	0.819				
DFL 3	0.810				
DFL 4	0.895				
PU 1			0.842		
PU 2			0.945		
PU 3			0.932		
PU 4			0.938		
PEU 1				0.752	
PEU 2				0.939	
PEU 3				0.923	
PEU 4				0.950	
KP 1					1.000

Tabel 4.4 Convergent Validity Value Outer Loadings

Based on the table above, there are several indicators in this research that have a value of > 0.5, so based on the table above it can be concluded that of the 13 indicators that meet the requirements for convergent validity, and there are no indicators that do not meet the requirements.

Discriminant Validity

The next stage is discriminant validity. This test is used to compare cross loading values for one variable which is greater than another variable. The following are the cross-loading values:

Category	Digital Financial Literacy	Perceived Usefulness	Perceived Ease of Use	Decision to use QRIS
DFL 1	0.810	0.653	0.617	-0.304
DFL 2	0.819	0.556	0.481	-0.331
DFL 3	0.810	0.434	0.400	-0.375
DFL 4	0.895	0.718	0.712	-0.460
PU 1	0.575	0.842	0.746	-0.266
PU 2	0.682	0.945	0.928	-0.382
PU 3	0.687	0.932	0.893	-0.328
PU 4	0.652	0.938	0.913	-0.422
PEU 1	0.491	0.720	0.752	-0.113
PEU 2	0.686	0.904	0.939	-0.375
PEU 3	0.471	0.863	0.923	-0.323
PEU 4	0.694	0.919	0.950	-0.458
KP 1	-0.450	-0.390	-0.400	1.000

Tabel 4.5 Cross Loadings Values

In the table above, almost all indicators have higher cross loading values than other variable constructs, therefore it can be concluded that ¹² of these indicators have passed the discriminant validity test. Not only that, but this test can also be seen from the Average Variance Extracted (AVE) results to see ^{the} construct. Following are the AVE values:

AVE Table

Categori	Nilai AVE
Digital Financial Literacy	0.696
Perceived Usefulness	0.837
Perceived Ease of Use	0.800

Tabel 4.6 Average Variance Extracted Values

From the table above ¹² it can be seen that the AVE value of the three variables is more than 0.5 so that ^{the} three variables are declared to have passed the discriminant validity test.

⁷

Path Coefficients Table

	Original Sample (O)	Mean Sample (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
DFL > KEP.	-0.164	-0.161	0.080	2.060	0.039
PU > KEP.	-0.165	-0.183	0.176	0.936	0.350
PEU > KEP.	0.094	0.106	0.184	0.511	0.610

Tabel 4.7 Path Coefficients Table

Based on the table data above, it can be concluded that the influence of the independent variable on the dependent variable in each hypothesis is as follows:

⁴
1. Digital Financial Literacy has a significant influence on the decision to use QRIS for MSMEs in Kupang, Indonesia. The results of the tests in the table above show that the t-statistic value of digital financial literacy on the decision to use QRIS is 2.060, which means above the value of 1.96. This can be explained that digital financial literacy has a significant influence on MSMEs' decisions to use QRIS as a payment method in Kupang, Indonesia.

⁶
2. Perceived usefulness does not have a significant effect on the decision to use QRIS in MSMEs in Kupang, Indonesia. The results of the tests in the table above show that the t-statistic value of perceived usefulness on the decision to use QRIS is 0.936, which means it is below the value of 1.96. This can be explained that perceived usefulness does not have a significant effect on MSMEs' decisions to use QRIS as a payment method in Kupang, Indonesia.

⁹
3. Perceived ease of use does not have a significant effect on the decision to use QRIS for MSMEs in Kupang, Indonesia. The results of the tests in the table above show that the t-statistic value of perceived usefulness regarding the decision to use QRIS is 0.511, which means it is below the value of 1.96. This can be explained that perceived usefulness does not have a significant effect on MSMEs' decisions to use QRIS as a payment method in Kupang, Indonesia.

CONCLUSION

Digital Financial Literacy Has a Significant Influence on MSMEs' Decisions to Use the QRIS Payment Method

The results of this research can be said that digital financial literacy is significant in the decision of MSMEs to use the QRIS payment method in Kupang, Indonesia. Based on the results of this research test, it was concluded that respondents with a good DFL level would tend to decide to make payments using the digital payment method, namely QRIS. Of the 4 indicators tested in this research, the first is knowledge about digital services, showing that if a lot of people know about digital financial services, someone will prefer and decide to use digital services in their daily lives. The second indicator, namely how often someone uses digital financial services, will increasingly make someone decide to use the QRIS payment method in their daily activities. Third, respondents' knowledge regarding the risks that can be obtained from using QRIS from the data obtained among the 4 indicators tested in digital financial literacy obtained the lowest percentage, meaning that knowledge of risks influences a person's decision to use the QRIS payment method. The fourth indicator is the respondent's ability to manage and control activities in using technological financial services, where in this indicator the more respondents know about controlling and managing activities using financial services, it will influence a person's use of technological financial services. So the four indicators tested in digital financial literacy show that 3 indicators have a very significant effect and 1 indicator does not have a very significant effect.

Perceived Usefulness Does Not Have a Significant Influence on MSMEs' Decisions to Use the QRIS Payment Method

⁶
From the results of the hypothesis test in this research, it shows that perceived usefulness does not have a significant effect on MSMEs' decisions to use the QRIS payment method. This factor measures a person's decision regarding the usefulness of digital services, namely QRIS. There are several influences that cause the perceived usefulness variable to not have a significant effect on MSMEs' decisions to use the QRIS payment method. The first factor that influences the perceived usefulness indicator is that QRIS can increase productivity in carrying out operations, where based on the data collected by this first indicator, the respondents' answers can be concluded that respondents feel that using QRIS does not really increase their operational productivity. The second indicator is that QRIS is effective as a payment method, from the answers given by respondents, namely that using QRIS is not very effective as a payment method considering that this research was conducted in Kupang, Indonesia where many people still use traditional payment methods, namely cash. The third indicator, namely that using QRIS can help in recording financial reports, from the results obtained from respondents, namely that using

QRIS is not very helpful in recording financial reports. The final indicator, namely QRIS, is useful as a payment method. From the respondents' answers, it can be concluded that using QRIS is not very useful as a payment method at this time.

Perceived Ease of Use Does Not Have a Significant Influence on MSMEs' Decisions to Use the QRIS Payment Method

The results of the hypothesis test show that perceived ease of use does not have a significant effect on MSMEs' decisions to use the QRIS payment method. There are several influences that cause this perceived ease of use to be insignificant. The first factor is that QRIS is easy to use. From the answers given by respondents, it can be concluded that QRIS is not easy to use. The second factor is that QRIS is easy to learn. From the respondents' answers given, it can be concluded that QRIS is not easy to learn for the respondents who have provided answers. The third factor is that the features provided by QRIS are easy to use. From the respondents' answers given, it can be concluded that the features offered by QRIS cannot be easily learned by the respondents who have provided answers in this research. The fourth factor, namely QRIS, helps make transactions easier and record financial reports. From the answers given by respondents, it can be concluded that the use of QRIS does not help make transactions easier and record financial reports.

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