

THE INFLUENCE OF PERCEPTIONS OF EASE, USEFULNESS AND GOVERNMENT SUPPORT ON MSME PERFORMANCE THROUGH QRIS

Muhammad Arfan^{1*}, Fajar Predian Anwar², Iman Firman³

^{1, 2, 3} Master of Management, Postgraduate, Universitas Siliwangi, Indonesia

*Email corresponding author: 258334111036@student.unsil.ac.id

Article Information: Received: June, 25 2026, Published: August, 10 2026

Abstract

The development of digital payments is encouraging the transformation of transaction systems in the micro, small and medium enterprise (MSME) sector towards a more efficient and integrated system. This research aims to analyze the influence of perceived convenience and perceived usefulness on the use of the Quick Response Code Indonesian Standard (QRIS) and its impact on the sales performance of MSMEs with government support as a moderating variable. The research uses a quantitative approach with a survey method of 150 MSMEs in Cihideung District, Tasikmalaya City who have used QRIS. Data analysis was carried out using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of SmartPLS software. The research results show that perceived usefulness has a positive and significant effect on the use of QRIS, while perceived convenience and government support do not have a significant effect. Furthermore, the use of QRIS has been proven to have a positive and significant effect on the sales performance of MSMEs. These findings indicate that the perceived benefits of using QRIS are the main factor in encouraging the adoption of digital payments and contributing to increasing the sales performance of MSMEs. This research has the implication that increasing the adoption of digital payments in the MSME sector needs to be focused on delivering real benefits that can be felt directly by business actors.

Keywords: QRIS Usage, Perception of Convenience, Perception of Usefulness, MSME Sales Performance, Government Support

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have an important role in the economy because they contribute to job creation, increasing people's income, and economic growth, especially in developing countries. The existence of MSMEs also plays a role in increasing local economic activity and reducing unemployment and poverty levels, thus becoming one of the main pillars of sustainable economic development (Amoah et al., 2022; Obi et al., 2018).

The development of information and communication technology has driven digital transformation, including in payment systems. Digital payment systems offer convenience, efficiency and security of transactions, and contribute to increasing financial inclusion and business performance, especially for MSMEs (Minarni, 2025; Musyaffi et al., 2024). Globally, the development of fintech shows very rapid growth, with ecosystems in various countries recording a significant increase in market value, reaching tens of billions of USD on average with an annual growth rate of more than 10%, and digital service penetration that has exceeded 60% of total transactions (Almabekova & Jaxybekova, 2025).

In Indonesia, the development of digital payments is increasingly rapid with the presence of the Quick Response Code Indonesian Standard (QRIS) as a national standard for QR code-based payments that integrates various digital payment service providers in one system (Evan et al., 2024; Fauziah et al., 2025; Rafiani et al., 2024). As of Semester I 2025, QRIS has been used by around 57 million users and 39.3 million merchants, of which 93.16% are MSMEs, with total transactions

reaching 6.05 billion transactions worth IDR 579 trillion (Bank Indonesia, 2025). This shows that QRIS has a strategic role in encouraging the digitalization of MSMEs.

However, even though the growth in QRIS use is quite significant, the level of adoption among MSME players is still not evenly distributed. This shows that there is a gap between the potential and utilization of digital payment technology, especially when compared with other countries. One approach that is widely used to explain technology adoption is the Technology Acceptance Model (TAM), which emphasizes that perceived usefulness and perceived convenience are the main factors in technology acceptance (Davis, 1989; Musa et al., 2024).

Previous research has examined the factors that influence the use of digital payment systems, but studies linking user perceptions with MSME sales performance are still limited. Apart from that, the role of government support as a factor that can strengthen technology adoption has not been tested empirically in the context of MSMEs at the regional level. Based on this, this research aims to analyze the influence of perceived convenience and perceived usefulness on the sales performance of MSMEs through the use of QRIS with government support as a moderating variable among MSMEs in Cihideung District, Tasikmalaya City. It is hoped that this research can provide a theoretical contribution in the development of technology adoption studies as well as a practical contribution to the development of MSME digitalization policies.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

The Technology Acceptance Model (TAM) is a theoretical model that is widely used to explain individual behavior in accepting and using information technology. This model was first introduced by (Davis, 1989) to identify factors that influence technology acceptance by users. In this model, there are two main constructs, namely perceived usefulness and perceived ease of use which are the main determinants in technology adoption. Perceived usefulness refers to the belief that the use of technology can improve performance, while perceived ease of use is related to the level of ease of use of technology without requiring a large effort (Davis, 1989). These two constructs are interrelated in forming user attitudes and intentions in using a technological system. Therefore, TAM has become one of the most widely used models in information systems research and technology adoption.

In its development, TAM has been widely used to explain the adoption of various digital technologies, including digital payment systems. Various studies show that perceived usefulness and perceived convenience have an important role in influencing individual decisions in using technology. When users experience real benefits and ease of using technology, the tendency to adopt the technology will be higher. Research by (Ikawanto & Indriani, 2024) shows that these two constructs influence the adoption of QRIS among business actors. In addition, other research also proves that TAM remains relevant in explaining the use of digital payment technologies such as mobile wallets (Chong et al., 2024). Thus, TAM is a relevant theoretical framework in this research for analyzing the use of QRIS by MSME players and its implications for sales performance.

Perceived ease of use is one of the main constructs in the Technology Acceptance Model (TAM) which explains the extent to which a person believes that a technology can be used easily without requiring great effort. Davis defines this concept as the level of individual belief that using the system does not require much effort in the operating process (Davis, 1989). In the context of digital payment technology, perceived convenience is related to the user's ease in learning, understanding and operating the system in transaction activities. Technology that is easy to use tends to be more easily accepted because it does not require complex technical skills (Oliveira et al., 2016). Thus, perceived ease of use is an important factor in determining the level of technology acceptance by users.

In the context of MSMEs, perceived convenience plays an important role in encouraging the use of digital payment technology. Research shows that business actors are more likely to adopt technology that is easy to use and not complicated in their operational processes (Musyaffi et al.,

2024). Apart from that, the ease of use of technology also contributes to increasing operational efficiency and accelerating business transaction processes (Kurniasari et al., 2023). Another study shows that in the context of developing countries, ease of use is related to the user's ability to understand features and operate technology effectively (Indiani et al., 2025). Research on digital payments also shows that perceived convenience plays a role in increasing the adoption and continued use of mobile payment technologies (Liébana-Cabanillas et al., 2019). Therefore, the higher the level of perceived convenience, the greater the possibility of the technology being adopted by MSMEs.

H1: Perception of convenience has a positive effect on the use of QRIS.

Perceived usefulness is one of the main constructs in the Technology Acceptance Model (TAM) which explains the extent to which a person believes that the use of a technology can improve performance or productivity. Davis defines this concept as the level of individual belief that the use of a technological system is able to improve the user's work performance (Davis, 1989). In the context of digital technology payments, perceived usefulness is related to the technology's ability to provide real benefits in transaction activities. Technology that is able to increase efficiency, speed up the payment process, and simplify financial management will be more easily accepted by users (Oliveira et al., 2016). Thus, perceived usefulness becomes an important factor in determining technology acceptance by users.

Various studies show that perceived usefulness is a major factor in driving the adoption of digital payment technology. Users tend to use technology when they experience significant benefits in daily transaction activities (Liébana-Cabanillas et al., 2019). In the context of MSMEs, business actors will be more encouraged to use digital payment technology if this technology is able to increase transaction efficiency and simplify business operational processes (Musyaffi et al., 2024). This shows that perceived benefits are the main consideration in the use of technology by business actors. Therefore, the greater the perceived benefits, the higher the possibility of digital payment technology being used in business activities.

H2: Perceived usefulness has a positive effect on the use of QRIS.

The use of digital payment technology is one form of utilizing innovation in the financial system which allows transactions to be carried out more quickly, efficiently and practically via digital devices. Digital payment is defined as an electronic payment method where the transaction process is carried out without using cash (Evan et al., 2024). The development of financial technology has encouraged a shift from conventional payment systems to digital systems that are more flexible in supporting economic activities. This shows that digital payment technology has an important role in increasing the efficiency of the modern financial system. In this context, the use of technology is an important indicator in seeing the level of adoption of digital innovation by business actors.

In Indonesia, Bank Indonesia developed QRIS as a national standard for QR code-based payments that integrates various payment service providers in one system. QRIS makes it easier for business people because they only need to use one QR code to accept various types of digital payments (Rafferty & Fajar, 2022). Various studies show that using QRIS can speed up transactions, make financial recording easier, and increase business operational efficiency (Rafferty & Fajar, 2022; Sulistyaningsih & Hanggraeni, 2022). Apart from that, QRIS adoption is also influenced by social factors and supporting conditions that influence user decisions (Evan et al., 2024). This shows that the use of QRIS is not only determined by technological aspects, but also by environmental factors and the user's readiness to utilize the technology.

H3: Government support has a positive influence on the use of QRIS.

Sales performance is an important indicator in assessing the success of a business in carrying out its business activities. In general, organizational performance can be measured through financial and operational indicators such as sales growth, profitability, and market share which reflect the company's ability to achieve business goals (Venkatraman & Grant, 1986). In this context,

sales performance is the main measure for evaluating company success, especially in micro, small and medium enterprises (MSMEs). Sales performance reflects the ability of business actors to increase business results and maintain competitiveness in the market. Therefore, increasing sales performance is the main goal in managing MSME businesses.

In the context of MSMEs, sales performance can be seen from increasing sales volume, income and sustainable business growth (Amoa-Gyarteng et al., 2024). Apart from that, developments in digital technology also play an important role in improving sales performance through transaction efficiency and expanding market reach. Research shows that the adoption of digital technology can have a positive impact on increasing sales and business profitability (Naibaho et al., 2025). This shows that the use of technology is an important factor in supporting MSME business performance in the digital era. Therefore, in this research, sales performance is measured through indicators of increasing sales, revenue, number of customers, profitability, and overall business performance.

H4: The use of QRIS has a positive effect on the sales performance of MSMEs.

Government support is an important factor influencing the development of micro, small and medium enterprises (MSMEs). This support can be realized through various policies, programs and regulations aimed at creating a conducive business environment. This form of support includes providing access to financing, entrepreneurship training, technology development, and policies that encourage digitalization in business activities. Through appropriate policies, the government can help increase the competitiveness of MSMEs and expand market access for business actors (Prasannath et al., 2024). Therefore, the government's role is very important in encouraging the growth and sustainability of MSMEs.

From a technological innovation perspective, government support is included in the environmental factors that influence the technology adoption process by organizations and business actors. (Tornatzky et al., 1990) explained that innovation adoption is influenced by external environmental factors such as policies and regulations that can accelerate the use of technology. Other research shows that government policy support, such as digital infrastructure development and training programs, can encourage technology adoption by MSMEs and improve business performance (Zainuri et al., 2025). This support also increases business actors' confidence in using digital technology, thereby speeding up the innovation process. Thus, government support in this research is seen as a factor that can strengthen the use of QRIS and has the potential to improve the sales performance of MSMEs.

RESEARCH METHODS

This research uses a quantitative approach with an explanatory design to analyze the influence of perceived convenience, perceived usefulness, and government support on the use of QRIS and its impact on the sales performance of MSMEs. The research population is MSMEs who use QRIS in Cihideung District, Tasikmalaya City, with a sampling technique using purposive sampling based on the criteria for business actors who have used QRIS. The number of samples in this study was 150 respondents which were considered adequate for SEM-PLS analysis (Hair et al., 2019). Research variables include perceived convenience and perceived usefulness as independent variables, use of QRIS as a mediating variable, government support as a moderating variable, and sales performance as a dependent variable. Data was collected through a questionnaire prepared based on variable indicators adapted from previous research.

Data analysis was carried out using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with the help of SmartPLS. The analysis procedure includes evaluation of the measurement model (outer model) and structural model (inner model). Outer model evaluation is carried out to test the validity and reliability of the construct through loading factor values, Average Variance Extracted (AVE), cross loading, Cronbach's Alpha, and Composite Reliability, with criteria values ≥ 0.70 for reliability and ≥ 0.50 for convergent validity (Hair et al., 2019; Wiyono, 2020). Next, evaluation of the inner model is carried out through R-square, path coefficient (bootstrapping), and

F-square values to test the relationship and strength of influence between variables. The significance test was carried out at a significance level of 5% to determine the acceptance of the hypothesis.

RESULTS AND DISCUSSION

Results

Before analyzing the measurement model (outer model) and structural model (inner model), the model resulting from data processing using SmartPLS is first presented. This model describes the relationship between latent variables and the path coefficient values resulting from the initial analysis. Apart from that, this model also shows the loading factor value for each indicator used in the research.

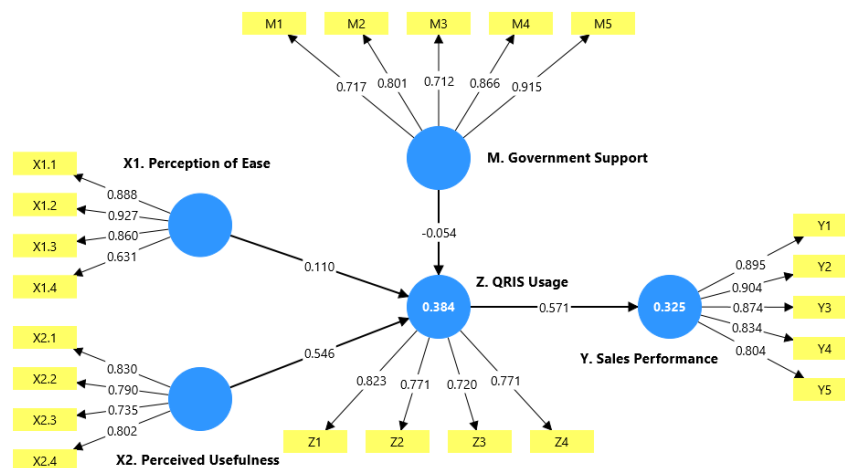


Figure 1. Research Model Results (SmartPLS)

Based on Figure 1, it can be seen that all indicators have adequate loading factor values for each construct. In addition, the model shows a relationship between variables, where perceived usefulness has the greatest influence on QRIS use, and QRIS use has an effect on sales performance. The R-square value of 0.384 for QRIS Usage and 0.325 for Sales Performance shows that the model's explanatory ability is in the moderate category.

Next, an evaluation of the measurement model (outer model) was carried out to test the validity and reliability of the indicators.

Outer Model Analysis

Before structural relationship analysis is carried out, the measurement model is first evaluated to ensure the validity of the latent construct used. Testing includes convergent validity through loading factor and Average Variance Extracted (AVE) values, as well as discriminant validity based on comparison of indicator correlations with each latent variable. The test results are presented in Table 1.

Table 1. Loading Factor and Average Variance Extracted (AVE) Test Results

Latent Variable	Indicator	Loading Factor Value	AVE Value	Description
Government Support (M)	M1	0.717	0.650	Valid
	M2	0.801		Valid
	M3	0.712		Valid
	M4	0.866		Valid
	M5	0.915		Valid
Perceived Ease of Use (X1)	X1.1	0.888	0.696	Valid
	X1.2	0.927		Valid
	X1.3	0.860		Valid

Perceived Usefulness (X2)	X1.4	0.631	0.624	Valid
	X2.1	0.830		Valid
	X2.2	0.790		Valid
	X2.3	0.735		Valid
	X2.4	0.802		Valid
Sales Performance (Y)	Y1	0.895	0.745	Valid
	Y2	0.904		Valid
	Y3	0.874		Valid
	Y4	0.834		Valid
	Y5	0.804		Valid
QRIS Usage (Z)	Z1	0.823	0.596	Valid
	Z2	0.771		Valid
	Z3	0.720		Valid
	Z4	0.771		Valid

The results of the outer model test in Table show that all latent variable indicators have loading factor values above 0.60 so they meet the criteria for convergent validity. The Government Support construct has a loading factor value between 0.717–0.915 with an AVE value of 0.650, which shows the construct's ability to explain more than 65% of the indicator variance. These findings are in accordance with the convergent validity standards proposed by (Hair et al., 2019), where factor loadings above 0.70 and AVE more than 0.50 indicate good measurement quality.

The constructs of Perceived Ease and Perceived Usefulness also show good measurement performance with AVE values of 0.696 and 0.624 respectively and the loading factors for all indicators are in the adequate category. Meanwhile, the Sales Performance variable shows very good convergent validity with a loading factor value between 0.804–0.904 and an AVE value of 0.745, and the QRIS Usage variable has a loading factor value between 0.720–0.823 with an AVE of 0.596. This confirms that all constructs in this research have good measurement quality and are suitable for use in the next analysis stage.

Discriminant Validity (Cross Loading)

Discriminant validity is used to ensure that each construct in the research model is truly different from other constructs. In PLS-SEM analysis, one of the methods used to test discriminant validity is cross loading. An indicator is declared to meet discriminant validity if the indicator loading value on the construct being measured is higher than the loading value on other constructs (Haryono, 2016; Wiyono, 2020).

The results of discriminant validity testing using the cross loading method in this study are presented in Table 2.

Table 2. Cross Loading Results

Statement	Government Support (M)	Perceived Ease of Use (X1)	Perceived Usefulness (X2)	Sales Performance (Y)	QRIS Usage (Z)	Description
M1	0.717	0.065	0.183	-0.003	0.003	Valid
M2	0.801	0.049	0.168	0.032	0.044	Valid
M3	0.712	0.058	0.156	0.031	-0.019	Valid
M4	0.866	0.149	0.117	0.036	0.059	Valid
M5	0.915	0.128	0.245	0.09	0.063	Valid

X1.1	0.023	0.888	0.65	0.471	0.523	Valid
X1.2	0.052	0.927	0.619	0.404	0.443	Valid
X1.3	0.196	0.86	0.614	0.316	0.331	Valid
X1.4	0.3	0.631	0.485	0.32	0.276	Valid
X2.1	0.114	0.705	0.83	0.435	0.492	Valid
X2.2	0.1	0.637	0.79	0.418	0.492	Valid
X2.3	0.215	0.421	0.735	0.547	0.469	Valid
X2.4	0.226	0.482	0.802	0.504	0.483	Valid
Y1	-0.016	0.483	0.587	0.895	0.573	Valid
Y2	0.042	0.437	0.549	0.904	0.523	Valid
Y3	0.099	0.357	0.486	0.874	0.448	Valid
Y4	0.194	0.326	0.488	0.834	0.419	Valid
Y5	-0.003	0.37	0.468	0.804	0.473	Valid
Z1	0.011	0.498	0.565	0.455	0.823	Valid
Z2	0.092	0.358	0.457	0.455	0.771	Valid
Z3	0.005	0.175	0.354	0.359	0.72	Valid
Z4	0.112	0.427	0.484	0.478	0.771	Valid

Based on Table 2, it can be seen that all indicators have the highest loading values on the constructs they measure compared to the loading values on other constructs. Indicators M1–M5 have the highest loading value on the Government Support variable, indicators X1.1–X1.4 have the highest loading value on the Perception of Convenience variable, indicators

This shows that each indicator is able to represent its respective construct more strongly than other constructs. Thus, it can be concluded that all constructs in the research model have met the discriminant validity criteria, so that the measurement model in this research is declared valid and can be continued at the next analysis stage.

Construct Reliability (Cronbach's Alpha dan Composite Reliability)

Apart from testing validity, the measurement model in PLS-SEM also needs to be tested for reliability to ensure that the indicators used are able to measure the construct consistently. Construct reliability testing in this research was carried out using Cronbach's Alpha and Composite Reliability (CR). Cronbach's Alpha is used to measure internal consistency between indicators, while Composite Reliability is considered more accurate because it considers the loading value of each indicator. A construct is declared reliable if it has a Cronbach's Alpha and Composite Reliability value ≥ 0.70 (Hair et al., 2019; Hamid & Anwar, 2019; Wiyono, 2020).

The results of reliability testing using Cronbach's Alpha and Composite Reliability in this research are presented in Table 3.

Table 3. Cronbach's Alpha and Composite Reliability Results

Variable	Cronbach's Alpha	Composite Reliability	Description
Government Support (M)	0.904	0.902	Reliabel
Persepsi Kemudahan (X1)	0.852	0.9	Reliabel
Persepsi Kegunaan (X2)	0.798	0.869	Reliabel
Kinerja Penjualan (Y)	0.914	0.936	Reliabel
QRIS Usage (Z)	0.776	0.855	Reliabel

Based on Table 3, it can be seen that all variables in this study have Cronbach's Alpha and Composite Reliability values above 0.70, so that all constructs are declared reliable. The Sales Performance variable has the highest reliability value with Cronbach's Alpha of 0.914 and

Composite Reliability of 0.936, which shows a very good level of internal consistency between indicators in measuring this construct.

Meanwhile, the QRIS Usage variable has a Cronbach's Alpha value of 0.776 and Composite Reliability of 0.855, which is the lowest value among the other constructs, but is still above the minimum required limit. Other variables such as Government Support, Perceived Convenience, and Perceived Usefulness also show good reliability values. Thus, it can be concluded that all constructs in this study have a good level of reliability, so that the indicators used are able to measure variables consistently and the measurement model is suitable for use in further analysis.

Inner Model Analysis

Structural Model Evaluation (R-Square)

After the measurement model is declared valid and reliable, the next stage is to evaluate the structural model (inner model) using the R-Square (R^2) value. According to Hair et al. (2017), an R-Square value of 0.75 indicates a strong category, 0.50 a moderate category, and 0.25 a weak category. The higher the R-Square value, the greater the ability of the independent variable to explain the dependent variable in the research model.

The results of testing the R-Square value in this study are presented in Table 4.

Table 4. R-Square results

Variabel Dependen	R-Square	R-Square Adjusted
Kinerja Penjualan (Y)	0.325	0.321

Based on Table 4, the R-Square value of the Sales Performance variable is 0.325 (Adjusted 0.321), which shows that the independent variable is able to explain 32.5% of the variation in sales performance, while the remainder is influenced by other variables outside the model. This value is included in the moderate category, so the model has quite good explanatory power in explaining the sales performance of MSMEs.

Effect Size (F-Square)

Apart from looking at the significance of the relationship between variables through hypothesis testing, evaluation of the structural model in PLS-SEM can also be done by looking at the Effect Size (F^2) value. The F-Square value is used to measure the magnitude of the influence of an exogenous variable on the endogenous variable in the research model. According to (Hair et al., 2017), an F-Square value of 0.02 indicates a small influence, 0.15 indicates a medium influence, and 0.35 indicates a large influence.

The results of testing the F-Square values in this study are presented in Table 5

Tabel 5. Hasil Effect Size (F-Square)

Variable	QRIS Usage	Sales Performance	Description
Government Support	0.005	–	No effect
Perception of Ease	0.01	–	Very small effect
Perceived Usefulness	0.232	–	Medium effect
QRIS Usage	–	0.483	Great effect

Based on Table 5, it can be seen that the Perception of Usefulness variable has an F-Square value of 0.232, which indicates that this variable has a moderate influence on the use of QRIS. This shows that perceived usefulness has an important contribution in encouraging MSME players to use the QRIS payment system in business transaction activities.

Meanwhile, the Perception of Ease variable has an F-Square value of 0.010, which shows that this variable only has a very small influence on the use of QRIS. Likewise, the Government Support variable has an F-Square value of 0.005, so it can be said that this variable has a very small influence on the use of QRIS in this research. Furthermore, the QRIS Usage variable has an F-Square value of 0.483 on Sales Performance, which shows that this variable has a big influence on

increasing the sales performance of MSMEs. This shows that the use of QRIS in business transaction activities can make a significant contribution to increasing the sales performance of MSME players. Thus, the results of the Effect Size (F-Square) analysis show that the Perception of Usefulness variable has a quite important contribution in encouraging the use of QRIS, while the QRIS Usage variable has a very strong contribution in improving the sales performance of MSMEs.

Hypothesis Testing (Path Coefficient / Bootstrapping)

Hypothesis testing in the PLS-SEM model is carried out using the bootstrapping method to determine the significance of the relationship between variables in the research model. This test is seen from the t-statistic value and p-value. A relationship between variables is declared significant if the t-statistic value is > 1.96 or p-value < 0.05 at a significance level of 5% (Hair et al., 2019; Wiyono, 2020).

The results of hypothesis testing using the bootstrapping method are presented in Table 6.

Table 6. Path Coefficient Results (Bootstrapping)

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	STDEV	T Statistics	P Values	Description
Government Support → QRIS Usage	-0.054	-0.07	0.106	0.51	0.305	Not Significant
Perception of Ease → QRIS Usage	0.11	0.106	0.076	1.451	0.073	Not Significant
Perceived Usefulness → QRIS Usage	0.546	0.553	0.073	7.523	0	Significant
QRIS Usage → Sales Performance	0.571	0.575	0.068	8.375	0	Significant

Based on the results of hypothesis testing in Table 6, several research findings can be explained as follows.

First, the relationship between Government Support and QRIS Usage has a coefficient value of -0.054 with a t-statistic value of 0.510 and a p-value of 0.305. This value shows that the t-statistic < 1.96 and p-value > 0.05, so the relationship between Government Support and QRIS Usage is not significant. This shows that government support does not have a significant influence on the level of QRIS use by MSME actors in this research.

Second, the relationship between Perceived Ease of QRIS Usage has a coefficient value of 0.110 with a t-statistic value of 1.451 and a p-value of 0.073. These results show that the t-statistic < 1.96 and p-value > 0.05, so the influence of perceived ease of use on QRIS use is not statistically significant.

Third, the relationship between Perceived Usefulness and QRIS Usage has a coefficient value of 0.546 with a t-statistic value of 7.523 and a p-value of 0.000. This value shows that the t-statistic is > 1.96 and the p-value is < 0.05, so it can be concluded that Perceived Usefulness has a positive and significant effect on the use of QRIS.

Fourth, the relationship between QRIS Usage and Sales Performance has a coefficient value of 0.571 with a t-statistic value of 8.375 and a p-value of 0.000. These results indicate that QRIS Usage has a positive and significant effect on Sales Performance. Thus, the higher the level of QRIS use in business transactions, the higher the sales performance of MSMEs will be.

Overall, the results of hypothesis testing show that the two variable relationships in the research model are proven to be significant, namely the influence of Perceived Usefulness on QRIS Usage and the influence of QRIS Usage on Sales Performance. Meanwhile, the Government Support and Perceived Ease of Use variables were not proven to have a significant influence on the use of QRIS in this research.

Discussion

The research results show that perceived usefulness is the main factor influencing the use of QRIS by MSME players, which is indicated by a coefficient value of 0.546 and is statistically Based on the results of hypothesis testing, this study provides several important findings regarding the factors that influence QRIS usage and its impact on the sales performance of MSMEs. These results not only reinforce some of the discussed theories but also reveal interesting phenomena in the behavior of MSME actors at the regional level, particularly in Cihideung District, Tasikmalaya City.

First, the results show that perceived usefulness has a positive and significant effect on QRIS usage. The relationship between Perceived Usefulness and QRIS Usage has a coefficient of 0.546 and is significant. This indicates that perceived usefulness is one of the main determinants in the adoption of digital payment technology. This finding supports the Technology Acceptance Model (TAM), which states that individuals are more likely to use a technology if they believe it provides real benefits to their performance (Davis, 1989). In the context of QRIS, benefits such as transaction convenience, payment efficiency, and more practical record-keeping are the main drivers of adoption. This shows that MSME actors are rational and results-oriented, where technology adoption decisions are more driven by perceived added value than by other factors. In other words, the greater the contribution of QRIS to improving business operations, the higher its level of usage. These results are also supported by previous studies indicating that perceived usefulness significantly affects the adoption of digital payment technology (Liébana-Cabanillas et al., 2019; Musyaffi et al., 2024).

Second, the results indicate that perceived ease of use does not have a significant effect on QRIS usage. The relationship between Perceived Ease of Use and QRIS Usage shows a coefficient of 0.110 but is not significant. This suggests that ease of use is not a primary factor in QRIS adoption. This finding is not entirely consistent with TAM, which positions perceived ease of use as an important determinant (Davis, 1989). However, in the context of this study, it is possible that ease of use is no longer a differentiating factor. This may be because QRIS technology is already familiar and relatively easy to use for most MSME actors, resulting in low variation in perceived ease. Alternatively, MSME actors may have passed the initial stage of technology adoption, so ease of use is no longer a key consideration, and attention shifts more toward the benefits generated.

Third, the results show that government support does not have a significant effect on QRIS usage. The relationship between Government Support and QRIS Usage has a coefficient of -0.054 and is not significant. This indicates that government support has not yet been directly perceived by MSME actors as a factor encouraging QRIS usage. Theoretically, this finding is not entirely aligned with the TOE framework, which states that environmental factors influence technology adoption (Tornatzky et al., 1990). This can be interpreted as meaning that although the government has provided various policies and programs to support MSME digitalization, their implementation at the field level has not been fully effective or has not yet delivered tangible benefits to business actors. General forms of support, such as regulations or national campaigns, may not be strong enough to influence individual decisions without direct interventions such as intensive training, financial incentives, or technical assistance. MSME actors tend to be more influenced by internal factors, such as business needs, rather than external factors like government policies.

Fourth, the results show that QRIS usage has a positive and significant effect on MSME sales performance. The relationship between QRIS Usage and Sales Performance has a coefficient of 0.571 and is significant. This confirms that the adoption of digital payment technology has a real impact on improving business performance. QRIS enables faster transaction processes, reduces dependence on cash, and enhances customer convenience as they increasingly prefer digital payments. The resulting operational efficiency can also lead to increased profitability and business competitiveness. This finding is consistent with previous studies stating that digital technology adoption can improve business performance (Naibaho et al., 2025; Amoa-Gyarteng et al., 2024). Overall, this study provides practical recommendations that efforts to increase QRIS adoption should focus on communicating its tangible benefits to MSME actors. Educational and socialization

programs need to emphasize how QRIS can improve sales, efficiency, and business management, rather than merely explaining how to use it. On the other hand, the government needs to re-evaluate its support strategies to ensure they are more targeted and have a direct impact on business actors. This is because the success of digital technology adoption among MSMEs largely depends on the perceived benefits and their direct impact on business performance.

CONCLUSION

This research aims to analyze the influence of perceived convenience, perceived usefulness, and government support on the use of QRIS and its impact on the sales performance of MSMEs. The research results show that perceived usefulness has a positive and significant effect on the use of QRIS, which means that the greater the perceived usefulness, the higher the level of use of the technology. On the other hand, perceptions of convenience and government support do not have a significant influence, so they are not the main factors in the decision to adopt QRIS by MSME players.

Apart from that, the use of QRIS has been proven to have a positive and significant effect on the sales performance of MSMEs. This shows that digital payment systems are able to increase transaction efficiency and provide convenience for consumers, thereby potentially improving business performance. Overall, the research model shows a fairly good ability to explain variations in MSME sales performance.

The results of this research have the implication that efforts to encourage digitalization of MSMEs need to be focused on increasing the real benefits from the use of technology. However, this research has limitations in terms of regional coverage and the variables used. Therefore, it is recommended that further research expand the research area and add other relevant variables so that the results obtained are more comprehensive.

BIBLIOGRAPHY

- Imabekova, Z., & Jaxybekova, G. (2025). Comparative Analysis Of The Development Of Financial Technologies In Kazakhstan, China, The United Kingdom, And Singapore, And The Development Of A Model For Their Effective Use. *China, The United Kingdom, And Singapore, And The Development Of A Model For Their Effective Use*, (5), 127.
https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5253586
- Amoa-Gyarteng, K., Dhliwayo, S., & Adekomaya, V. (2024). Innovative marketing and sales promotion: catalysts or inhibitors of SME performance in Ghana. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2353851>
- Amoah, J., Belas, J., Dziwornu, R., & Khan, K. A. (2022). Enhancing SME contribution to economic development: A perspective from an emerging economy. *Journal of International Studies*, 15(2), 63–76. <https://doi.org/10.14254/2071-8330.2022/15-2/5>
- Bank Indonesia. (2025, August 4). QRIS Jelajah Indonesia 2025 Dorong Digitalisasi Dengan Wisata Budaya. *Departemen Komunikasi Bank Indonesia*.
https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2717025.aspx
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Evan, M. H., Trianto, B., Maulana, I., Alim, M. N., Marasabessy, R. H., Hidayat, W., Junaedi, E., & Masrizal. (2024). Quick response code Indonesia standard (QRIS) E-payment adoption: customers perspective. *Cogent Business & Management*, 11(1), 2316044.
- Fauziah, F., Made Sudarma, & Erwin Saraswati. (2025). MSMEs in Digital Transformation: Determinants of QRIS E-Payment Acceptance. *Jurnal Manajemen*, 29(2), 379–399.
<https://doi.org/10.24912/jm.v29i2.2681>

- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). Sage Publications.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Number 1, pp. 2–24). Emerald Group Publishing Ltd. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hamid, R. S., & Anwar, S. M. (2019). *Structural Equation Modeling (SEM) Berbasis Varian: Konsep Dasar dan Aplikasi dengan Program SmartPLS 3.2.8 dalam Riset Bisnis*. PT Inkubator Penulis Indonesia.
- Haryono, S. (2016). *Metode SEM untuk penelitian manajemen dengan AMOS, LISREL dan PLS*. PT Intermedia Personalia Utama.
- Ikwanto, A. N. P., & Indriani, F. (2024). The impact of perceived usefulness, perceived ease of use, and digital literacy on QRIS adoption. *Research Horizon*, 4(6), 281–290.
- Indiani, N. L. P., Keshminder, J. S., Wiratama, N. I., & Amertha, G. S. (2025). Unlocking e-commerce potential in SMEs: an integrative framework for adoption in emerging markets. *Humanities and Social Sciences Communications*, 12(1), 766. <https://doi.org/10.1057/s41599-025-04952-3>
- Kurniasari, F., Lestari, E. D., & Tannady, H. (2023). Pursuing Long-Term Business Performance: Investigating the Effects of Financial and Technological Factors on Digital Adoption to Leverage SME Performance and Business Sustainability—Evidence from Indonesian SMEs in the Traditional Market. *Sustainability*, 15(16), 12668. <https://doi.org/10.3390/su151612668>
- Liébana-Cabanillas, F., Molinillo, S., & Ruiz-Montañez, M. (2019). To use or not to use, that is the question: Analysis of the determining factors for using NFC mobile payment systems in public transportation. *Technological Forecasting and Social Change*, 139, 266–276. <https://doi.org/10.1016/j.techfore.2018.11.012>
- Minarni, E. (2025). Impact of digital payment systems on financial inclusion and small business growth in developing economies. *International Journal of Innovation and Thinking*, 2(1), 1–12.
- Musa, H. G., Fatmawati, I., Nuryakin, N., & Suyanto, M. (2024). Marketing research trends using technology acceptance model (TAM): a comprehensive review of researches (2002–2022). In *Cogent Business and Management* (Vol. 11, Number 1). Cogent OA. <https://doi.org/10.1080/23311975.2024.2329375>
- Musyaffi, A. M., Baxtishodovich, B. S., Johari, R. J., Wolor, C. W., Afriadi, B., & Muna, A. (2024). Can Financial Advantages and Digital Payments Adoption Provide Effective Solutions to Improve SMEs' Performance? *Montenegrin Journal of Economics*, 20(2), 75–89. <https://doi.org/10.14254/1800-5845/2024.20-2.7>
- Naibaho, R., Effiyaldi, E., Nurhadi, N., Suratno, E., & Pasaribu, J. P. K. (2025). Adoption of digital technology and sales performance improvement among Indonesian SMEs: A mixed-methods analysis. *Quantitative Economics and Management Studies*, 6(2), 205–218.
- Obi, J., Ibidunni, A. S., Tolulope, A., Olokundun, M. A., Amaihian, A. B., Borishade, T. T., & Fred, P. (2018). Contribution of small and medium enterprises to economic development: Evidence from a transiting economy. *Data in Brief*, 18, 835–839. <https://doi.org/10.1016/j.dib.2018.03.126>
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61, 404–414. <https://doi.org/10.1016/j.chb.2016.03.030>
- Prasannath, V., Adhikari, R. P., Gronum, S., & Miles, M. P. (2024). Impact of government support policies on entrepreneurial orientation and SME performance. *International Entrepreneurship and Management Journal*, 20(3), 1533–1595. <https://doi.org/10.1007/s11365-024-00993-3>

- Rafferty, N. E., & Fajar, A. N. (2022). Integrated QR Payment System (QRIS) : Cashless Payment Solution in Developing Country from Merchant Perspective. *Asia Pacific Journal of Information Systems*, 32(3), 630–655. <https://doi.org/10.14329/apjis.2022.32.3.630>
- Rafiani, K. M., Yunanda, R. A., & Rusmanto, T. (2024). Determinants of QRIS usage as a digital payment tool for MSMEs. *Journal of Theoretical and Applied Information Technology*, 102(3), 1158–1171.
- Sulistyaningsih, H., & Hanggraeni, D. (2022). Investigating the adoption of QR code Indonesian standard through organizational and environmental factors and its impact on micro small medium Enterprise performance. *Global Business and Management Research*, 14(3s), 962–982.
- Tornatzky, L. G., Fleischer, M., & Chakrabarti, A. K. (1990). The processes of technological innovation. In *(No Title)*.
- Venkatraman, N., & Grant, J. H. (1986). Construct measurement in organizational strategy research: A critique and proposal. *Academy of Management Review*, 11(1), 71–87.
- Wiyono, G. (2020). *Merancang penelitian bisnis dengan alat analisis SPSS dan SmartPLS*. UPP STIM YKPN.
- Zainuri, Z., Yasin, M. Z., Amijaya, R. N. F., Wilantari, R. N., & Vipindrartin, S. (2025). The role of government policy on the performance of MSMEs in the creative industry: evidence from Jember Regency, East Java, Indonesia. *Cogent Economics & Finance*, 13(1). <https://doi.org/10.1080/23322039.2024.2446657>