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The Effect Of Perceived Benefits Of QRIS And Interest In Using QRIS On The Business Revenue Of Msmes In Semarang

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Abstract

This study aims to analyze the influence of perceived usefulness of QRIS and intention to use QRIS on the income of MSMEs in Semarang City. This study uses a quantitative approach with an explanatory research type. Data were collected through questionnaires distributed to 100 MSMEs in Semarang City who have used QRIS as a payment method. Data analysis was carried out using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with the help of SmartPLS software. The results of the measurement model test showed that all indicators met the validity and reliability requirements with loading factor values above 0.7, AVE values above 0.5, and Cronbach's Alpha and Composite Reliability values above 0.7. The results of hypothesis testing through bootstrapping showed that the perception of usefulness of QRIS had a positive and significant effect on MSME business income with a T-Statistics value of 15.689 and P-Values of 0.000. Interest in using QRIS has also been shown to have a positive and significant impact on MSME business revenue, with a T-statistic of 13.187 and a P-value of 0.000. The coefficient of determination (R^2) of 0.907 indicates that these two variables are able to explain 90.7% of the variation in MSME business revenue. This finding indicates that increased confidence among MSMEs in the benefits of QRIS and strong interest in using digital payment technology contribute to increased business revenue.

Keywords:Interest in Use; MSME Business Income; Perception of Benefit; QRIS

INTRODUCTION

Developments in information and communication technology have driven the transformation of payment systems toward digital, including in Indonesia. Previous QR-

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based payment systems remained fragmented due to differing standards between providers, complicating transaction interoperability.(Rafferty & Fajar, 2022)To address this issue, Bank Indonesia launched the Quick Response Code Indonesian Standard (QRIS) as a national standard that integrates various digital payment systems into one platform.(Pratama et al., 2025)QRIS is designed to simplify transactions and encourage the digitalization of MSMEs to support national economic growth.

Since its introduction, QRIS usage has experienced rapid growth. QRIS transaction value increased by 175.44% year-on-year, with 48.12 million users and 31.61 million merchants in March 2024 (Bank Indonesia 2024). This growth continued in the following quarter, with a 226.54% increase, with the number of users reaching 50.50 million and merchants reaching 32.71 million.(Ayudiana, 2024)By October 2024, the number of users had increased to 54.1 million, with 34.7 million merchants, and transaction growth of 183.9% year-on-year (Bank Indonesia 2024). This data shows that QRIS has become a widely used digital payment instrument in Indonesia, particularly by MSMEs.

The dominance of MSMEs in QRIS usage is also evident in the number of merchants, the majority of whom are micro and small businesses. As of July 2024, more than 30 million merchants had used QRIS, with approximately 95% being MSMEs, and transaction value reaching IDR 32.86 trillion (Ayudiana 2024). QRIS utilization offers various benefits, such as increasing transaction efficiency, simplifying financial recording, reducing the risk of counterfeit money, and expanding market reach to non-cash consumers.(Fauziyah & Prajawati, 2023)This condition shows that QRIS has great potential to support improved MSME business performance.

At the regional level, Semarang City has a prominent position in QRIS usage in Central Java. Based on data from Bank Indonesia, as cited byAdi (2024)Central Java province has QRIS users with annual growth of 54.89% and 3.36 million merchants as of September 2024, with MSMEs dominating 97.99%. Semarang City also recorded the highest QRIS transaction volume, amounting to 73.38% of the total transactions in Central Java, with a total of 1,402.42 million transactions throughout 2024. This condition indicates a high level of QRIS adoption among MSMEs, making Semarang City a relevant location to study QRIS use in business activities.

However, increased QRIS usage does not automatically translate into increased revenue for MSMEs. In practice, some businesses have used QRIS but have not yet experienced optimal revenue growth.(Taryanda et al., 2024)This situation indicates a mismatch between the adoption of digital payment technology and the resulting financial

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results. Various obstacles, such as low digital literacy, limited infrastructure, and consumer preference for cash transactions, are factors that hinder the optimal use of QRIS.(Natsir et al., 2023).

Within the theoretical framework, the Technology Acceptance Model (TAM) explains that technology acceptance is influenced by perceived usefulness and intention to use it. Perceived usefulness refers to the belief that technology can improve business performance and efficiency.(Davis, 1989)Meanwhile, usage interest reflects an individual's tendency to adopt technology in their business activities.(Sholihah & Nurhapsari, 2023)These two variables play a crucial role in determining the extent to which technologies like QRIS are effectively used in business activities and have the potential to impact MSME revenues.

Several studies have shown that the use of QRIS has an impact on the business performance and income of MSMEs.Alifia et al. (2024)explained that the use of QRIS can increase MSME revenue by increasing the number of transactions.Fahrudin & Isnaini (2023)also found that digital payment technology contributes to improved business performance. However, these studies have not specifically examined the role of perceived usefulness and intention to use simultaneously in influencing MSME revenue, particularly in the context of Semarang City.

Based on the above description, this study was conducted to analyze the influence of perceived usefulness of QRIS and interest in using QRIS on the business revenue of MSMEs in Semarang City. Semarang City was chosen as the research location because it has the highest QRIS transaction volume in Central Java, dominated by MSMEs. However, the actual impact of QRIS use on business revenue in this city has not been clearly described in the existing literature. This study is expected to provide an empirical contribution in understanding the factors that influence the success of payment digitization in MSMEs and become the basis for formulating more targeted policies.

LITERATURE REVIEW

MSME Business Income

MSME business income is the main measure in assessing the performance of a small and medium business.Widyaningrum et al (2024)defines MSME income as the total cash receipts obtained by business actors from the sale of goods or services in a certain period which is the basis for assessing the business's capacity to cover operational costs and generate profits.Safira et al. (2024)adding that MSME business

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income does not solely refer to gross turnover, but includes all inflows from production and sales activities after taking into account the costs incurred, thus reflecting the efficiency of business resource management.

In the digital era, the income conditions of MSMEs are determined by the extent to which business actors adopt technology in transaction and marketing processes.Wijaya & Nailufaroh (2022)found that digitalization can expand consumer reach and boost transaction efficiency, thus positively impacting MSME revenues. In Semarang City,Nurhapsari & Sholihah (2022)noted that MSMEs in traditional markets in Semarang City are beginning to realize the benefits of digital payment systems, but their adoption is still hampered by limited digital literacy and uneven supporting infrastructure.

***Technology Acceptance Model*(TAM)**

Technology Acceptance Model(TAM) was first introduced by Davis in 1989 to explain how individuals accept and use information technology in an organizational context. In its development,Santoso & Nainggolan (2023)explains that TAM is used as a basic framework in analyzing the acceptance of modern technology, including digital payment systems, because it is able to explain the relationship between user beliefs and technology adoption behavior. This model starts from the assumption that technology use is determined by individual intentions formed from perceptions of the technology. Therefore, TAM has become one of the models widely used in information systems research due to its simplicity and ability to systematically explain technology adoption behavior.

The main constructs in TAM consist of perceived usefulness and perceived ease of use which are determinants in forming the intention to use technology.Rahimi et al (2024)Perceived usefulness relates to the extent to which technology is perceived as capable of improving user performance, while perceived ease of use relates to the level of ease in understanding and using the technology. These two constructs influence user attitudes toward technology, which then shape usage intentions and ultimately lead to actual usage. In the context of digital payments, the relationship between these constructs explains how users decide to adopt technologies like QRIS in their daily activities.

The development of TAM in the study of digital payment technology shows that there are adjustments by adding external factors that are relevant to the conditions of technology use.Sholihah & Nurhapsari (2023)explains that in the context of QRIS,

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technology adoption is not only influenced by perceptions of usefulness and convenience, but also by user experience and the business environment. This is reinforced bySetiawan et al (2025)which states that among MSMEs, perceptions of the benefits and convenience of QRIS play a role in shaping usage intentions, which impact technology adoption decisions. Thus, TAM remains relevant as an analytical framework for explaining QRIS usage behavior to improve MSME business efficiency and performance.

Perception of the Benefits and Income of MSME Businesses in Semarang City

Perceived usefulness is an individual's belief that the use of technology can provide benefits in improving their performance or activities.Muslim Woman (2024)stated that in the context of QRIS, this perception relates to the digital payment system's ability to improve operational efficiency, expand market access, and promote financial transparency for businesses. QRIS enables MSMEs to accept various payment methods within a single system, making transactions easier and more practical. Therefore, the perception of usefulness relates not only to the technical aspects of technology use but also reflects its impact on operational ease and effectiveness of daily business activities.

The relationship between perceived usefulness and business revenue can be understood through the role of technology in increasing efficiency and transaction volume.Alifia et al. (2024)stated that the use of QRIS makes it easier for consumers to make payments, thus driving an increase in the number of transactions in MSMEs, which ultimately impacts business revenue. This finding is supported byChyntia et al. (2025)which explains that the use of QRIS can improve transaction efficiency and service quality, enabling businesses to be more adaptive to changing consumer behavior, which tends to favor cashless payments. This opens up opportunities for increased sales and expanding the market reach of MSMEs.

However, the relationship between perceived usefulness and business income does not always run optimally in every condition.Haryatiana & Kusherawati (2025)stated that the impact of technologies like QRIS on income can be hampered by factors such as low digital literacy, limited access to technology, and consumer habits that still rely on cash transactions. However, in the context of an urban area like Semarang, this is not the case.Utami (2025)explained that the use of QRIS in MSMEs can improve financial performance through transaction efficiency and ease of payment access. This

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demonstrates that perceived usefulness is a crucial factor in driving technology adoption, contributing to increased business revenue.

Interest in Using QRIS and MSME Business Revenue in Semarang City

Interest in use is an individual's tendency to adopt a technology based on an evaluation of the perceived benefits and convenience.Andriani et al. (2024)explained that in the context of QRIS, intention to use reflects MSMEs' readiness to integrate digital payment systems into their business operations. This intention is formed through the belief that technology can facilitate transactions and support business efficiency. Therefore, intention to use is the initial factor determining whether MSMEs will actually use QRIS in their business activities, thus playing a crucial role in the adoption process of digital payment technology.

The relationship between intention to use and business revenue can be understood through the role of intention in driving technology implementation, which in turn increases transactions. Utami (2025) explains that the use of QRIS by MSMEs can improve financial performance through transaction convenience and increased sales volume. High intention to use encourages businesses to consistently adopt the technology, thereby increasing transaction frequency and impacting business revenue growth. However, limited digital literacy and low consumer adoption of non-cash payments can hinder the optimization of these benefits, so the influence of intention to use on revenue is not always optimal in all business conditions.

Interest in using QRIS is linked to increased revenue for MSMEs, particularly in urban areas with growing levels of digital adoption. Rustariyuni et al. (2023) explain that implementing QRIS in MSMEs can increase business turnover through ease of transactions and improved service quality for consumers. This situation is relevant for MSMEs in Semarang City, which has high economic activity and a growing digital penetration rate. Therefore, interest in using QRIS is a crucial factor driving the implementation of digital payment technology and contributing to increased business revenue in urban MSMEs.

The Relationship between Perceived Usefulness of QRIS, Interest in Using QRIS, and Business Income of MSMEs in Semarang City

The relationship between perceived usefulness and intention to use QRIS can be explained through the Technology Acceptance Model (TAM) framework, where perceived benefits influence an individual's intention to use the technology. Maulidin

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(2025) stated that digital transformation in payment systems encourages MSMEs to switch to more efficient and practical cashless methods, making the perceived usefulness of QRIS a key factor in determining intention. When business owners believe QRIS can improve transaction efficiency and simplify operations, the tendency to use the technology will increase and encourage adoption in business activities.

The relationship between perceived usefulness, intention to use, and business revenue can be understood as a continuous one. Alifia, Permana, and Harnovinsah (2024) explain that QRIS usage increases the number of transactions through payment convenience for consumers, which in turn impacts MSME revenue. This finding is supported by Nabila (2025), who states that digitalization of payments through QRIS contributes to improved service quality and business revenue. Thus, perceived usefulness drives intention to use, and optimal usage impacts the financial performance of MSMEs.

However, the relationship between these three variables is not always linear and seamless. Assyifa, Ahmad, and Noviarini (2025) explain that factors such as digital financial literacy, system security, and ease of use influence the success of QRIS utilization in increasing MSME revenue. Furthermore, limited technological knowledge and business actor readiness also influence the adoption rate. In the context of MSMEs in Semarang City, which has high economic activity and rapid digitalization, the synergy between perceived usefulness and intention to use is key to optimizing QRIS utilization to increase business revenue.

METHOD

This study uses a quantitative approach with an explanatory approach. It aims to analyze the influence of perceived usefulness of QRIS and intention to use it on the revenue of MSMEs in Semarang City. The quantitative approach was used because it can produce measurable data and be analyzed statistically to explain the relationship between variables.(Sugiyono, 2020)The object of this research is MSMEs in Semarang City who have used QRIS in their business activities, making it relevant to examine the impact of digital payment technology use on business performance.

The type of data used in this study is primary data obtained through questionnaires distributed to respondents. The data collected is cross-sectional, meaning it was obtained over a specific period of time without tracking changes over time. Respondents in this study were MSMEs that have used QRIS as a payment

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method. In addition to primary data, this study is also supported by secondary data from scientific literature, research journals, and official reports relevant to the research topic.

The variables in this study consist of independent variables and dependent variables. The independent variables include perceived usefulness (X1) and intention to use (X2), while the dependent variable is MSME business income (Y). Perceived usefulness relates to the belief that QRIS use provides benefits in improving business performance, while intention to use reflects the tendency of business actors to adopt technology in transaction activities (Davis 1989). Business income describes the results obtained from business activities carried out by MSME actors.

Variable measurements were conducted using a five-point Likert scale, which is used to gauge respondents' attitudes, perceptions, and opinions regarding a phenomenon. Perceived usefulness and intention to use variables were measured based on indicators referring to the Technology Acceptance Model (TAM) construct, while business income was measured based on MSMEs' perceptions of changes in income after using QRIS. Each indicator was structured as a statement assessed by respondents.

The data analysis method used is Structural Equation Modeling based on Partial Least Squares (SEM-PLS) which is able to analyze the relationship between latent variables simultaneously and does not require strict data distribution assumptions.(Hair et al., 2022). The research model describes the relationship between perceived usefulness (X1) and intention to use (X2) on MSME business income (Y), thus enabling direct analysis of the influence between variables in one research model.

Hypothesis testing was conducted using path coefficient values and significance levels through the bootstrapping procedure in SEM-PLS. Furthermore, the coefficient of determination (R^2) was used to measure the ability of the independent variables to explain the dependent variable. The entire data analysis process was conducted using SmartPLS software to produce accurate and scientifically reliable results.

RESULTS AND DISCUSSION

Measurement model test results (Outer Model)

Measurement model or outer model testing was conducted to assess the validity and reliability of all indicators used in this study. This testing involved three stages: the loading factor test for convergent validity, the Cronbach's Alpha and Composite Reliability tests for reliability, and the Average Variance Extracted (AVE) test for discriminant validity. Measurement model testing was conducted to assess the validity

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and reliability of the indicators used in this study. The test results are depicted in the following path model.

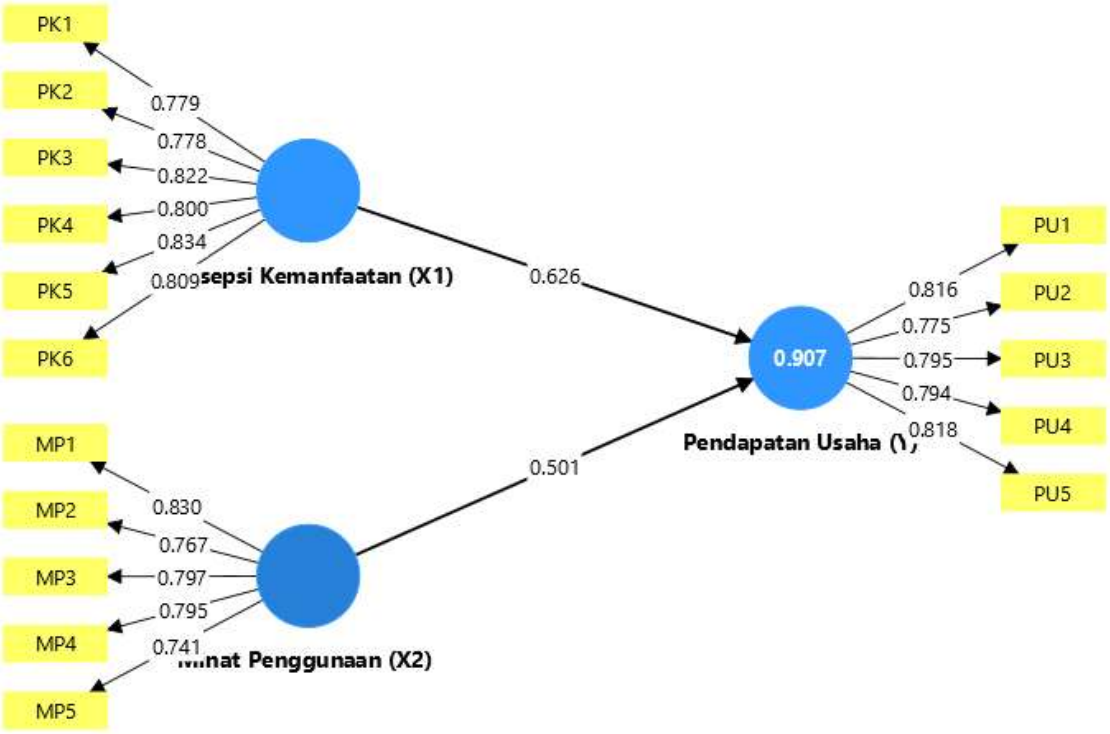


Figure 1. Outer Model Loading factor

Figure 1 shows that all indicators in each variable have loading factor values above 0.7. The Perceived Usefulness variable (X1) is measured by six indicators (PK1–PK6) with loading values ranging from 0.779 to 0.834. The Use Intention variable (X2) is measured by five indicators (MP1–MP5) with loading values ranging from 0.741 to 0.830. The Business Income variable (Y) is measured by five indicators (PU1–PU5) with loading values ranging from 0.775 to 0.818. All of these values meet the requirements for convergent validity so that all indicators are declared valid.

In detail, the loading factor values of all indicators are presented in the following table.

Table 1. Loading factor test results

Variables	Indicator	*Loading factor*	Information
Perceived Usefulness (X1)	PK1	0.779	Valid
	PK2	0.778	Valid

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	PK3	0.822	Valid
	PK4	0.800	Valid
	PK5	0.834	Valid
	PK6	0.809	Valid
Interest in Use (X2)	MP1	0.830	Valid
	MP2	0.767	Valid
	MP3	0.797	Valid
	MP4	0.795	Valid
	MP5	0.741	Valid
Business Income (Y)	PU1	0.816	Valid
	PU2	0.775	Valid
	PU3	0.795	Valid
	PU4	0.794	Valid
	PU5	0.818	Valid

Source: Processed primary data, 2026

Based on the table above, all indicators have loading factor values above 0.7, thus they are declared valid and suitable for further analysis. Reliability testing was then conducted using Cronbach's Alpha and Composite Reliability values. The test results are presented in the following table.

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	*Composite Reliability*(rho_c)	Information
Perceived Usefulness (X1)	0.890	0.916	Reliable
Interest in Use (X2)	0.846	0.890	Reliable
Business Income (Y)	0.859	0.899	Reliable

Source: Processed primary data, 2026

Based on the table above, all variables have Cronbach's Alpha and Composite Reliability values above 0.7. This indicates that all variables in this study have a good level of measurement consistency and are therefore considered reliable. Furthermore, discriminant validity testing was conducted using the Average Variance Extracted (AVE) value. The test results are presented in the following table.

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Table 3.AVE Test Results

Variables	AVE	Information
Perceived Usefulness (X1)	0.646	Valid
Interest in Use (X2)	0.619	Valid
Business Income (Y)	0.639	Valid

Source: Processed primary data, 2026

Based on the table above, all variables have AVE values above 0.5. This indicates that more than half of the indicator variance can be explained by their respective latent variables, thus all variables are declared to meet the requirements for discriminant validity.

Inner Model Test Results (Structural Model)

After the measurement model is declared valid and reliable, testing continues on the inner model or structural model. This testing aims to determine the magnitude of the influence between variables through three stages: the coefficient of determination (R^2) test, the path coefficient test, and the hypothesis test using bootstrapping.

Testing the structural model begins by examining the coefficient of determination (R^2) to measure how much the independent variables explain the dependent variable. The test results are presented in the following table.

Table 4. Results of the Coefficient of Determination (R^2) Test

Variables	R^2	Information
Business Income (Y)	0.907	Strong

Source: Processed primary data, 2026

Based on the table above, the R^2 value of 0.907 indicates that 90.7% of the variation in MSME business revenue can be explained by the Perceived Usefulness and Intention to Use variables. This value is considered strong, thus, this research model has high explanatory power.The next test is to look at the path coefficient value to determine the direction and magnitude of the influence between variables. The test results are presented in the following table.

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Table 5. Path coefficient test results

Track	Path Coefficient	Information
Perceived Benefit (X1) → Business Income (Y)	0.626	Positive
Interest in Use (X2) → Business Income (Y)	0.501	Positive

Source: Processed primary data, 2026

Based on the table above, the path of Perceived Usefulness (X1) to Business Income (Y) has a path coefficient value of 0.626, while the path of Intention to Use (X2) to Business Income (Y) is 0.501. Both paths show a positive direction of influence, meaning that the higher the perception of usefulness and interest in using QRIS, the higher the business income of MSMEs.

Hypothesis testing was conducted using a bootstrapping procedure with 5,000 subsamples to determine the level of significance of the influence between variables. The test results are presented in the following table.

Table 6. Hypothesis Test Results

Hypothesis	Track	*T-Statistics*	*P-Values*	Information
H1	Perceived Benefit (X1) → Business Income (Y)	15,689	0,000	Accepted
H2	Interest in Use (X2) → Business Income (Y)	13,187	0,000	Accepted

Source: Processed primary data, 2026

Based on the table above, H1 has a T-Statistics value of 15.689 and P-Values of 0.000. H2 has a T-Statistics value of 13.187 and P-Values of 0.000. Both hypotheses have T-Statistics values above 1.96 and P-Values below 0.05, so H1 and H2 are declared accepted.

DISCUSSION

Based on the test results, both hypotheses in this study were accepted. Perceived usefulness of QRIS and intention to use it were shown to have a positive and

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significant impact on MSME revenue in Semarang City. The following is a discussion of each hypothesis.

The Influence of Perceived Usefulness of QRIS on MSME Business Income

The test results show that the perception of the usefulness of QRIS has a positive and significant effect on the business income of MSMEs in Semarang City with a T-Statistics value of 15.689 and P-Values of 0.000. This means that the higher the belief of MSMEs that QRIS provides benefits in their business activities, the higher the income obtained.

These results align with the Technology Acceptance Model (TAM) framework proposed by Davis (1989), where perceived usefulness is a key factor driving individuals to optimally utilize technology. In the context of QRIS, Muslimawati (2024) explains that perceived usefulness is related to the digital payment system's ability to improve operational efficiency, expand market access, and promote business financial transparency. When MSMEs perceive tangible benefits from QRIS, they tend to use it consistently, resulting in increased transaction volume and business revenue.

This finding is further supported by Alifia et al. (2024), who stated that the use of QRIS facilitates consumer payments, thus increasing the number of transactions in MSMEs. Furthermore, Chyntia et al. (2025) explained that the use of QRIS can improve transaction efficiency and service quality, making it easier for businesses to adapt to changes in consumer behavior that tend to use non-cash payments. This condition is relevant for MSMEs in Semarang City, which has the highest QRIS transaction volume in Central Java, so the perceived benefits of QRIS use are potentially greater than in other regions.

The Influence of Interest in Using QRIS on MSME Business Income

The test results show that interest in using QRIS has a positive and significant effect on MSME business revenue in Semarang City with a T-Statistics value of 13.187 and P-Values of 0.000. This means that the higher the interest of MSME actors in using QRIS in their business activities, the higher the income obtained.

These results align with the Technology Acceptance Model (TAM) framework proposed by Davis (1989), where usage intention reflects an individual's propensity to adopt technology in their business activities. Andriani et al. (2024) explain that in the context of QRIS, usage intention reflects MSMEs' readiness to integrate digital payment systems into their business operations. Once usage intention is established, MSMEs

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will use QRIS more consistently, increasing transaction frequency and directly impacting business revenue growth.

This finding is supported by Utami (2025), who explained that the use of QRIS by MSMEs can improve financial performance through ease of transactions and increased sales volume. Furthermore, Rustariyuni et al. (2023) explained that the implementation of QRIS in MSMEs can increase business turnover through ease of transactions and improved service quality to consumers. This condition is relevant for MSMEs in Semarang City, which has high economic activity and a growing digital penetration rate. Therefore, high interest in using QRIS among business actors has the potential to significantly increase revenue.

CONCLUSION

Based on the test results using SEM-PLS, both hypotheses in this study were accepted. The perception of the usefulness of QRIS was proven to have a positive and significant effect on MSME business revenue with a T-Statistics value of 15.689 and P-Values of 0.000, while the intention to use QRIS was also proven to have a positive and significant effect on MSME business revenue with a T-Statistics value of 13.187 and P-Values of 0.000. The R^2 value of 0.907 indicates that these two variables are able to explain 90.7% of the variation in MSME business revenue in Semarang City. These results illustrate that the higher the belief of MSME actors in the benefits of QRIS and the stronger their interest in using it, the more business revenue they obtain tends to increase. This finding has practical implications for business actors and policymakers, that efforts to increase digital literacy and socialize the benefits of QRIS need to be continuously encouraged so that the adoption of digital payment technology among MSMEs is increasingly widespread.

This study is limited to the city of Semarang with 100 respondents, so the results cannot be broadly generalized. Future research is recommended to expand the research area, increase the sample size, and consider other variables such as ease of use or digital literacy as factors that influence MSME revenue.

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