

The Impact of Perceived Usefulness, Perceived Ease of Use, and Digital Literacy on QRIS Adoption

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Abstract

This study aims to analyze the impact of perceived usefulness, perceived ease of use, and digital literacy on the intention of Micro, Small, and Medium Enterprises (MSMEs) to adopt Quick Response Code Indonesian Standard (QRIS) to support economic digitalization for community development. Using a quantitative approach, this research examines three primary independent variables: perceived usefulness, perceived ease of use, and digital literacy, and their effect on the dependent variable, which is MSMEs' intention to use QRIS (Y). Data were gathered through a survey of 50 MSME owners in Central Java who have implemented QRIS as a digital payment method. Regression analysis results indicate that both perceived usefulness and perceived ease of use have a significant positive influence on the intention to use QRIS. Digital literacy is also found to contribute significantly to MSMEs' interest in using QRIS, especially by enhancing their confidence in technology and reducing technical barriers. The findings suggest that perceived usefulness and ease of use play essential roles in encouraging MSMEs to adopt digital payment technologies. Moreover, higher digital literacy supports MSMEs' readiness to engage in an inclusive digital economy, thereby accelerating community development. These insights provide valuable guidance for policymakers and stakeholders to improve digital infrastructure and literacy, fostering MSME growth through economic digitalization.

Keywords

QRIS Adoption, Digital Literacy, Perceived Usefulness, Ease of Use, Community Development.

1. Introduction

The advancement of digital technology in the modern era has brought about significant changes across various economic sectors, including among Micro, Small, and Medium Enterprises (MSMEs). Quick Response Code Indonesian Standard (QRIS), a form of digital financial innovation, has been introduced to promote cashless transactions, which are both practical and efficient. The Indonesian government, through Bank Indonesia, has been actively promoting QRIS as an inclusive digital payment solution accessible to MSMEs throughout the country. QRIS usage is regarded as a vital step in supporting economic digitalization, which can strengthen MSME competitiveness and boost their contribution to national economic growth (Hamu et al., 2021; Wulansari, 2024). QRIS adoption has become a strategic initiative in advancing Indonesia's economic digitalization, particularly for MSMEs. As of October 2023, there are 29.6 million registered QRIS merchants, 92% of whom are MSMEs (Muazu, 2024). This wide adoption reflects QRIS's role in enhancing MSME competitiveness and supporting national economic growth. Furthermore, QRIS transaction volume reached 1.6 billion from January to October 2023, exceeding Bank Indonesia's target of 1 billion transactions for the year. This achievement highlights QRIS's significant role in promoting financial inclusion and transaction efficiency across various economic sectors. With growing QRIS adoption, MSMEs are expected to become more competitive and contribute more substantially to Indonesia's economic growth (Suryani, 2024). Despite substantial government support for QRIS implementation, several challenges remain, particularly concerning MSME owners' perceptions of QRIS's usefulness and ease of use. Additionally, varying levels of digital literacy among MSME owners influence their readiness to utilize this payment technology. Positive perceptions of QRIS benefits and ease of use, alongside adequate digital literacy, are expected to enhance MSMEs' interest in adopting digital payment technology on a sustained basis (Kartiwa, 2024). Data from the Indonesian Payment System Association (ASPI) as of March 2024 indicates that the number of merchants using QRIS reached 31.6 million, marking a 24.6% increase compared to the previous year. However, digital payment adoption among MSMEs still faces hurdles, such as complex registration processes, delays in fund disbursement, and concerns about discrepancies between received and expected amounts. Additionally, low levels of digital literacy present further challenges for MSME digitalization in Indonesia (Hasyim, 2023; Hanggiani et al., 2024). The National Survey on Financial Literacy and Inclusion conducted by the Financial Services Authority (*Otoritas Jasa Keuangan*/OJK) in 2022 revealed that Indonesia's financial literacy rate remains at 49.68 percent. The survey also showed that the literacy index in rural areas lags behind urban areas, with scores of 48.43 percent and 50.52 percent, respectively.

Other obstacles include limited digital literacy among MSME owners. Limited knowledge of technology and insufficiently skilled workers are seen as barriers to MSME digitalization. According to data from the Ministry of Cooperatives, Small and Medium Enterprises, there are currently 64.2 million MSMEs in Indonesia. Positive perceptions of QRIS benefits and ease of use, coupled with adequate digital literacy, are anticipated to foster a stronger interest among MSMEs in adopting digital payment technology on an ongoing basis (Gunawan et al., 2023). Previous studies utilizing the Technology Acceptance Model in digital payment contexts have shown that perceived ease of use and perceived usefulness both significantly impact consumer behavioral intention (Siagian et al., 2022; Husni et al., 2023). Perceived ease of use enhances consumers' willingness to adopt digital payment systems by making the technology feel more accessible and reducing any perceived difficulty in usage. At the same time, perceived usefulness influences behavioral intention by underscoring the practical benefits consumers

anticipate, such as convenience, time savings, and increased efficiency in transactions. Together, these factors play a central role in encouraging consumers toward adopting digital payment solutions (“Shaping the Sustainable Future: Trends and Insights in Economics, Business, Management, and Information Technology,” 2023).

Given these conditions, this study aims to analyze the influence of perceived usefulness, perceived ease of use, and digital literacy on MSMEs' intention to adopt QRIS as a step toward supporting economic digitalization for community development. Using a quantitative approach, specifically Multiple Linear Regression analysis, and data collected from surveys of 50 MSME owners who have already adopted QRIS, this study explores how these three key factors affect MSME interest in participating in the digital economy. The findings from this research are expected to provide valuable insights for policymakers and stakeholders to formulate more effective strategies for improving digital infrastructure and literacy, ultimately supporting MSME development and accelerating digital-based economic growth (Lestari, 2022).

2. Literature Review

The Technology Acceptance Model (TAM) is a theoretical model used to predict how users will accept and utilize technology (Davis, 1989). TAM is an extension of the Theory of Reasoned Action (TRA), originally developed by Fishbein, which is based on the idea that individuals' responses and perceptions toward an object will shape their attitudes and behaviors. TAM builds upon TRA by introducing two additional concepts crucial for understanding how individuals adopt and engage with technology. In TAM, according to Davis (1989), there are two primary factors that influence technology acceptance: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). These factors help explain the likelihood that a user will adopt a new technology based on their assessment of its effectiveness and ease (Widijowati, 2022; Ly & Ly, 2022). According to Alnemer (2022), perceived usefulness refers to the extent to which an individual believes that using a particular system will enhance their work performance. The advantages of information technology in facilitating tasks add intrinsic value to the adoption of such technology. In the context of MSMEs, perceived usefulness signifies the degree to which business owners believe that utilizing QRIS will improve their business performance or outcomes. This suggests that MSME owners perceive QRIS as a tool that provides tangible benefits, such as smoother transactions, increased service speed, and higher revenue (Dhingra, 2019; Anggraeni, 2020). As outlined by Siagian et al. (2022), there are four main indicators of perceived usefulness: Work More Quickly, Increase Productivity, Increase Effectiveness, and Improve Job Performance. These indicators reflect the belief that using QRIS can significantly support MSMEs in enhancing operational efficiency, thus positively impacting overall business outcomes.

This concept refers to the extent to which an individual believes that using a particular system will be free of effort (Alnemer, 2022). Perceived ease of use is defined as the degree to which a person believes that using a specific information technology system requires minimal effort. For MSME owners, perceived ease of use reflects their perception of how simple it is to use QRIS without substantial difficulty or need for extensive training. The easier QRIS is to use, the more likely MSME owners are to adopt it in their business operations. According to Setyawati & Syahri (2023), perceived ease of use includes four key indicators: Easy to Use, Easy to Understand, Effortless, and Easy to Learn. These indicators capture the belief that QRIS can be smoothly integrated into business activities, encouraging broader adoption by minimizing technical barriers and facilitating efficient operations. Digital literacy is defined as the ability to effectively and critically navigate, understand, and utilize digital technologies for purposes such as accessing

information, communication, and problem-solving (Reddy, 2020). In a business setting, digital literacy enables individuals to use digital tools and platforms—such as QRIS for transactions—with confidence and competence. For MSME owners, digital literacy reflects their understanding and digital skills, allowing them to utilize technologies like QRIS effectively (Kitsios et al., 2021). Higher levels of digital literacy enhance MSME owners' capacity to comprehend, implement, and evaluate the use of QRIS more effectively, supporting smoother adoption of digital payment methods. According to Khasanah, & Sasana (2022), digital literacy is measured by four key indicators: Know, Comprehension, Application, and Evaluation. These indicators represent the stages of digital understanding that help MSME owners to make informed and strategic use of QRIS, enabling them to integrate technology into their business operations efficiently (Arias, 2023).

Intention to adopt QRIS refers to the degree of interest or willingness of MSME owners to adopt and use QRIS as a payment method within their businesses. It reflects the tendency of MSME owners to choose QRIS based on their perceptions of its benefits, ease of use, and their level of digital literacy. The adoption of QRIS by MSMEs offers several potential advantages, such as the ease of managing cashless transactions, improved operational efficiency, and the ability to serve a broader customer base that is accustomed to digital payments (Natsalial et al., 2021; Ali, 2021). This interest is also driven by the belief that QRIS can enhance business performance, speed up transactions, and increase the competitiveness of MSMEs in an increasingly digital business environment. According to Jo & Balng (2023), there are four key indicators of the intention to adopt QRIS: Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions.

H1: Perceived Usefulness (PU) positively affects MSME owner adoption of QRIS.

H2: Perceived Eales of Use (PEOU) positively affects MSME owner adoption of QRIS.

H3: Digital Literacy (DL) positively affects MSME owner adoption of QRIS.

H4: Perceived Usefulness (PU), Perceived Eales of Use (PEOU), and Digital Literacy (DL), positively affects MSME owner adoption of QRIS.

3. Methods

This study is quantitative research using an associative research method aimed at examining the relationships and influences between independent variables and the dependent variable. The study focuses on the effects of Perceived Usefulness (X1), Perceived Ease of Use (X2), and Digital Literacy (X3) on the Intention to Adopt QRIS (Y) as part of efforts to support community-based economic digitalization. The population consists of MSME owners in Semarang City, Central Java, with a sample of 50 respondents selected using purposive sampling. Respondents meet the criteria of being MSME owners located in Semarang City and using QRIS in business transactions. Data were collected using research instruments, analyzed quantitatively, and processed with statistical techniques to provide predictive and explanatory insights into the phenomena studied. Data collection was conducted by distributing questionnaires to respondents. A Likert scale of 5 ("strongly disagree" to "strongly agree") was used in the questionnaire, which was distributed digitally through Google Forms. Data analysis was performed using the Statistical Package for the Social Sciences (SPSS) software, applying multiple linear regression analysis. The data analysis techniques included both classical assumption tests and hypothesis testing. The classical assumption tests involved the normality test, multicollinearity test, and heteroscedasticity test. Hypothesis testing encompassed multiple linear regression analysis, the coefficient of determination (R^2), partial significance test (T-test), and simultaneous significance test (F-test). This methodology was designed to rigorously examine the relationships between variables and provide evidence-based recommendations based on the statistical findings.

4. Results

Based on the results of the data collection in Table 1, it can be concluded that the majority of respondents are between 36 and 45 years old, with the highest percentage reaching 44% of the 22 respondents. Additionally, in terms of the latest education level, most respondents hold an undergraduate degree, accounting for 62% of the sample.

Table 1. Profile Respondent

Aspect	Frequency	Percentage	
Age	17-25	4	8%
	26-35	8	16%
	36-45	22	44%
	>45	16	32%
	Total	50	100%
Latest Formal Education	Postgraduate (Masters)	2	4%
	Diploma (D1- D3)	9	18%
	Undergraduate (Bachelor)	31	62%
	Senior High School	8	16%
	Total	50	100%

Based on Table 2, the results of the normality test using the Kolmogorov-Smirnov test indicate a significance value of 0.942, which is greater than 0.05. This means that the data is normally distributed, allowing for progression to the next stage of testing

Table 2. Normality Test Result

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Melan	.0000000
	Std. Deviation	1.67924210
Most Extreme Differences	Absolute	.075
	Positive	.075
	Negative	-.065
Kolmogorov-Smirnov Z		.529
ALsymp . Sig. (2-tailed)		.942
<ul style="list-style-type: none"> Test distribution is Normal. Calculated from data. 		

The results of the multicollinearity test in Table 3 show that all variables have a tolerance value > 0.10 or a VIF value < 10. This indicates that there are no symptoms of multicollinearity, meaning the model passes the multicollinearity test.

Table 3. Multicollinearity Test Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	PU (Perceived Usefulness)	2.905	4.105
	PEOU (Perceived Ease of Use)	2.939	4.065
	DL (Digital Literacy)	2.957	4.045
<ul style="list-style-type: none"> Dependent Variable: ITALQ 			

Based on Table 4, the results of the heteroscedasticity test show that all variables have a significance value greater than 0.05. This indicates that there is no sign of heteroscedasticity, meaning the data passes the heteroscedasticity test

Table 4. Heteroscedasticity Test Result

Model	Unstd. Coeff		Std. Coeff	t	Sig.
	B	Std. Error	Beta		
(Constant)	8.403	2.682		0.133	0.435
PU (Perceived Usefulness)	0.059	0.091	0.081	0.655	0.516
PEOU (Perceived Ease of Use)	0.071	0.112	0.77	0.634	0.529
DL (Digital Literacy)	0.604	0.119	0.66	0.167	0.290

The regression equation shown in Table 5 is as follows: $Y = 0.644 + 0.079X_1 + 0.055X_2 + 0.078X_3$. The coefficient of 0.079 indicates that each one-unit increase in Perceived Usefulness leads to an increase in the Intention to Adopt QRIS by 0.079. The coefficient of 0.055 signifies that each one-unit increase in Perceived Ease of Use results in a 0.055 increase in the Intention to Adopt QRIS. The coefficient of 0.078 shows that each one-unit rise in Digital Literacy will increase the Intention to Adopt QRIS by 0.078. The constant beta value of 0.644 indicates that if the Intention to Adopt QRIS increases by 1%, the combined variables of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Digital Literacy (DL) will experience a proportional increase of 64.4%. Conversely, a 1% decrease in the Intention to Adopt QRIS would result in a 64.4% reduction across these three variables. In essence, the constant value of 0.644 suggests a proportional relationship between the Intention to Adopt QRIS and the three independent variables (PU, PEOU, and DL).

Table 5. Multiple Linear Regression Test Result

Model	Unstd. Coeff		Std. Coeff	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.644	1.493		2.220	0.002
PU (Perceived Usefulness)	0.079	0.051	0.229	3.554	0.012
PEOU (Perceived Ease of Use)	0.055	0.063	0.126	3.872	0.010
DL (Digital Literacy)	0.078	0.067	0.167	2.167	0.020

Based on Table 6, the coefficient of determination test shows an R-squared value of 0.660. This result indicates that 66% of the Intention to Adopt QRIS among MSME owners in Semarang City is influenced by the independent variables Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Digital Literacy (DL). The remaining 34% is influenced by other variables not included in this model.

Table 6. Coefficient of Determination Test (R^2) Result

R	R Square	Adj. R Square	Std. Error of the Estimate
0.690 ^{al}	0.660	0.619	2.73314
Predictors: (Constant), DL, PEOU, PU			

Table 7 shows that the calculated F value (8.639) is greater than the F table value (2.807), with a significance level of $0.000 < 0.05$. This indicates that H_4 is accepted, meaning that the variables Perceived Usefulness (PU), Perceived Ease of Use

(PEOU), and Digital Literacy (DL) have a significant simultaneous effect on the Intention to Adopt QRIS (ITALQ).

Table 7. F Test Result

Model	Sum of Squares	df	Melan Square	F	Sig.
Regression	77.847	3	25.949	8.639	.000 ^b
Residual	138.173	46	3.004		
Total	216.020	49			
Dependent Variable: ITALQ					
Predictors: (Constant), DL, PEOU, PU					

The results of the partial significance T-test, as presented in Table 9, demonstrate that each independent variable significantly influences the Intention to Adopt QRIS. The Perceived Usefulness (PU) variable has a t-value of 3.554, which exceeds the t-table value of 2.011, with a significance level of 0.012 (< 0.05), confirming that H1 is accepted. Similarly, the Perceived Ease of Use (PEOU) variable shows a t-value of 3.872, also greater than the t-table value of 2.011, with a significance level of 0.010 (< 0.05), indicating that H2 is accepted. Additionally, the Digital Literacy (DL) variable yields a t-value of 2.167, surpassing the t-table value of 2.011, with a significance level of 0.020 (< 0.05), confirming that H3 is accepted. These findings collectively indicate that Perceived Usefulness, Perceived Ease of Use, and Digital Literacy each have a significant positive impact on the Intention to Adopt QRIS.

Table 8. T Test Result

Model	Unstd. Coeff		Std. Coeff	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.644	1.493		2.220	0.022
PU (Perceived Usefulness)	0.079	0.051	0.229	3.554	0.012
PEOU (Perceived Ease of Use)	0.055	0.063	0.126	3.872	0.010
DL (Digital Literacy)	0.078	0.067	0.167	2.167	0.020
Dependent Variable: ITALQ					

5. Discussion

The findings of this study provide valuable insights into the factors influencing MSME owners' intention to adopt QRIS as a digital payment solution. Each of the independent variables—Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Digital Literacy (DL)—demonstrates a significant effect on the Intention to Adopt QRIS. These results align with prior studies and support the Technology Acceptance Model (TAM) framework, which emphasizes the critical roles of usefulness and ease of use in determining user acceptance of new technology (Davis, 1989). The significant impact of Perceived Usefulness suggests that MSME owners are more motivated to adopt QRIS when they perceive tangible benefits such as enhanced transaction speed, efficiency, and operational effectiveness. These practical advantages are especially crucial for MSMEs, which often operate with limited resources. The ability to simplify and expedite payment processes is a key driver of adoption, as evidenced by research from Jo & Balang (2023), who found that digital payment adoption tends to increase when users expect improvements in business performance. QRIS offers MSMEs an opportunity to streamline their operations, freeing up time and resources that can be redirected to other critical aspects of business management. Moreover, the positive effect of Perceived Ease of Use on the

intention to adopt QRIS highlights the importance of accessibility and simplicity for technology adoption among MSMEs. When QRIS is perceived as straightforward and intuitive, it lowers the barrier to entry for MSMEs, enabling owners to integrate the technology into their daily operations without the need for extensive training. This is particularly relevant for small business owners who may lack advanced digital skills or resources to invest in learning complex systems. Research by Setyalwanti & Syahri (2023) further supports this finding, indicating that the perceived ease of use significantly influences digital adoption rates, particularly among small businesses. This underscores the necessity for technology providers to focus on user-centered design, ensuring that digital payment systems like QRIS are accessible to a wide range of users with varying levels of digital competency.

Digital Literacy also plays a crucial role in shaping adoption intention. The study's findings indicate that MSME owners with higher digital literacy levels have greater confidence and capability in using QRIS effectively. This aligns with the observations of Davlyatbekovna, (2024), who highlighted that digital literacy not only enhances understanding and usability of digital tools but also increases the likelihood of sustained adoption. Digital literacy encompasses a range of skills, from basic technical knowledge to more advanced competencies, and is essential in ensuring that MSMEs can navigate the QRIS system confidently. In regions where digital skills vary significantly, increasing digital literacy could be key to expanding QRIS adoption and encouraging MSMEs to fully leverage the advantages of digital payments. This is particularly critical in areas where MSME owners may be unfamiliar with digital platforms and require additional support to engage with new technologies. The broader implications of these findings suggest that efforts to promote QRIS adoption should focus not only on increasing accessibility but also on providing educational initiatives to improve digital literacy among MSME owners. Policymakers and stakeholders can play a crucial role by implementing programs that equip MSMEs with both the technical knowledge and practical skills necessary to integrate digital payment solutions effectively. Additionally, the positive impact of perceived usefulness and ease of use emphasizes the importance of demonstrating QRIS's tangible benefits in enhancing business efficiency and productivity, which could be highlighted in future awareness campaigns to further incentivize adoption.

From a strategic perspective, promoting QRIS adoption among MSMEs could contribute to broader economic digitalization goals by bringing more small businesses into the digital economy. As MSMEs adopt QRIS, they may be more inclined to explore additional digital tools, fostering a culture of digital innovation that can enhance competitiveness and resilience in the marketplace. Furthermore, increased QRIS adoption can facilitate greater financial inclusion, enabling MSMEs to access digital financial services that may otherwise be out of reach. In conclusion, this study adds to the growing body of knowledge on digital payment adoption among MSMEs, emphasizing the critical role of user-centered design and digital literacy support in fostering technology uptake. The findings suggest that promoting QRIS adoption is not solely a matter of accessibility but also requires alignment with the practical needs and competencies of MSME owners. By understanding these factors, stakeholders can develop targeted strategies to encourage widespread QRIS use in the MSME sector, thereby advancing digital financial inclusion and contributing to the overall growth and modernization of the economy.

6. Conclusion

This study provides important insights into the factors influencing MSME owners' intention to adopt QRIS, particularly highlighting the significant roles of Perceived Usefulness, Perceived Ease of Use, and Digital Literacy. Findings indicate that these variables have a positive and substantial impact on the intention to

integrate QRIS, thus supporting the relevance of the Technology Acceptance Model (TAM) in the context of digital payment adoption among MSMEs. The implications suggest that initiatives aimed at enhancing QRIS adoption among MSMEs should not only focus on ease of access and technical functionality but also address educational initiatives that can build digital literacy among business owners. One of the main limitations of this study is the sample size and geographic focus, restricted to MSMEs in Semarang City, which may limit the generalizability of findings to broader populations. Future research could expand the sample size, include a more diverse geographic scope, or examine additional variables—such as perceived security or customer influence—that may also play critical roles in QRIS adoption. Furthermore, the study relies on qualitative data; future studies may benefit from incorporating quantitative insights to capture deeper perspectives on the challenges and motivations faced by MSME owners in adopting digital payments. In addressing potential limitations, it should be noted that while the current methodology and analytical approach are robust, a larger sample size and mixed-methods approach could yield richer insights. This study acknowledges that while the qualitative findings provide clear evidence, a more comprehensive examination with a broader demographic sample could enhance the validity and applicability of the results.

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