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The Effect of Perceived Ease of Use and Perceived Benefits on Interest in Using QRIS at Street Vendors in Cirebon City

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Abstract

This focus of this research the effect of perception on ease of use and perceived benefits on the interest of business actors on Moh. Toha Street in Cirebon City. Quantitative research methodology was employed for this study. Data collection was executed through a purposive sampling approach, utilizing primary data gathered via questionnaires. The target population consisted of street vendors classified as Micro Businesses situated on Moh. Toha Street who utilize QRIS for payment transactions. The sample comprised 100 respondents. For data analysis was conducted via multiple linear regression through SPSS software version 21. The findings demonstrate that: (1) perceived ease of use positively and significantly impacts the interest in utilizing QRIS, and (2) perceived benefits also positively and significantly influence the interest in adopting QRIS.
***Keywords**: Technology Acceptance Model (TAM), QR Code Indonesian Standard (QRIS), Street Vendors.*

A. INTRODUCTION

Based on the legal framework governing Indonesia's central banking system, particularly Law of the Republic of Indonesia Number 23 of 1999 concerning Bank Indonesia, which has undergone several amendments and most recently updated through Law Number 4 of 2023, Bank Indonesia operates with a full and constitutionally guaranteed independence. This independence is not merely symbolic but legally binding, ensuring that the central bank can perform its duties without any form of interference from external parties—be it the government, private entities, or international institutions. Such autonomy is crucial for the credibility of a central bank, especially in maintaining public trust and ensuring consistent and objective policy-making. The law mandates that Bank Indonesia must actively reject any attempt of intervention, thus reinforcing the integrity of its decisions and strengthening its role as the supreme monetary authority in the country.

In carrying out its mandate, Bank Indonesia is primarily responsible for maintaining the stability of the rupiah, both in terms of its domestic purchasing power and exchange rate against foreign currencies. To achieve this, Bank Indonesia relies on a three-pillar strategy: (1) the formulation and implementation of sound monetary policy, which includes controlling inflation, interest rates, and money supply; (2) the regulation and oversight of the payment system, aimed at ensuring transactions are secure, efficient, and widely accessible; and (3) the maintenance of financial system stability, which involves safeguarding banking and financial institutions from systemic risks and financial crises. These three pillars are interdependent and serve as the foundation upon which the central bank upholds the country’s macroeconomic stability.

As part of its strategy to strengthen the payment system, Bank Indonesia has introduced a national standard for digital payments known as QRIS (Quick Response Code Indonesian Standard). This innovative infrastructure aims to integrate various digital payment services under a unified system, thereby simplifying transactions for consumers and merchants alike. QRIS supports cashless and contactless transactions, which are increasingly essential in today's fast-paced digital economy. By standardizing QR code-based payments, Bank Indonesia not only accelerates the adoption of digital financial services but also enhances transaction security, increases efficiency, and broadens financial inclusion. The implementation of QRIS marks a significant step toward building a resilient and inclusive digital payment ecosystem, in line with Indonesia's broader vision of becoming a digitally connected economy.

The Quick Response Code Indonesia Standard (QRIS) is a QR code-based payment system, which was created through a collaboration between Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS was released on August 17, 2019 and began to be used on January 1, 2020. QRIS has many benefits for merchants, including supporting the trend of digital cashless payments, increasing sales frequency, reducing cash management costs, minimizing the risk of losing cash or receiving counterfeit money, and recording transactions automatically which can increase merchants' opportunities to obtain working capital through bank loans. According to Ciptowati & Setiawan (2024) that MSME players will benefit from QRIS because it accepts all payments from various e-wallets or e-banking, so that one's effort is low because payments become faster and there is no need to provide change.

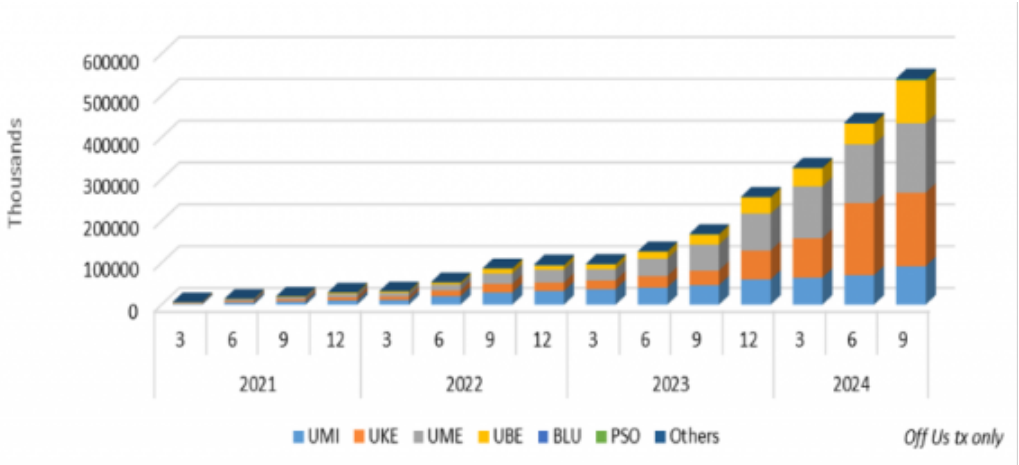

Figure 1. QRIS Transaction Volume Per Merchant Criteria
Source: Indonesian Payment System Association

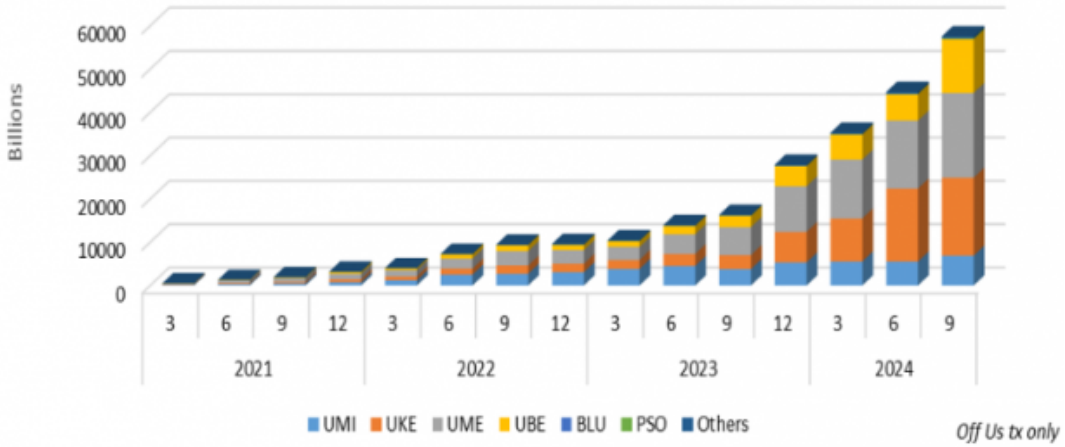

Figure 2. QRIS Nominal Transaction Per Merchant Criteria
Source: Indonesian Payment System Association

Based on the data presented, it is evident that QRIS usage is segmented across different categories of businesses, namely Micro Enterprises (UMI), Small Enterprises (UKE), and Medium Enterprises (UME). The frequency and nominal value of QRIS transactions per merchant are significantly supported by these three business categories. According to data released by Bank Indonesia, in the second quarter of 2024, QRIS transactions showed a remarkable annual growth rate of 226.54%. This substantial growth is accompanied by a merchant base of approximately 32.71 million stores, while the number of QRIS users has reached 50.50 million. Notably, of these users, around 30.2 million are merchants categorized as Micro, Small, and Medium Enterprises (MSMEs), contributing to a transactional value of IDR 32.86 trillion. These figures indicate that MSMEs constitute the largest portion of QRIS adopters, reinforcing the importance of digital payment systems in driving financial inclusion at the grassroots level.

Furthermore, research by Puspitaningrum et al. (2023) highlights that the implementation of QRIS is perceived to offer practical convenience for MSME merchants. The system eliminates the need for physical cash handling, such as providing change, and facilitates smoother transactions for consumers who only need to scan a QR code via their smartphone. This level of simplicity aligns with the expectations of modern consumers and provides a streamlined experience for merchants, especially in informal and high-volume trading environments such as street vendors and market stalls. From a financial management perspective, the use of QRIS can also assist MSMEs in tracking transactions more effectively, reducing risks of theft or fraud associated with cash-based systems, and gradually integrating them into the formal financial ecosystem.

Despite these advantages, the adoption of QRIS has not been uniformly accepted among MSME players. Some business owners continue to perceive QRIS as a complicated system that introduces new challenges rather than simplifying operations. According to Palupi (2022), several MSMEs find the QRIS platform difficult to operate, particularly those with limited exposure to digital literacy or those unfamiliar with smartphone-based applications. These perceptions are compounded by infrastructural limitations, such as unstable internet connections in certain areas, which significantly affect transaction reliability. Nasih et al. (2024) also identified other deterrents, such as concerns over the Merchant Discount Rate (MDR) fees and transaction ceilings, which are seen as burdensome by merchants with narrow profit margins. These constraints highlight the need for better infrastructure support and targeted education campaigns to facilitate more inclusive adoption.

Preliminary findings from research conducted in the Cirebon City area further support these assertions. Among micro-category businesses operating in the region, there exists a visible gap between the potential benefits offered by QRIS and the actual level of user engagement. Many micro-entrepreneurs acknowledge the utility of digital transactions but remain hesitant to adopt QRIS due to factors such as lack of familiarity, fear of making errors, and concerns over hidden costs. Therefore, while macro-level data suggests a surge in QRIS usage among MSMEs nationwide, localized studies reveal nuanced barriers that must be addressed through policy interventions, community-based training, and incentivized onboarding strategies. A deeper understanding of these local dynamics is crucial for ensuring that the expansion of digital payment infrastructure such as QRIS genuinely empowers micro-entrepreneurs rather than marginalizing those unable to adapt quickly to technological shifts.

Information regarding QRIS usage by local microbusiness in Cirebon City

Period	Volume	Nominal	Merchant
January	507.533	82.900.176.199	278.586
February	487.257	91.250.673.111	285.945
March	620.733	163.995.280.321	289.192
April	823.282	151.087.969.744	293.527
May	980.240	128.205.995.767	295.330
June	881.007	129.436.094.458	305.881
July	907.009	143.773.626.995	311.501
August	1.126.792	162.969.379.628	316.809
September	1.522.082	196.810.201.219	319.047
October	1,636.101	211.216.981.393	325.886

November	1.638.969	213.969.743.985	331.667
December	1.983.869	249.445.348.113	339.559

Source: Bank Indonesia Ciayumajakuning Region

The utilization of digital payment systems such as Quick Response Code Indonesian Standard (QRIS) has significantly increased in recent years, driven by government initiatives to promote a cashless society. However, despite this momentum, the adoption rate among micro businesses—particularly street vendors and informal traders—remains relatively low. Several studies and field observations have indicated that this limited adoption is not merely due to technological shortcomings but is also shaped by socio-economic and cultural factors. For instance, communities with limited access to education and digital literacy may find it difficult to understand and trust digital payment systems. Additionally, in many low-income segments, the ownership of smartphones is still minimal, and access to mobile internet is inconsistent. Moreover, challenges related to linking digital wallets to traditional bank accounts, and the underdevelopment of a comprehensive digital ecosystem in certain areas, further discourage micro businesses from adopting cashless payment methods like QRIS.

This low level of digital payment adoption among micro enterprises is particularly concerning given the potential benefits that such technologies offer. QRIS simplifies transaction processes, enhances transparency, and reduces the dependency on physical cash, which in turn can increase operational efficiency and security. In the context of economic development, especially for small-scale enterprises, such advantages are crucial for improving business sustainability and competitiveness. However, the apparent reluctance among micro business operators to utilize QRIS suggests that there may be deeper issues at play—such as perceptions of technological difficulty or doubts about the benefits offered. Understanding these psychological and contextual factors is essential for formulating effective strategies to increase QRIS adoption among micro, small, and medium enterprises (MSMEs), particularly those operating in informal or semi-formal markets.

Based on this phenomenon, the present study aims to examine how perceived ease of use and perceived benefits influence the adoption of QRIS among micro business operators, with a specific focus on street vendors located along Moh Toha Street in Cirebon City. This research is grounded in the Technology Acceptance Model (TAM), which posits that users' behavioral intentions to adopt a technology are largely influenced by their perceptions of how easy and useful that technology is. By targeting micro businesses—arguably the most underserved segment in the digital economy—this study intends to fill a significant research gap. Previous studies on QRIS have tended to focus on larger businesses or urban consumers who are already familiar with digital financial services. In contrast, this research will offer primary data that reflects the experiences and perceptions of micro-scale entrepreneurs who may have limited exposure to such systems.

Furthermore, the study is expected to contribute not only to the academic discourse but also to practical policymaking and digital financial inclusion strategies. The findings can help regulators, banks, and fintech providers design more inclusive approaches that accommodate the specific needs and constraints of micro business operators. For example, improving awareness campaigns, simplifying onboarding processes, or offering incentives tailored to low-income merchants could be some actionable outcomes of this research. In addition, this study will provide empirical insights into the roles of perceived ease of use and perceived benefits in shaping digital behavior among the grassroots segment—an area that has been relatively overlooked in the literature. Ultimately, by understanding the barriers and motivators to QRIS adoption at the micro-business level, stakeholders will be better positioned to foster a more inclusive and resilient digital economy in Indonesia.

B. LITERATURE REVIEW

Technology Acceptance Model (TAM) Theory

The Technology Acceptance Model (TAM), first introduced by Davis (1989), is one of the most widely accepted theoretical frameworks for understanding user acceptance of information systems and technology. According to this model, two key variables influence an individual's intention to use a particular technology: perceived usefulness (PU) and perceived ease of use (PEOU). Perceived usefulness refers to the degree to which a person believes that using a specific system will enhance their performance or productivity. Meanwhile, perceived ease of use is defined as the degree to which an individual believes that using the system will be free of effort. TAM posits that these two constructs affect users' attitudes toward using technology, which in turn influence their behavioral intentions and ultimately lead to actual usage. Over the years, TAM has been applied across various domains including e-commerce, mobile banking, digital health systems, and, more recently, digital payment platforms.

The relevance of TAM in the context of digital payment systems, such as Quick Response Code Indonesian Standard (QRIS), is highly significant. Oktaviani et al. (2024) assert that the TAM framework can project the extent of approval or rejection of a new technological system and identify the necessary adjustments for wider acceptance. In the case of QRIS, users' perception of the system's usefulness—such as faster transactions, reduced handling of cash, and greater transparency—is a critical factor influencing adoption. Likewise, the perceived ease of use—referring to how simple and intuitive the QRIS interface is, and how easily users can perform transactions—also plays a crucial role in shaping user attitudes and eventual usage. These two dimensions serve as predictors of user behavior and are instrumental in determining the success of technology implementation, particularly among users with limited technological literacy or digital access, such as micro and small business owners.

Building upon this theoretical foundation, the present study investigates QRIS adoption through the dual lenses of perceived benefits and perceived ease of use. Asfendi et al. (2025) emphasize that both variables are crucial in influencing the interest of users—especially MSMEs—in embracing QRIS as a digital payment solution. In practice, perceived benefit reflects users' recognition of QRIS as a value-adding tool for improving business efficiency and customer satisfaction. Meanwhile, perceived ease of use highlights the importance of system accessibility, user-friendly features, and minimal learning curve required to adopt the technology. By examining how these factors interact within the microbusiness context, this research aims to gain a deeper understanding of the behavioral patterns and decision-making processes that underlie QRIS adoption. Such insights are essential not only for theoretical advancement but also for practical policymaking and the development of targeted interventions to accelerate digital payment inclusion across Indonesia.

Micro, Small and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are business entities owned and operated by individuals, groups, or small-scale institutions. These enterprises are generally categorized based on their business capital and annual turnover. MSMEs play a strategic role in the national economy, particularly in driving economic growth, creating job opportunities, and promoting equitable welfare across various social strata and regions. In many developing countries, including Indonesia, MSMEs serve as the backbone of the economy due to their ability to engage the informal sector and empower local communities.

According to Government Regulation of the Republic of Indonesia Number 7 of 2021 concerning the Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises, MSMEs are divided into three main categories: micro enterprises, small enterprises, and medium-sized enterprises. This classification is based on two primary indicators: the amount of business capital and the annual revenue or turnover. The details of each category are as follows:

1. Micro enterprises represent the smallest scale of business within the MSME framework. As stipulated by the regulation, micro enterprises are defined by the following characteristics:
    a. A maximum capital of IDR 1,000,000,000 (one billion rupiah), which includes the total value of assets such as land and buildings used in business operations. This means that the calculation of capital for micro enterprises takes into account the fixed property assets utilized in day-to-day operations.
    b. Annual revenue not exceeding IDR 2,000,000,000 (two billion rupiah). In other words, micro enterprises are businesses with relatively low levels of sales, usually run by individuals or families on a limited scale, such as street vendors, small shops, or home-based artisans.
2. Small enterprises operate at a higher level than micro enterprises in terms of economic capacity and business scope. The characteristics of small enterprises include:
    a. Capital ranging from IDR 1,000,000,000 (one billion rupiah) to IDR 5,000,000,000 (five billion rupiah). This capital does not include the value of land and buildings used for the business, thereby only covering the capital directly invested in business activities such as raw materials, equipment, and operations.
    b. Annual revenue ranging from IDR 2,000,000,000 to IDR 15,000,000,000 (fifteen billion rupiah). Small enterprises generally have a basic organizational structure,

employ several workers, and may have simple administrative systems to support their operational sustainability.

3. Medium enterprises are more established businesses with a more complex managerial structure than micro and small enterprises. Their characteristics include:
    a. Capital exceeding IDR 5,000,000,000 (five billion rupiah) and up to a maximum of IDR 10,000,000,000,000 (ten trillion rupiah), excluding the value of land and buildings used in the business. This indicates that medium enterprises possess substantial productive assets and the potential for broader expansion.
    b. Annual revenue ranging between IDR 15,000,000,000 and IDR 50,000,000,000 (fifty billion rupiah). Businesses in this category typically have a complete organizational structure, specialized divisions, and the ability to reach broader markets, both nationally and internationally.

This classification is crucial for determining the appropriate types of support, legal protection, tax incentives, and access to financing that match the scale of the business. Furthermore, understanding these categories is essential for policymaking, business development planning, and evaluating the overall economic performance of the MSME sector in Indonesia.

Quick Response Code Indonesian Standard (QRIS)

Quick Response Code Indonesian Standard (QRIS) is a national standard for QR code-based payment systems developed by Bank Indonesia to promote the digitalization of payment systems across the country. This innovation consolidates various digital payment methods—whether through digital wallets (e-wallets), mobile banking, or other electronic payment services—into a single, unified QR code that can be used by all providers. As outlined by the Board of Governors of Bank Indonesia (2025), QRIS is designed to facilitate both contactless transactions through scanning and non-scanning methods that rely on data communication technologies. This system enhances accessibility and efficiency for all users and serves as a key instrument in Indonesia’s transition toward a cashless society and digital economy.

QRIS was officially launched on August 17, 2019, coinciding with Indonesia's Independence Day, and began full implementation on January 1, 2020. It was developed through a collaborative effort between Bank Indonesia and the Indonesian Payment System Association (ASPI). QRIS offers numerous benefits, especially for Micro, Small, and Medium Enterprises (MSMEs), which often face limitations in adopting multiple digital payment solutions. For merchants, QRIS supports the growing trend of digital payments by increasing transaction frequency, lowering the operational burden of handling cash, reducing the risks of cash loss or counterfeit money, and enabling automatic transaction recording. This digital record-keeping provides merchants with a verifiable transaction history that can enhance their eligibility for working capital loans or financing from banks and other financial institutions. According to Ciptowati & Setiawan (2024), QRIS simplifies the payment process for MSMEs by accepting all types of payments from various e-wallets and e-banking platforms. This reduces effort on the merchant’s part and speeds up payment processing without the need to provide physical change, resulting in higher efficiency and customer satisfaction.

From an operational perspective, merchants using QRIS are subject to a fee known as the Merchant Discount Rate (MDR). This is an administrative fee charged by the relevant Payment Service Provider (PJP)—such as banks or non-bank institutions—when QRIS is used as a payment method. Bank Indonesia, as the regulatory authority, does not collect any portion of the MDR; instead, it is fully managed by the industry players, which include issuing institutions, acquiring institutions, switching institutions, ASPI, and the National Electronic Transaction Settlement provider (PTEN). It is important to emphasize that the MDR is fully borne by the merchant and must not, under any circumstances, be transferred to consumers as part of the transaction. The specific MDR rates vary based on the type and size of the business, with preferential MDR rates often applied to MSMEs to encourage greater participation in the digital payment ecosystem. This fee structure aims to strike a balance between sustaining the infrastructure for secure transactions while maintaining affordability and inclusiveness, especially for small-scale businesses in rural or underserved areas.

Figure 3. QRIS Nominal Transaction Per Merchant Criteria

Merchant Type	Category		% MDR
Reguler	Micro Business	Transaction Amount ≤ Rp. 500,000.00 (less than or equal to five hundred thousand rupiah)	0%
		transaction nominal ≥ 500,000 (more than five hundred thousand rupiah)	0,3%
	Small Business (UKE), Medium Business (UME), and Large Business (UBE)		0,7%
Specialized	Education		0,6%
	Public Fuel Filling Stations (SPBU), Public Service Agency (BLU), Public Service Obligation		0,4%
	Government to people (G2P) such as Social Assistance (Bansos), People to Government (P2G) including Tax, passport, and social donation (non-profit)		0%

Source: Bank Indonesia (2024)

Perceived Ease of Use

Perceived ease of use refers to the degree to which a person believes that using a particular technology will be effortless and uncomplicated. This concept is derived from the Technology Acceptance Model (TAM) formulated by Venkatesh and Davis (2000), which identifies ease of use as one of the key determinants influencing user acceptance and behavioral intention toward the adoption of technology. In this context, ease of use is not merely about the absence of technical complexity but also encompasses the sense of comfort and intuitiveness experienced by the user while operating the system. According to Latifah et al. (2023) and Jogiyanto (2007), as cited in Fardani et al. (2024), individuals who perceive a technology as simple to understand and operate are more likely to adopt it, as the perceived effort required for usage is minimal.

In the case of QRIS (Quick Response Code Indonesian Standard), perceived ease of use plays a crucial role, especially among micro, small, and medium enterprises (MSMEs) who often have varying levels of digital literacy. When the interface of QRIS is considered easy to learn, clear in its instructions, and responsive to user commands, it contributes significantly to repeated and sustained use. Research conducted by Anggraika (2022), Asfendi et al. (2025), and Taryanda et al. (2024) has shown that this construct is characterized by several experiential perceptions. Users tend to believe that QRIS is easy to understand, manageable, and adaptable to daily financial transactions. These perceptions demonstrate that QRIS not only functions effectively as a financial tool but also aligns with the practical capabilities and expectations of diverse users, thus reinforcing its value as an inclusive digital payment solution.

Perceived Usefulness

Perceived usefulness is defined as the degree to which individuals believe that using a particular system or technology will improve their performance or efficiency in completing tasks. Originally introduced by Davis (1989), this concept emphasizes the functional benefits users derive from technology, particularly in terms of enhancing productivity and achieving goals. Venkatesh and Davis (2000) further elaborated on this idea by suggesting that perceived usefulness is shaped by

external variables such as system quality, user experience, and social influences. According to Jogiyanto (2007), the greater the benefits users perceive, the stronger their intention to adopt and consistently use the technology.

Within the framework of QRIS, perceived usefulness is associated with the efficiency, practicality, and effectiveness of the system in facilitating financial transactions. MSMEs, for example, may find QRIS especially valuable for reducing transaction time, minimizing human error, and streamlining the payment process. These factors are particularly important in environments where speed and reliability are crucial for customer satisfaction. The work of Ekawaty (2022) identifies several attributes that users associate with a useful system. These include perceptions that QRIS is effective in achieving its intended function, that it is helpful and relevant to the users' needs, that it simplifies routine tasks, and that it expedites the completion of work. Asfendi et al. (2025) further emphasize that the use of QRIS represents a form of digital innovation that provides tangible advantages, particularly in supporting the transition toward cashless transactions. In this way, perceived usefulness contributes not only to user satisfaction but also to a broader digital transformation within the financial ecosystem.

Interest in Use

Interest in use describes a stable psychological tendency whereby an individual shows a continuous desire to interact with a certain technology, often accompanied by positive emotions such as satisfaction or pleasure. This concept extends beyond the initial phase of technology adoption and is concerned with the long-term engagement and habitual use of a system. According to Anggriani et al. (2023), when users perceive that a system is not only effective but also enjoyable to use, they are more inclined to maintain its usage over time. In the context of QRIS, interest in use can manifest through repeated transactions, ongoing user engagement, and the incorporation of the system into users' daily routines.

This form of interest is not simply a matter of preference but reflects a deeper behavioral intention influenced by past experiences and anticipated outcomes. When users believe that a technology is both easy to use and provides clear benefits, they tend to develop an enduring interest in it. This is especially true for QRIS users who experience convenience, speed, and reliability in their financial dealings. Priambodo's (2016) model, as cited in Alfahri (2023), outlines several psychological markers of this interest, including the persistent desire to use the technology, frequent efforts to incorporate it into various usage contexts, and the intention to continue its use into the future. These aspects suggest that user interest is closely related to satisfaction and trust, both of which are critical for the sustained adoption of digital financial services. In the QRIS ecosystem, cultivating and maintaining user interest is essential for achieving broader financial inclusion and digital payment penetration among the general public and business actors alike.

Perceived Ease of Use, Perceived Benefits, Interest in Using QRIS

Perceived benefits play a central role in shaping users' interest in utilizing the Quick Response Code Indonesian Standard (QRIS) as a digital payment tool. Compared to traditional methods, QRIS offers a range of advantages, including speed, convenience, and reduced dependency on physical cash. These advantages resonate strongly with the needs of micro, small, and medium enterprises (MSMEs), particularly among street vendors who prioritize practical and cost-effective transaction mechanisms. Research conducted by Amamilah et al. (2024) and Hidayatulah et al. (2023) confirms that the greater the perceived benefits—such as increased transaction efficiency and broader payment accessibility—the more likely users are to adopt QRIS in their daily business operations. This highlights a positive and significant relationship between perceived benefits and user interest.

In parallel, the perceived ease of use is another influential determinant in technology adoption, especially within the scope of digital financial services. According to Davis (1989), perceived ease of use refers to an individual's belief that using a particular system will be free of effort. This aspect becomes highly relevant when introducing new payment technologies to micro-entrepreneurs who may have limited experience with digital tools. Research by Agustina & Musmini (2022) and Ningsih et al. (2021) supports this notion, revealing that when users find a system intuitive and straightforward, they are more inclined to use it regularly. Therefore, simplifying the QRIS interface and ensuring ease of navigation can significantly enhance adoption rates among target user groups.

Based on these theoretical foundations and empirical findings, this study proposes two main hypotheses:

H1, which posits that perceived ease of use has a significant effect on the interest in using QRIS as a payment tool;

H2, which suggests that perceived benefits have a significant influence on interest in using QRIS. These hypotheses aim to explore how technological perceptions—both in terms of usability and advantage—drive QRIS adoption among micro-enterprises, particularly street vendors operating in traditional economic environments.

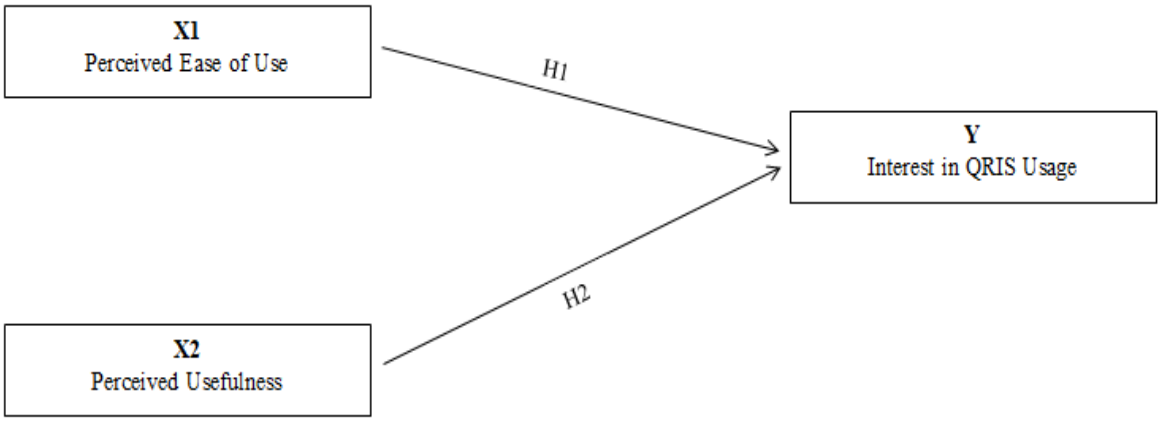

Figure 4. The Concept Modeling

C. RESEARCH METHODS

The study involved utilizes a quantitative descriptive methodology and is grounded in positivist philosophy, aimed at analyzing specific populations or samples (Fardani et al., 2024). Data for this research were collected via a survey method and subsequently analyzed using SPSS version 22 software to evaluate the established hypothesis (Mahadianto et al., 2020). The research design is characterized as descriptive quantitative, focusing on the relationships between various variables. This research uses nonprobability sampling technique with purposive sampling method. The sample size was calculated using the Slovin formula, so that 100 respondents were obtained. The data analysis process includes instrument testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing.

D. RESULT AND DISCUSSION

RESULT

Results of statistical analysis in this study include the total participants, as well as the min, max, average, and standard deviation values for each variable analyzed. Table 2 below shows specific information regarding the descriptive statistical test outcomes:

Table 2. Statistical Descriptive Test Outcomes

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use (X1)	100	8	20	16,99	2,915
Perceived Benefits (X2)	100	4	20	17,30	2,887
Interest (Y)	100	3	15	12,24	2,742

Source: data processed (2025)

When analyzing the descriptive statistics presented in Table 2, it becomes evident that the Ease of Use variable (denoted as X1) exhibits a minimum score of 8 and a maximum score of 20, with a mean (average) score of 16.99 and a standard deviation of 2.915. These figures suggest that, on average, respondents perceive the system or technology under study—presumably QRIS—as relatively easy to use. The high average score indicates a strong overall agreement with the ease-of-use

dimension among the sample population. Furthermore, the relatively low standard deviation implies that responses are fairly homogeneous, meaning that most respondents share a consistent perception regarding the usability of the system. This consistency is crucial in reinforcing the notion that the technological interface, features, and user experience are designed intuitively and are accessible across different user demographics, particularly for small and medium enterprises (MSMEs).

In contrast, the Perceived Benefits variable (denoted as X2) demonstrates a wider scoring range, with a minimum score of 4 and a maximum score of 20. The mean score of 17.30 suggests that respondents generally hold a highly favorable view regarding the advantages or benefits provided by the system. This high average value implies that users recognize significant utility in the system's application, such as its ability to simplify transactions, save time, and increase operational efficiency. Meanwhile, the standard deviation of 2.887, which is relatively close to that of the ease of use variable, suggests a moderately narrow spread in the responses. While some variability exists—perhaps due to differing operational contexts or personal experiences—the overall consensus remains positive. This finding underlines the critical role that perceived usefulness plays in shaping user acceptance and reinforcing long-term usage intentions.

Meanwhile, the Interest in Use variable (denoted as Y) displays a minimum score of 3 and a maximum score of 15, with a mean score of 12.24 and a standard deviation of 2.742. The average score, which is relatively close to the upper limit of the possible range, reflects a strong level of user interest and engagement with the system. This indicates that users are not only satisfied with their experiences but are also willing to continue using the system in the future. The standard deviation, though slightly lower than those of the previous variables, still points to a fairly concentrated set of responses. This means that a majority of users consistently express a high degree of enthusiasm or positive intention toward the continued use of the system. Such a finding is especially relevant in the context of digital financial technologies, where sustained user interest is key to long-term adoption and the development of a digital economy.

Validity Test

In the research, a validity assessment was performed to evaluate the factors of perceived ease of use, perceived benefits, and interest in utilizing QRIS. The findings from the validity assessment conducted by the researcher are presented as follows:

Table 3. Validity test Outcomes for perceived ease of use (X1)

Statement items	R Count	R table	Description
X1.1	0,770	0,1966	Valid
X1.2	0,833	0,1966	Valid
X1.3	0,785	0,1966	Valid
X1.4	0,804	0,1966	Valid

Source: data processed (2025)

Table 4. Perceived Benefits Variable Validity Test Outcomes

Statement items	R Count	R table	Description
X2.1	0,889	0,1966	Valid
X2.2	0,779	0,1966	Valid
X2.3	0,895	0,1966	Valid
X2.4	0,737	0,1966	Valid

Source: data processed (2025)

Table 5. QRIS Use Interest Validity Test Outcomes

Statement items	R Count	R table	Description
Y.1	0,899	0,1966	Valid
Y.2	0,857	0,1966	Valid
Y.3	0,880	0,1966	Valid

Source: data processed (2025)

The analysis of the data presented in the table indicates that all the items used to measure the variables of perceived ease of use, perceived benefits, and interest in utilizing QRIS are valid. This

conclusion is supported by the correlation coefficients (R values) calculated for each item, which exceed the critical R value of 0.1966 as indicated in the R table. The surpassing of this threshold signifies a statistically meaningful relationship between the items and their respective constructs.

Furthermore, the validity of these variables is reinforced by the significance levels associated with each R value, all of which are below the 0.05 (5%) significance level. This low probability of error confirms that the observed correlations are unlikely to be due to random chance, thereby providing strong empirical support for the reliability of the measurement instruments used in this study. Collectively, these findings ensure that the constructs of perceived ease of use, perceived benefits, and interest in use are measured accurately and can be confidently interpreted in subsequent analyses.

Reliability Test

Table 6. Reliability Test Outcomes

Variable	Alpha	Description
X1	0,804	Reliable
X2	0,842	Reliable
Y	0,840	Reliable

Source: data processed (2025)

The data presented in the table indicates that each variable—namely perceived ease of use, perceived benefits, and interest in using QRIS—has a Cronbach's Alpha coefficient exceeding the threshold of 0.60. This suggests that the questionnaire items used to measure these constructs are internally consistent and reliably capture the intended dimensions. A Cronbach's Alpha value above 0.60 is widely accepted in social science research as a benchmark for adequate reliability, implying that the respondents' answers are stable and not subject to random variation.

Given these results, it can be concluded that the instrument used in this study effectively measures the underlying constructs with a satisfactory level of consistency. This level of reliability strengthens the credibility of subsequent data analysis, such as validity testing and hypothesis testing. It also ensures that the interpretations and conclusions drawn from the data—particularly regarding the relationships among perceived ease of use, perceived benefits, and interest in using QRIS—are based on dependable measurement tools.

Test for Normality

Table 7. Normality Test Outcomes

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,91301013
Most Extreme Differences	Absolute	,131
	Positive	,131
	Negative	-,123
Kolmogorov-Smirnov Z		1,305
Asymp. Sig. (2-tailed)		,066

a. Test distribution is Normal.

b. Calculated from data.

Source: data processed (2025)

The analysis performed using the Kolmogorov-Smirnov test, employing the Exact P Values method, reveals an Asymptotic Significance (2-tailed) value of 0.066. Since this value is greater than the standard significance threshold of 0.05, it can be concluded that the data does not deviate significantly from a normal distribution. In other words, the null hypothesis stating that the data is normally distributed cannot be rejected, supporting the assumption of normality for further parametric analysis.

This result is particularly important in validating the use of statistical techniques such as t-tests and regression analysis, which assume the normal distribution of data. A normal distribution ensures that the conclusions drawn from the statistical tests are valid and reliable. Therefore, the findings derived from this analysis can be considered robust, and subsequent inferential procedures applied to the dataset are methodologically sound.

Test for Multicollinearity

Table 8. Multicollinearity Test Outcomes

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,609	1,293		-,471	,639		
	Perceived Ease of Use (X1)	,264	,084	,281	3,128	,002	,623	1,605
	Perceived Usefulness (X2)	,483	,085	,509	5,671	,000	,623	1,605

a. Dependent Variable: Interest in Use (Y)

Source: data processed (2025)

The analysis shows that the tolerance values for each independent variable exceed the acceptable threshold of 0.10, and the corresponding Variance Inflation Factor (VIF) values are all below 10.00, indicating an absence of multicollinearity. These results confirm that the independent variables—perceived ease of use and perceived benefits—do not exhibit high intercorrelation, allowing them to be included simultaneously in the regression model without distorting the validity or stability of the estimated coefficients. This ensures that the model maintains its explanatory power and that each variable contributes uniquely to predicting the dependent variable.

Glejser Test

Table 9. Glejser Test Outcomes

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,001E-013	1,293		,000	1,000
	Perceived Ease of Use X1	,000	,084	,000	,000	1,000
	Perceived Usefulness X2	,000	,085	,000	,000	1,000

a. Dependent Variable: ABSRES

Source: data processed (2025)

The analysis of the table reveals that the significance values for both independent variables—X1 (perceived ease of use) and X2 (perceived benefits)—are 1.000, which are well above the threshold of 0.05. This result indicates that the residuals exhibit constant variance across the data set, leading to the conclusion that there is no indication of heteroscedasticity in the regression model. Consequently, the assumptions required for conducting a reliable linear regression analysis are met, ensuring that the estimations of the model are both valid and unbiased.

Linearity Test

Table 10. Linearity Test Outcomes

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Interest in Use * Perceived Usefulness	Between Groups	(Combined)	413,138	11	37,558	9,982	,000
		Linearity	345,385	1	345,385	91,796	,000
		Deviation from Linearity	67,753	10	6,775	1,801	,072
	Within Groups		331,102	88	3,763		
	Total		744,240	99			

Source: data processed (2025)

The data presented in the table indicate that the significance value for linearity is below 0.05, while the deviation from linearity value is above 0.05. This pattern suggests that there is a statistically significant linear relationship between the independent variables (perceived ease of use and perceived benefits) and the dependent variable (interest in using QRIS). The significance of the linearity value confirms that changes in the independent variables are systematically associated with changes in the dependent variable.

At the same time, the deviation from linearity value exceeding 0.05 shows that the relationship between the variables does not significantly stray from a linear pattern. This validates the assumption of linearity required for multiple linear regression analysis, reinforcing the appropriateness of using this method to explore how perceived ease of use and perceived benefits influence interest in using QRIS among the respondents.

Multiple Linear Regression Analysis

Table 11. Multiple Linear Regression Analysis Outcomes

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,609	1,293		-,471	,639		
	Perceived Ease of Use X1	,264	,084	,281	3,128	,002	,623	1,605
	Perceived Usefulness X2	,483	,085	,509	5,671	,000	,623	1,605

a. Dependent Variable: Interest in Use Y

Source: data processed (2025)

The multiple linear regression equation obtained in this study is Y = -0.609 + 0.264X1 + 0.438X2, where Y is interest in using QRIS, X1 is perceived ease of use, and X2 is perceived benefits. The results show that both variables positively affect user interest. A one-unit increase in ease of use raises interest by 0.264 units, while a one-unit increase in perceived benefits increases interest by 0.438 units.

The negative constant (-0.609) suggests that without both factors, interest in QRIS would be very low. This emphasizes the importance of ease of use and benefits in shaping user interest. The findings support the Technology Acceptance Model (TAM), highlighting that improving user perception is key to encouraging QRIS adoption.

T-test

Table 12. t test Outcomes

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,609	1,293		-,471	,639		
	Perceived Ease of Use X1	,264	,084	,281	3,128	,002	,623	1,605
	Perceived Usefulness X2	,483	,085	,509	5,671	,000	,623	1,605

a. Dependent Variable: Interest in Use Y

Source: data processed (2025)

The data presented in the table above indicate that all t values exceed the critical value of 1.984, while the significance values are below 0.05. This suggests that each independent variable exerts a positive and statistically significant influence on the dependent variable.

F test

Table 13. F Test Outcomes

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	381,939	2	190,969	51,129	,000[b]
	Residual	362,301	97	3,735		
	Total	744,240	99			

a. Dependent Variable: Interest in Use (Y)

b. Predictors: (Constant), Perceived Usefulness (X2), Perceived Ease of Use (X1)

Source: data processed (2025)

The data presented in the table indicates that the F count value of 51.129 exceeds the F table value of 3.09, while the significance level is less than 0.05. This suggests that all independent variables collectively have a significant impact on the dependent variable.

Determinant Coefficient Test (R2)

Table 14. Determinant Coefficient Test Outcomes (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,716[a]	,513	,503	1,933

a. Predictors: (Constant), Perceived Usefulness (X2), Perceived Ease of Use (X1)

b. Dependent Variable: Interest in Use (Y)

Source: data processed (2025)

The findings indicate that the Adjusted R Square value is 0.503 (50.3%), suggesting that the independent variables collectively account for 50.3% of the variance in the dependent variable. The remaining 40.7% is attributed to other factors that were not included in this analysis.

DISCUSSION

Perception OF Benefits to Interest in Using QRIS

The results of the t-test for the perceived ease of use variable (X1) show a significance value of 0.002, which is well below the conventional threshold of 0.05. Furthermore, the calculated t-value of 3.128 exceeds the critical t-value of 1.984, confirming that the effect of perceived ease of use on interest in adopting QRIS is statistically significant. This indicates that micro-entrepreneurs and street vendors on Moh. Toha Street are more likely to be interested in using QRIS as a digital payment method when they perceive the technology as easy to learn, understand, and operate. This finding reinforces the notion that usability and simplicity are crucial factors influencing users' acceptance of new technologies, especially in the context of digital financial tools where familiarity with technology can vary widely among users.

The significance of perceived ease of use aligns with the core principles of the Technology Acceptance Model (TAM), which emphasizes usability as a fundamental factor in technology adoption. TAM suggests that when users believe a technology requires minimal effort to use, they develop more positive attitudes towards it, leading to higher adoption rates. This is particularly relevant for street vendors and small business owners who may have limited digital literacy or prior experience with complex systems. If QRIS offers an intuitive interface and simple operational steps, it can significantly reduce cognitive barriers and anxieties related to digital payment technologies, thereby encouraging continuous use and integration into their daily transactions.

Moreover, this study's findings corroborate previous research by Hidayatulah et al. (2023) and Ningsih et al. (2021), which demonstrated a consistent positive relationship between perceived ease of use and technology adoption among MSMEs. These prior studies highlight that the ease with which users navigate and manage digital payment systems directly influences their willingness to incorporate such technologies into their business processes. Together, these findings underscore the importance of designing user-friendly digital payment platforms tailored to the specific needs and capabilities of micro and small-scale enterprises.

In conclusion, the results emphasize the critical need to develop digital payment platforms that are easy to use and adapted to the needs and skills of micro and small entrepreneurs. This approach not only enhances financial inclusion but also promotes sustainable technological empowerment within these communities. Such user-centered design is expected to accelerate digital transformation in the MSME sector, supporting inclusive and equitable economic development..

Perception of Benefits to Interest in Using QRIS

The t-test analysis for the perceived usefulness variable (X2) produced a significance value of 0.000, which is markedly below the 0.05 cutoff, indicating a highly significant relationship. The computed t-value of 5.671 also exceeds the critical t-value of 1.984, confirming that perceived benefits significantly influence the interest of micro-business street vendors on Moh. Toha Street in adopting QRIS as a transactional tool. This evidence supports the hypothesis (H2) that the perception of tangible benefits plays a critical role in motivating users to embrace digital payment methods. Users are more inclined to adopt QRIS when they believe that it can improve the efficiency, convenience, and overall quality of their financial transactions.

Perceived usefulness, as defined in the Technology Acceptance Model (TAM), refers to the degree to which an individual believes that a technology will enhance their performance or productivity. For street vendors and micro-entrepreneurs, the benefits of using QRIS extend beyond convenience to include faster transaction times, reduced cash handling risks, and improved accuracy in recording sales. These advantages are particularly valuable for businesses operating in highly dynamic retail environments where operational efficiency and customer service speed are critical for sustaining competitiveness. When users perceive that QRIS can simplify their daily operations and enhance business outcomes, their motivation to adopt the technology increases substantially.

Furthermore, this study's findings are consistent with earlier research conducted by Hidayatulah et al. (2023) and Ningsih et al. (2021), which documented a positive correlation between perceived benefits and the intention to use QRIS within MSME sectors. These studies highlight that emphasizing the practical and financial advantages of digital payment systems encourages greater

adoption among small-scale entrepreneurs. The recognition of clear, measurable benefits serves as a powerful driver for technology acceptance, fostering a transition towards cashless payments and digital financial inclusion. Consequently, stakeholders should prioritize communicating the real-world benefits of QRIS to potential users to enhance adoption rates and deepen user engagement.

E. CONCLUSION

This study concludes that perceived ease of use plays a significant role in influencing the interest of street vendors on Moh. Toha Street in adopting QRIS as a digital payment method. The findings reveal that when users perceive the technology as simple and effortless to use, their willingness to engage with QRIS increases substantially. Furthermore, perceived benefits—particularly those related to economic advantages, transaction speed, and overall operational efficiency—exert an even stronger influence on user interest. These results are consistent with the core propositions of the Technology Acceptance Model (TAM), which emphasizes that ease of use and perceived usefulness are primary determinants of technology adoption. The study thus reinforces existing literature by confirming that both simplicity and utility are critical motivators for MSMEs in embracing digital payment platforms.

However, the scope of this research is limited to just two key factors—ease of use and perceived benefits—and focuses specifically on street vendors in a particular area of Cirebon. As a result, the findings may not be fully generalizable to the broader population of MSMEs, which are diverse in nature and operate under varying conditions. Differences in business types, digital literacy, and regional infrastructure might influence the adoption behavior in ways not captured by this study. Therefore, caution must be exercised when applying these conclusions universally across other MSME contexts, especially in geographically and economically distinct regions.

Future research should seek to expand the scope by incorporating additional influential factors such as user trust, perceived security risks, and overall technology readiness, which are often critical in digital financial services adoption. Utilizing mixed-method research designs and longitudinal studies would provide deeper insights into adoption patterns and behavioral changes over time. Moreover, broadening the research sample to include different MSME categories and geographic locations will improve the representativeness and applicability of findings. Ultimately, these insights can assist policymakers, regulators, and QRIS service providers in designing more effective educational initiatives, training programs, and incentive structures to support digital payment adoption and foster greater financial inclusion among MSMEs.

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