International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Comparative Analysis Of Consumer Digital Payment Behavior Across Pentol Rania MSME Outlets In Bangka Belitung

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Abstract

This study aims to compare the digital payment behavior of consumers across four outlets of the Pentol Rania micro, small, and medium enterprise (MSME) operating in three regions of Bangka Belitung: Pangkalpinang, Sungailiat, and Toboali. Existing studies on the Quick Response Code Indonesian Standard (QRIS) mostly measure intention to use, compare entirely different business entities, or focus on a single locality, so actual payment behavior within one multi-outlet business remains insufficiently explained. This quantitative descriptive comparative study combines three months of historical cash and QRIS transaction records (June–August 2026) with structured interviews of 180 consumers, 45 per outlet, based on the Perceived Ease of Use and Perceived Usefulness dimensions of the Technology Acceptance Model. Data were analyzed using frequencies, percentages, means, and cross-tabulation. Cash dominated every outlet, since QRIS accounted for only 10.29% of 16,805 transactions, ranging from 2.97% in Toboali to 18.65% in Semabung. Perceptions were high to very high at all outlets, highest in Sungailiat and lowest in Toboali. The study contributes an empirical baseline from a controlled within-enterprise comparison showing that favorable perceptions of QRIS coexist with low actual use.

Keywords: QRIS, digital payment behavior, Technology Acceptance Model, MSME, comparative study

INTRODUCTION

Digital financial technology in Indonesia has accelerated significantly, particularly after the COVID-19 pandemic. One tangible manifestation of this transformation is the wide use of payments based on the *Quick Response Code Indonesian Standard* (QRIS), launched by Bank Indonesia in 2019. QRIS unifies various digital payment platforms

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under a single standardized QR code, which makes cross-platform transactions easier for both merchants and consumers. According to the latest data released by Bank Indonesia, by the first semester of 2025 QRIS had reached 57 million users and 39.3 million merchants, 93.16 percent of which were MSMEs, with a total of 6.05 billion transactions worth IDR 579 trillion (Bank Indonesia, 2025; Paramita & Cahyadi, 2024; Tikno et al., 2024; Yamin & Abdalatif, 2024).

At the regional level, the Bangka Belitung Islands Province has recorded a very rapid expansion of its QRIS ecosystem. Data from the Bank Indonesia Representative Office in the province show that QRIS transactions in 2025 reached IDR 1.76 trillion from 15.3 million transactions, almost double the IDR 897.9 billion from 6.5 million transactions recorded in 2024. The number of QRIS users reached 227,538 in 2025, a growth of 7.48 percent compared with 2024, while the number of merchants reached 186 thousand, a growth of 10.05 percent (Tempo, 2026).

Despite this promising growth, the distribution of QRIS users and merchants across the regions of Bangka Belitung is strikingly uneven. Based on records of the Deputy Head of the Bank Indonesia Representative Office up to October 2024, Pangkalpinang City dominated QRIS use and had the highest number of users, followed by Bangka Regency, Central Bangka Regency, Belitung Regency, West Bangka Regency, and South Bangka Regency, with East Belitung Regency the lowest (Bangkapos.com, 2024). This ordering suggests that digital payment adoption in the province is strongly influenced by proximity to the urban center, the availability of telecommunication infrastructure, and the level of local digital literacy. To encourage adoption, the Bank Indonesia Representative Office targeted 9 million QRIS transactions throughout 2025. By the second quarter of 2025, 3,586,400 transactions worth IDR 412.16 billion had been achieved, with 175,071 merchants and a 91.65 percent growth in users and merchants compared with the previous year (Tempo, 2025). These achievements show strong momentum and underline the urgency of understanding the factors that determine the success of QRIS adoption at the grassroots level, particularly among MSMEs, which form the main base of the provincial digital payment ecosystem.

MSMEs are the backbone of the Indonesian economy, contributing more than 60 percent of gross domestic product (GDP) and absorbing about 97 percent of the national workforce. In Bangka Belitung, 96 percent of QRIS users are micro and small business actors, which makes this segment the most critical group in the regional digital payment ecosystem (ANTARA Babel, 2023). One culinary MSME that reflects these dynamics is Pentol Rania, a food business that has grown to four branches in three operational regions: two in Pangkalpinang City, one in Sungailiat (Bangka Regency), and one in Toboali (South Bangka Regency). These three regions were chosen as research locations because they represent three different levels of urbanization. Pangkalpinang is

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the urban center and provincial capital, Sungailiat is a buffer area with moderate urbanization and fairly good infrastructure access, and Toboali is relatively distant from the province's economic activity and has more limited digital infrastructure (Pudin Syari et al., 2024; Choirinnida & Utari, 2025; Setiawan et al., 2024).

Pentol Rania was selected as the research object for several academic and practical reasons. First, it is a culinary MSME that operates four outlets spread across three different regions under one management system. This allows a controlled comparison in which internal business variables such as product, brand, pricing policy, and service quality are uniform, so that differences in payment behavior can be attributed more convincingly to external factors such as regional characteristics, consumer demographics, and the availability of digital infrastructure. Second, the owner has given full permission and willingness to participate, including access to three months of historical transaction data at all outlets. Third, Pentol Rania has implemented QRIS as a payment method at all of its outlets, which provides a relevant context for examining consumers' digital payment behavior and allows a more consistent analysis of QRIS acceptance and use across regions. Fourth, the owner's initial indication that QRIS use differs among branches offers an empirical basis worth examining systematically and scientifically (Nurendra et al., 2025; Utami et al., 2025).

Several previous studies have examined QRIS adoption and digital payment behavior in Indonesia, but they leave important limitations unresolved. Nurhapsari and Sholihah (2022) studied the determinants of intention to use QRIS among traditional-market MSMEs in one city without measuring actual behavior. Pratama et al. (2023) compared QRIS acceptance between two cities, but the entities compared were different businesses, so internal business factors were not controlled. Alifia et al. (2024) analyzed the effect of QRIS use on the income of a single MSME without examining consumer behavior or comparing regions, while Pangestika et al. (2025) conducted a systematic literature review that offers no primary empirical data from a specific region.

Three research gaps can therefore be identified. First, studies that specifically examine disparities in consumers' digital payment behavior among outlets of the same MSME in the Bangka Belitung Islands Province are still limited. Second, most studies measure only intention to use rather than actual behavior reflected in real transaction data. Third, existing comparative studies generally compare entirely different business entities, so the influence of geographic factors on digital payment behavior cannot be identified accurately because it remains mixed with variation in the internal characteristics of the objects studied (Chang et al., 2023; Paramita & Cahyadi, 2024; Ramayanti et al., 2025). This study is intended to fill these three gaps.

The novelty of this study lies in five aspects. First, it uses three months of historical transaction data (cash versus QRIS) obtained from each outlet, so it measures real

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payment behavior rather than intention to use alone. Second, it combines actual behavioral data with a consumer perception survey based on the Technology Acceptance Model (TAM) in a single integrated quantitative design. Third, the comparison is made among outlets of one MSME, so internal business variables (product, price, brand) are controlled and the differences found can be attributed more strongly to regional factors. Fourth, the study covers three systematically different regional characteristics (urban, semi-urban, and a more remote area relative to the provincial economic center) in Bangka Belitung, a context that remains limited in the QRIS literature. Fifth, the comparative quantitative approach produces a measurable empirical baseline that can serve as a foundation for further research into the causes of the disparities found (Erwinsyah et al., 2023; Andriyani et al., 2025; Rahmelia et al., 2026).

Accordingly, the objectives of this study are (1) to identify and describe the profile and characteristics of consumers' digital payment behavior at each Pentol Rania outlet across the three operational regions, including the ratio of cash to QRIS transactions at each outlet based on transaction records, and (2) to analyze comparatively the differences in consumers' digital payment behavior among the Pentol Rania outlets in Pangkalpinang, Sungailiat, and Toboali based on actual transaction data and the consumer survey. The study is expected to serve as a baseline study for later research that explores the causes of disparities in digital payment use with different approaches (Setiawan et al., 2024).

In this study, consumers' digital payment behavior is analyzed through two groups of indicators, namely actual behavior and consumer perception. Actual behavior is measured with three months of historical transaction data covering the frequency of QRIS transactions compared with cash transactions. Consumer perception is measured with two dimensions adapted from TAM, namely Perceived Ease of Use and Perceived Usefulness (Paramita & Cahyadi, 2024; Ramayanti et al., 2025). At present, Pentol Rania does not maintain a structured transaction recap by payment method. For this reason, the research team compiled and digitized the three-month historical transaction data, which constitute the main component of the comparative design and, at the same time, the empirical baseline for further research.

LITERATURE REVIEW

Technology Acceptance Model

This study uses the Technology Acceptance Model (TAM) as its theoretical framework. TAM was developed by Fred D. Davis to explain and predict the acceptance and use of technology by individuals. The model starts from the idea that technology acceptance is determined not only by the existence or capability of a technology but also by how users perceive it. Over time, TAM has been widely used in various technology

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contexts and has been extended in many ways, but Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) remain the basic beliefs of core TAM (Davis, 1989; Davis & Granić, 2024; Chang et al., 2023; Setiawan et al., 2024).

Conceptually, TAM explains technology acceptance through the relationship among user perceptions, attitude, intention, and usage behavior. Users first form beliefs about the technology, especially about how easy it is to use and how beneficial it is. These perceptions shape the *Attitude Toward Using*, which is the user's evaluation of using the technology. Attitude and perception are then related to *Behavioral Intention to Use*, the inclination or willingness to use the technology, and the intention may be realized as *Actual System Use*, the use that actually takes place. The distinction between intention and actual use deserves attention, because a person may wish to use a technology without necessarily using it. Technology acceptance in the TAM perspective can thus be understood as a process that moves from perception of the technology to attitude, intention to use, and finally actual usage behavior (Davis, 1989; Yamin & Abdalatif, 2024).

Within this process, *Perceived Ease of Use* is the degree to which a person believes that a technology can be used easily and without excessive effort, while *Perceived Usefulness* is the degree to which a person believes that using the technology will improve performance and effectiveness in an activity (Davis, 1989). People tend to accept a technology more readily when it is perceived as easy to use and beneficial at the same time (Nurendra et al., 2025; Juniarsih et al., 2024). In the context of QRIS, PEOU reflects the ease of scanning the QR code, the speed of the transaction process, and the ability to use QRIS independently, whereas PU covers consumers' belief that QRIS makes transactions more practical, saves time, and provides a better shopping experience than cash payment (Erwinsyah et al., 2023; Yamin & Abdalatif, 2024).

In research on digital payments, this process can be applied to explain how consumers accept QRIS. Consumers may assess QRIS on the ease of making payments and the benefits obtained from using it, and this assessment may influence their attitude, form an intention to use QRIS, and ultimately be reflected in actual QRIS use (Yamin & Abdalatif, 2024; Ramayanti et al., 2025). This study narrows the application of TAM to two constructs, PEOU and PU, chosen because of their position as basic beliefs in core TAM (Davis & Granić, 2024). Actual use is not treated as a perception construct in the questionnaire. It is reflected instead in the QRIS and cash transaction data that actually occurred at the Pentol Rania outlets. This approach makes it possible to distinguish between how consumers perceive QRIS and how QRIS is actually used, in line with the aim of comparing consumers' digital payment behavior across regions (Erwinsyah et al., 2023; Paramita & Cahyadi, 2024).

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Digital Payment Systems and QRIS

Digital payment is a payment method that uses electronic media to transfer funds quickly, securely, and efficiently without cash (OJK, 2024). QRIS is the national QR code standard for digital payment systems set by Bank Indonesia, officially launched on 17 August 2019 and implemented nationally since 1 January 2020 (Chang et al., 2023; Tikno et al., 2024; Yamin & Abdalatif, 2024).

As noted in the introduction, QRIS has reached tens of millions of users and merchants nationally. However, the distribution of users and merchants is not even across regions. Pangkalpinang dominates transaction volume, followed by Bangka Regency (Sungailiat), while South Bangka Regency (Toboali) records a much lower volume (Bangkapos.com, 2024). This geographic disparity is one of the empirical bases for selecting the three operational regions of Pentol Rania as research locations (Paramita & Cahyadi, 2024; Andriyani et al., 2025; Rahmelia et al., 2026).

Previous Studies and Research Position

Previous studies were reviewed to position this research within the existing literature. Table 1 summarizes the four studies most relevant to the gaps addressed here, selected for their closeness to the variables, method, and context of this study.

Table 1. Summary of Previous Studies and Their Limitations

Author(s) and year	Focus, method, and location	Limitation relative to this study
Nurhapsari & Sholihah (2022)	Factors of intention to use QRIS among traditional-market MSMEs; quantitative TAM approach (SEM-PLS); 105 traders in seven traditional markets in Semarang City	Limited to one city; does not measure actual behavior; focuses on intention rather than real transactions
Pratama et al. (2023)	Comparison of QRIS acceptance between two cities; quantitative TAM approach; 703 MSME actors and general consumers in Batam (360) and Sampit (343)	Compares two different business entities, so internal business factors are not controlled
Alifia et al. (2024)	Effect of QRIS use on MSME income; single-MSME case study	Does not analyze consumer behavior; does not compare regions
Pangestika et al. (2025)	Systematic literature review (PRISMA) of user perceptions of QRIS as a digital payment tool; 15 articles analyzed	No direct empirical data; no specific regional context

Source: Compiled by the authors from Nurhapsari and Sholihah (2022), Pratama et al. (2023), Alifia et al. (2024), and Pangestika et al. (2025).

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Other recent studies have approached QRIS and digital payments from different angles. They include the roles of habit and trust in the continued use of QR code payments (Wicaksono, 2025), user-centric drivers of QR payment adoption in emerging economies (Ly et al., 2025), the integration of trust into technology acceptance among MSMEs adopting QRIS (Nurqamarani et al., 2024), the decisions of Generation Z consumers in using QRIS (Putri et al., 2024), generational differences in QRIS use as everyday consumption (Rahmelia et al., 2026), convenience and risk in food stall purchasing decisions (Utami et al., 2025), digital payment adoption in rural areas (Choirinnida & Utari, 2025), and the cashless effect on spending, synthesized through meta-analysis (Schomburgk et al., 2024).

Based on this review, the present study addresses three gaps that remain open in the literature. First, there is no comparative analysis of digital payment behavior within a single multi-outlet MSME in which internal business variables are controlled. Second, studies tend to measure intention to use instead of actual behavior drawn from real transaction data. Third, TAM-based studies in the context of Bangka Belitung, as a non-Java island region, are limited (Chang et al., 2023; Paramita & Cahyadi, 2024; Ramayanti et al., 2025; Andriyani et al., 2025).

Conceptual Framework

The conceptual framework of this study describes the logical flow that connects differences in regional characteristics, consumer characteristics, perception of the technology, actual payment behavior, and the resulting conclusions and recommendations. Figure 1 presents the framework.

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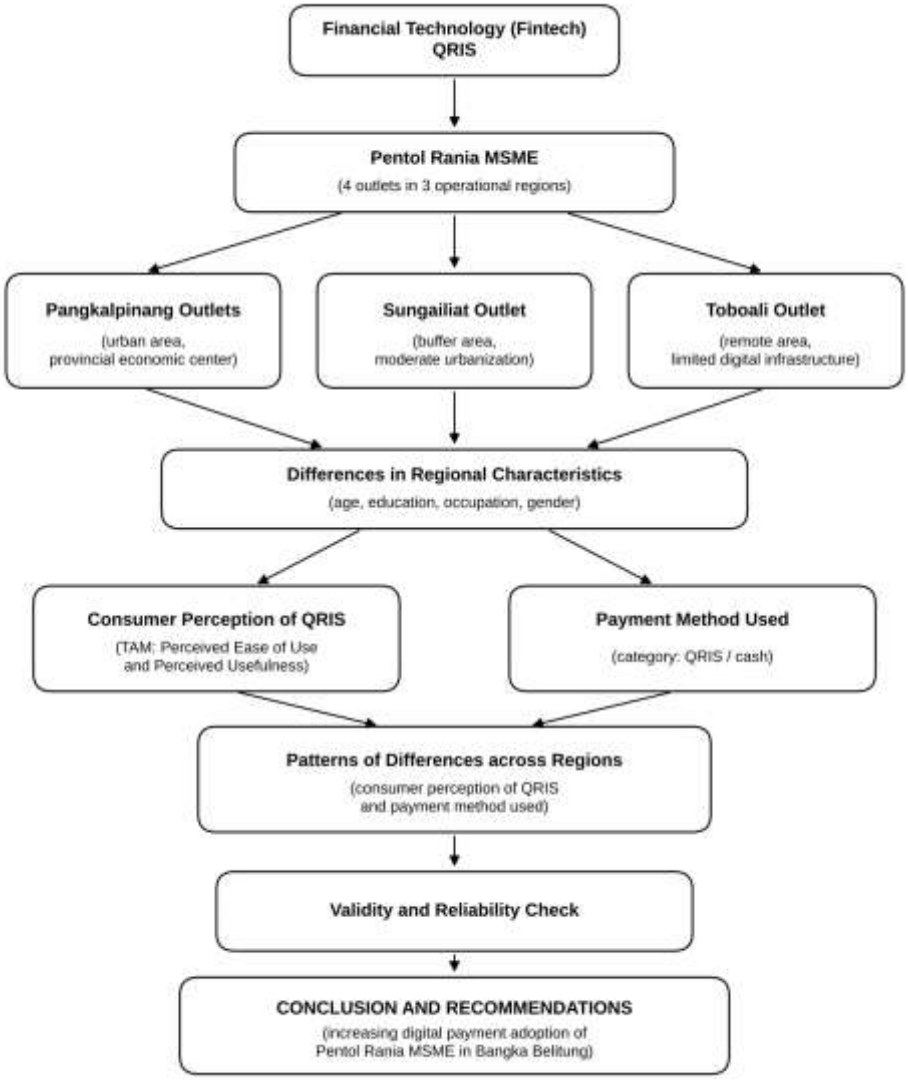


Figure 1. Conceptual Framework of the Study

The framework is built on the premise that disparities in consumers' digital payment behavior across the four Pentol Rania outlets result from a chain of interrelated factors. Pangkalpinang as the urban center, Sungailiat as the buffer city, and Toboali as an area farther from the provincial economic center have systematically different digital payment ecosystems. These differences shape variation in consumers' demographic characteristics, which in turn produces differences in perception of the two TAM dimensions, and finally these are reflected in measurable actual payment behavior.

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RESEARCH METHOD

Research approach and type

This study uses a quantitative approach with a descriptive comparative type of research. The quantitative approach is used because the data are numerical, obtained from the measurement of consumer perceptions with a Likert-scale questionnaire and from historical records of cash and QRIS transactions at the Pentol Rania outlets. The data are presented and analyzed systematically to describe the condition of digital payments at each outlet. Descriptive comparative research is used to describe and compare the characteristics and digital payment conditions of consumers at the four Pentol Rania outlets in three operational regions, namely Pangkalpinang, Sungailiat, and Toboali. The comparison is based on consumer perception of QRIS, measured through the *Perceived Ease of Use* and *Perceived Usefulness* dimensions of the Technology Acceptance Model (TAM), and on the payment methods used. The results are presented as frequencies, percentages, mean values, and tables or visualizations suited to the character of the data.

The study is descriptive because it does not aim to test relationships, effects, or causality among variables. It is also not directed at determining the statistical significance of differences among outlets. Instead, it describes and compares the conditions found at each outlet, so the results focus on descriptive patterns and tendencies as the basis for conclusions and recommendations for Pentol Rania. A descriptive comparative design was chosen because the object consists of four outlets within one MSME whose internal characteristics, such as product, brand, price, operating hours, and service system, are relatively uniform. This allows digital payment conditions and consumer perceptions to be compared across outlets without manipulating the research object.

Research location, population, and sample

The study was conducted at four Pentol Rania outlets operating in three regions of the Bangka Belitung Islands Province: Pangkalpinang City (two outlets, as the reference group), Sungailiat in Bangka Regency (one outlet, representing a semi-urban area), and Toboali in South Bangka Regency (one outlet, representing an area with more limited digital infrastructure). The three regions represent three different levels of urbanization, which makes a meaningful comparative analysis possible. The study period ran from July to October 2026.

The study has two populations. The first is the consumer population, which is infinite because consumers are walk-in customers without a membership system. The second is the transaction data population, which covers the historical sales data of the last three months at the four outlets recorded by the MSME owner.

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E-ISSN : 2964-0865
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Sample size was determined with an *a priori power analysis*, because the study was designed to compare four groups, namely the four outlets. The approach determines the number of samples from the expected effect size, significance level, and statistical power before data collection. The calculation used a one-way ANOVA approach as the basis for planning the sample of four groups, with Cohen's $f = 0.25$, a significance level of $\alpha = 0.05$, and statistical power of 0.80. Cohen set $f = 0.10$, 0.25, and 0.40 as guidelines for small, medium, and large effects, so this study assumes a medium effect (Cohen, 1988; Lakens, 2013). A significance level of 0.05 and power of 0.80 follow common practice in planning quantitative research, with 0.80 regarded as the minimum generally accepted level (Cohen, 1988; Lakens, 2013). The calculation was carried out with G*Power, software developed for statistical power analysis of various tests, including the F-test family (Faul et al., 2007). Entering four groups, $f = 0.25$, $\alpha = 0.05$, and power = 0.80 yielded a required sample of about 179 respondents. To obtain a balanced number of respondents in the four groups, this was rounded up to 180 respondents, or 45 respondents per outlet, as shown in Table 2. Because the analysis in this study is descriptive, no inferential test of differences among groups was performed, and the power analysis served as a basis for planning the sample size.

Table 2. Distribution of Questionnaire Samples per Outlet

Outlet	Location	Sampling method	Sample
Outlet 1	Pangkalpinang	Purposive sampling	45
Outlet 2	Pangkalpinang	Purposive sampling	45
Outlet 3	Sungailiat	Purposive sampling	45
Outlet 4	Toboali	Purposive sampling	45
Total			**180**

Source: Compiled by the authors based on the power analysis (2026).

Techniques for determining respondents

Consumer respondents were selected with purposive sampling, which determines the sample based on particular criteria in line with the research objectives. The criteria were (1) consumers who made a direct purchase at one of the Pentol Rania outlets during the research period and (2) aged at least 17 years.

Types and sources of data

The study uses two types of data, primary and secondary. Primary data are obtained directly from the research object, whereas secondary data come from

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supporting sources relevant to the research. Primary data consist of two kinds. The first is digitized historical transaction data, namely cash and QRIS transactions reorganized from the historical records of Pentol Rania over the last three months. These data show the pattern of payment method use at each outlet and are the basis of the comparative analysis among outlets. The second is consumer questionnaire data, obtained from respondents at each outlet, which measure consumer perception of QRIS on the Perceived Ease of Use and Perceived Usefulness dimensions adapted from TAM.

Secondary data were obtained through a literature study covering books, scientific journals, previous research, and official documents related to digital payment systems, QRIS, and TAM. The study also uses regional statistics published by Statistics Indonesia (BPS) and related agencies to describe the characteristics of the research regions, namely Pangkalpinang City, Bangka Regency, and South Bangka Regency. These data serve as supporting information for interpreting the results of the comparative analysis.

Theoretical framework used

The study uses TAM (Davis, 1989) as its theoretical framework, limited to the two core constructs of *Perceived Ease of Use* (PEOU) and *Perceived Usefulness* (PU). The two constructs capture consumers' perception of QRIS, while actual use is not measured by the questionnaire but is reflected in the actual QRIS and cash transaction data. The operationalization of the variables is presented in Table 3.

Table 3. Operationalization of Research Variables

Dimension	Indicators	Operational definition
Actual payment behavior: frequency of QRIS transactions	Number of QRIS transactions based on three months of historical data	Number of QRIS transactions recorded at each outlet during the last three months (ratio scale)
Perceived Ease of Use (PEOU)	1. Ease of paying with QRIS 2. Clarity of the QRIS usage process 3. Ease of using QRIS independently	Degree of consumer belief that QRIS is easy to learn and use for transactions (ordinal scale, Likert 1–5)
Perceived Usefulness (PU)	1. Benefit of QRIS in payment 2. Efficiency and practicality of transactions 3. Effectiveness of payment completion	Degree of consumer belief that using QRIS provides benefits and improves transaction efficiency (ordinal scale, Likert 1–5)

Source: Compiled by the authors based on Davis (1989), Venkatesh et al. (2003), and Pratama et al. (2023).

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Research instruments

The research instrument is a questionnaire developed from the Perceived Ease of Use and Perceived Usefulness dimensions of TAM. It consists of statements adapted from previous research and adjusted to the context of QRIS use at Pentol Rania. Each statement is measured on a five-point Likert scale, with 1 for Strongly Disagree, 2 for Disagree, 3 for Neutral, 4 for Agree, and 5 for Strongly Agree (Davis, 1989; Erwinsyah et al., 2023; Nurendra et al., 2025). The questionnaire also records respondent characteristics and the payment method used during the visit. Table 4 lists the 12 statements, six for PEOU and six for PU.

Table 4. List of Questionnaire Statements

Indicator	Code	Statement
Ease of paying with QRIS	PEOU1	I feel that the QRIS at Pentol Rania can be scanned right away without any problems.
	PEOU2	I feel that the payment process using QRIS can be carried out smoothly.
Clarity of the QRIS usage process	PEOU3	I feel that information on whether a QRIS payment succeeded or failed is easy to find out.
	PEOU4	I find it easy to make sure that my QRIS payment has been successful.
Ease of using QRIS independently	PEOU5	I feel that I can use QRIS independently without the seller's help.
	PEOU6	I find it easy to enter the payment amount according to the amount that must be paid.
Benefit of QRIS in payment	PU1	I feel that QRIS helps me pay at Pentol Rania when I do not carry cash.
	PU2	I feel that QRIS makes it easier for me to pay at Pentol Rania without using cash.
Efficiency and practicality of transactions	PU3	I feel that using QRIS makes the payment process at Pentol Rania more practical.

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Indicator	Code	Statement
	PU4	I feel that using QRIS makes the payment process at Pentol Rania more efficient.
Effectiveness of payment completion	PU5	I feel that the QRIS payment confirmation helps me make sure my transaction is complete.
	PU6	I feel that QRIS helps me pay the amount that must be paid.

Source: Developed by the authors based on Davis (1989), Venkatesh et al. (2003), Pratama et al. (2023), Nurhapsari and Sholihah (2022), and Pangestika et al. (2025). All items use a Likert scale of 1–5 (1 = Strongly Disagree, 5 = Strongly Agree).

Data collection techniques

Data were collected through two techniques, structured interviews assisted by Google Form and extraction of historical transaction data. Both were chosen to obtain primary data that fit the research objectives while minimizing potential bias in the collection process.

Consumer perception data were collected through structured interviews assisted by Google Form. During the research period, the researchers or enumerators were stationed at the cashier area of each Pentol Rania outlet. After a consumer completed a transaction, the researcher asked for the respondent's willingness to take part in a short interview based on the prepared questionnaire. The respondent's answers were then entered directly by the researcher into Google Form using a prepared device. This technique was chosen to reduce the selection bias that commonly arises when questionnaires are distributed independently through QR codes and to minimize non-response bias caused by low participation. To increase participation, the researchers also gave a simple incentive to consumers who completed the interview, which could take the form of a price discount or an additional product in accordance with the policy of Pentol Rania. The interviews were conducted from 19 September to 4 October 2026.

Actual payment behavior data were obtained by extracting the historical transaction data owned by Pentol Rania management for the three months from 1 June to 31 August 2026 (92 days). The data were then verified and digitized by payment method, cash and QRIS, to produce structured data ready for comparative analysis among outlets. The data are numbers of transactions, not nominal sales values.

Data analysis techniques

Data processing went through five stages. The first was editing, which checks the completeness and consistency of respondents' answers and of the historical transaction

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data. The second was coding, in which outlet codes were PKP1 for Outlet 1 in Pangkalpinang, PKP2 for Outlet 2 in Pangkalpinang, SGL for the Sungailiat outlet, and TBL for the Toboali outlet, and each questionnaire item was coded by the dimension measured, PEOU or PU. The third was data entry into IBM SPSS Statistics version 26 as planned in the research design. The fourth was data cleaning, which checks for filling errors, incomplete data, duplicates, and outliers. The last was tabulation, in which questionnaire data were tabulated by variable and respondent characteristics and transaction data by outlet and payment method. The calculations in this report were carried out with procedures equivalent to those of the SPSS-based design, using Python (pandas and numpy).

The analysis uses descriptive statistics to describe respondent characteristics, the distribution of payment method use, and consumer perception of QRIS at each outlet. Results are presented as frequency distributions, percentages, means, standard deviations, medians, and cross-tabulations (Rahmelia et al., 2026; Andriyani et al., 2025). The PEOU and PU scores were computed for each respondent as the mean of the six items of each construct, so the unit of analysis is the respondent (n = 45 per outlet; N = 180). To ease interpretation, the means were categorized with equal intervals of 0.80: 1.00–1.80 very low, 1.81–2.60 low, 2.61–3.40 moderate, 3.41–4.20 high, and 4.21–5.00 very high.

Data credibility

The credibility of the data was maintained in several ways. Item validity was examined with the corrected item-total Pearson correlation, compared with the r table value (df = 178, α = 5%, two-tailed), and reliability was examined with Cronbach's Alpha with a criterion of at least 0.70. Both checks were applied to the main sample (N = 180). The transaction data were verified and digitized from the owner's records, and discrepancies found during checking were confirmed with the business owner before being corrected. The use of structured interviews at the cashier area was intended to reduce selection and non-response bias. In addition, the two data sources, actual transactions and the perception survey, are presented side by side as complementary data and are not treated as interchangeable.

RESULT

Overview of data and data examination

The research object is the Pentol Rania MSME, which operates four outlets in three operational regions: two outlets in Pangkalpinang City (Taman Sari and Semabung), one in Sungailiat, and one in Toboali. As formulated in the method, the study is quantitative and descriptive comparative, so all results are presented as frequencies,

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percentages, means, and descriptive comparisons among outlets, without testing relationships, effects, or the significance of differences.

Two data sources were used. The first is the daily recap of QRIS and cash transactions at the four outlets over three months, 1 June to 31 August 2026 (92 days). The second is questionnaire data from 180 respondents (45 per outlet), collected through structured interviews assisted by Google Form from 19 September to 4 October 2026. The questionnaire contains respondent characteristics, the payment method used during the visit, and 12 Likert statements (1–5), six for PEOU (PEOU1–PEOU6) and six for PU (PU1–PU6). All items are positively worded, so no score reversal was needed.

All 180 questionnaire rows were complete, without missing values, and all scores were within the range 1–5. The number of respondents per outlet matched the plan (45). Four pairs of answers had identical content on all items but different timestamps, so they were kept as separate respondents. The transaction recap contained 92 days for each outlet. During checking, one empty cell (Toboali, 26 July) and three daily entries whose QRIS and cash columns had been swapped were found. All were confirmed and corrected according to the owner's records: Toboali on 26 July 2026 was filled with QRIS 5 and cash 54; Sungailiat on 28 July was corrected to QRIS 13 and cash 60; Sungailiat on 31 July to QRIS 6 and cash 55; and Toboali on 10 August to QRIS 9 and cash 59. The initial calculations therefore changed for Sungailiat (QRIS 639), Toboali (QRIS 166; total 5,595), and the overall total (16,805 transactions; QRIS 1,729 or 10.29%).

Several other points should be noted. On 20 August 2026, Sungailiat recorded 0 QRIS transactions and 120 cash transactions, the highest daily cash value in the data, and this value was retained. The recap named the first Pangkalpinang outlet "PKP (Alun-Alun)", whereas the questionnaire named it "Taman Sari"; both were confirmed to refer to the same outlet (Outlet 1). The transaction period (June–August 2026) does not coincide with the questionnaire period (September–October 2026). The wording of the statements follows the questionnaire used in the field, with items 1–6 mapped as PEOU and items 7–12 as PU.

Respondent characteristics

Table 5 presents the characteristics of the 180 respondents.

Table 5. Respondent Characteristics (N = 180)

Characteristic	Frequency	Percentage
Age		
17–20 years	77	42.78%
21–25 years	53	29.44%
26–30 years	25	13.89%

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Characteristic	Frequency	Percentage
31–40 years	16	8.89%
> 40 years	9	5.00%
Gender		
Female	118	65.56%
Male	62	34.44%
Highest education		
Elementary school	4	2.22%
Junior high school	16	8.89%
Senior high/vocational school	103	57.22%
Diploma (D1–D4)	10	5.56%
Bachelor (S1)	42	23.33%
Postgraduate (S2/S3)	5	2.78%
Occupation		
Student	102	56.67%
Civil servant	29	16.11%
Private employee	17	9.44%
Housewife	14	7.78%
Entrepreneur	12	6.67%
Others*	6	3.33%

*Source: Research questionnaire data (2026), processed. *Others: six open answers, each given by one respondent (e.g., army personnel, shop employee, tutoring center).*

Respondents were dominated by the young age group, with 130 people (72.22%) aged 17–25 years, and by women (65.56%), those with senior high or vocational school as their highest education (57.22%), and students (56.67%). This composition is in line with the purposive sampling criteria (consumers who purchased directly and were aged at least 17 years), but because respondents were not randomly selected, the profile cannot be generalized as the profile of all Pentol Rania consumers. The profile also varies among outlets. For example, civil servants numbered 19 of the 29 at Semabung, and respondents with a bachelor's degree were most numerous at Taman Sari (15) and Semabung (14), compared with only 3 in Toboali.

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Payment methods of survey respondents

Of the 180 respondents, 92 (51.11%) used QRIS and 88 (48.89%) used cash during the visit in which they were interviewed. The distribution by outlet is shown in Table 6, with percentages calculated against the 45 respondents at each outlet.

Table 6. Cross-Tabulation of Outlet and Payment Method of Respondents

Outlet	QRIS (n)	QRIS (%)	Cash (n)	Cash (%)
Pangkalpinang – Taman Sari	23	51.11%	22	48.89%
Pangkalpinang – Semabung	31	68.89%	14	31.11%
Sungailiat	29	64.44%	16	35.56%
Toboali	9	20.00%	36	80.00%
Total (n = 180)	**92**	**51.11%**	**88**	**48.89%**

Source: Research questionnaire data (2026), processed. Percentages are calculated against the number of respondents at each outlet (row); each outlet has 45 respondents.

QRIS users were most numerous among respondents at Semabung (68.89%) and Sungailiat (64.44%), followed by Taman Sari (51.11%). In Toboali, only 9 respondents (20.00%) used QRIS, while 36 respondents (80.00%) used cash. This composition reflects the sample and not the proportion in the consumer population, because the number of respondents per outlet was set equal and was not allocated according to the number of transactions.

Actual QRIS and cash transactions

During June–August 2026, 16,805 transactions were recorded, consisting of 1,729 QRIS transactions (10.29%) and 15,076 cash transactions (89.71%). The details by outlet are presented in Table 7.

Table 7. Number and Share of QRIS and Cash Transactions per Outlet, June–August 2026

Outlet	QRIS (n)	QRIS (%)	Cash (n)	Cash (%)	Total
Pangkalpinang (Taman Sari)	432	15.52%	2,352	84.48%	2,784
Pangkalpinang (Semabung)	492	18.65%	2,146	81.35%	2,638
Subtotal Pangkalpinang	**924**	**17.04%**	**4,498**	**82.96%**	**5,422**
Sungailiat	639	11.04%	5,149	88.96%	5,788
Toboali	166	2.97%	5,429	97.03%	5,595
Total	**1,729**	**10.29%**	**15,076**	**89.71%**	**16,805**

Source: Pentol Rania QRIS vs cash recap, June–August 2026, processed. Unit: number of transactions. % = number by method ÷ total transactions of the outlet × 100%.

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Cash dominated at all outlets. The highest share of QRIS was found at Semabung (18.65%), followed by Taman Sari (15.52%), Sungailiat (11.04%), and Toboali (2.97%). A distinction should be made between number and share. Sungailiat recorded the largest number of QRIS transactions (639), but its share was lower than at both Pangkalpinang outlets because its total transaction volume was much larger (5,788). The two Pangkalpinang outlets together recorded a QRIS share of 17.04%.

Monthly development

Table 8. QRIS and Cash Transactions of All Outlets per Month

Month	QRIS (n)	Cash (n)	Total	% QRIS
June	427	4,775	5,202	8.21%
July	523	5,119	5,642	9.27%
August	779	5,182	5,961	13.07%
Total	**1,729**	**15,076**	**16,805**	**10.29%**

Source: Pentol Rania QRIS vs cash recap, June–August 2026, processed. Unit: number of transactions.

Table 9. Share of QRIS per Outlet per Month

Outlet	June	July	August
Pangkalpinang (Taman Sari)	11.89% (108/908)	15.46% (132/854)	18.79% (192/1,022)
Pangkalpinang (Semabung)	15.01% (127/846)	17.68% (139/786)	22.47% (226/1,006)
Sungailiat	9.72% (169/1,738)	9.23% (200/2,166)	14.33% (270/1,884)
Toboali	1.35% (23/1,710)	2.83% (52/1,836)	4.44% (91/2,049)

Source: Pentol Rania QRIS vs cash recap, June–August 2026, processed. Format: % QRIS (number of QRIS/total transactions).

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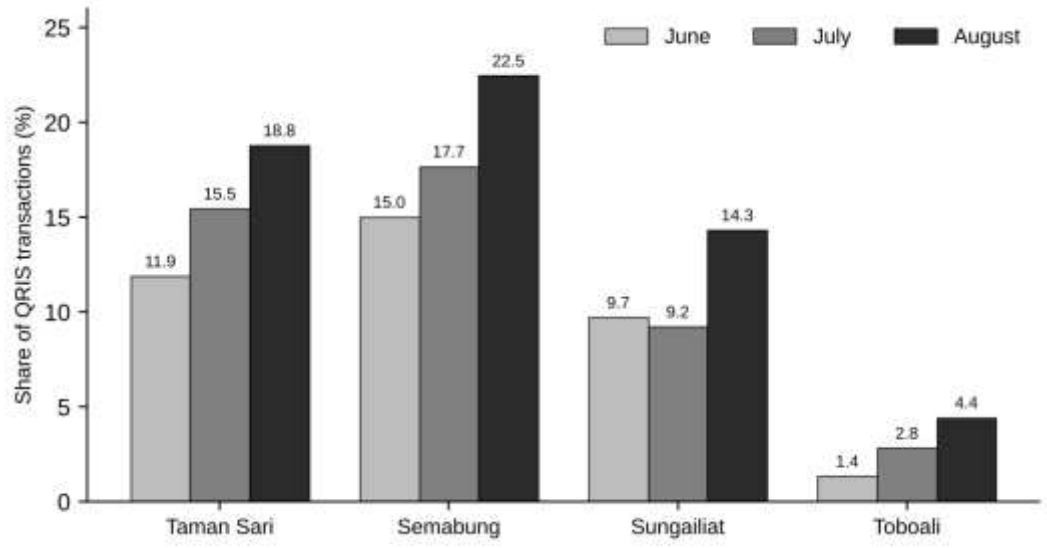


Figure 2. Share of QRIS Transactions per Outlet per Month, June–August 2026

Source: Pentol Rania QRIS vs cash recap (2026), processed.

The share of QRIS across all outlets increased from 8.21% in June to 9.27% in July and 13.07% in August, while the number of QRIS transactions rose from 427 to 523 and 779. The share of QRIS rose every month at Taman Sari, Semabung, and Toboali, whereas at Sungailiat it fell slightly from June (9.72%) to July (9.23%) before rising to 14.33% in August. The largest relative increase occurred in Toboali (from 1.35% to 4.44%), although its level remained the lowest. This monthly increase is descriptive and covers only three months, so it cannot yet be declared a long-term trend.

Consumer perception based on TAM

PEOU and PU scores were computed for each respondent as the mean of the six items of each construct, so the unit of analysis is the respondent (n = 45 per outlet; N = 180). All respondents, both QRIS and cash users, answered these items, so the results describe respondents' perception of QRIS at Pentol Rania and not only the perception of QRIS users. Table 10 presents the descriptive statistics.

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Table 10. Descriptive Statistics of PEOU and PU Scores per Outlet

Outlet	PEOU mean (SD)	PEOU median	PU mean (SD)	PU median
Taman Sari (n = 45)	3.93 (1.08)	4.00	4.13 (0.98)	4.17
Semabung (n = 45)	4.37 (0.61)	4.50	4.37 (0.58)	4.50
Sungailiat (n = 45)	4.51 (0.62)	4.67	4.53 (0.59)	4.83
Toboali (n = 45)	3.76 (1.01)	3.83	3.86 (1.03)	3.83
All respondents (N = 180)	**4.14 (0.91)**	**4.50**	**4.22 (0.85)**	**4.50**

Source: Research questionnaire data (2026), processed. SD = sample standard deviation (n−1). Scale 1–5. Minimum score of 1.00 for both constructs at Taman Sari and Toboali; maximum 5.00 at all outlets. Pangkalpinang (two outlets combined, n = 90): PEOU 4.15 (SD 0.90), PU 4.25 (SD 0.81).

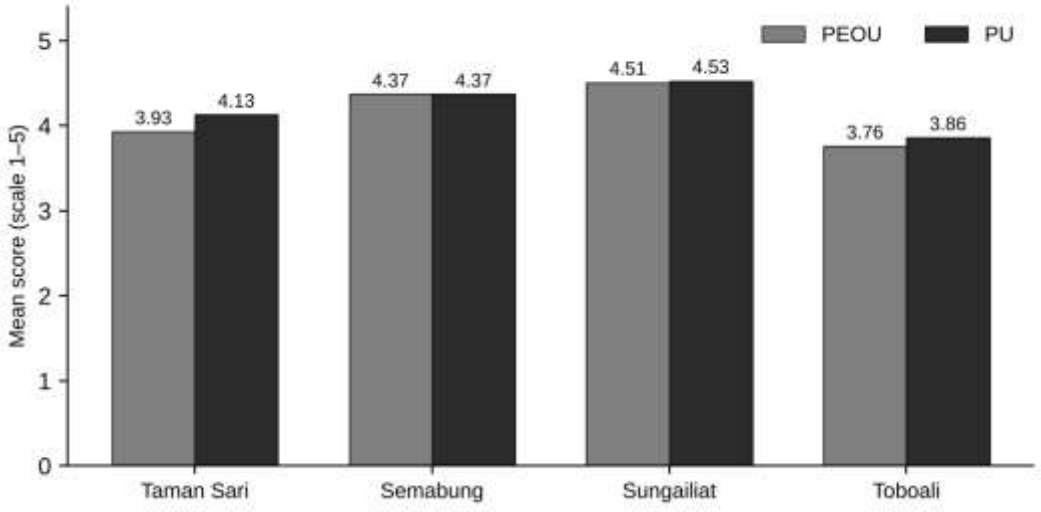


Figure 3. Mean PEOU and PU Scores per Outlet

Source: Research questionnaire data (2026), processed.

The mean score of all respondents was 4.14 for PEOU (high category) and 4.22 for PU (very high category). Sungailiat had the highest means (PEOU 4.51; PU 4.53), followed by Semabung (4.37 for both), and both fall in the very high category. Taman Sari (PEOU 3.93; PU 4.13) and Toboali (PEOU 3.76; PU 3.86) are in the high category. Toboali and Taman Sari also showed a wider spread of answers (SD about 1.0) than Semabung and Sungailiat (SD about 0.6), with a minimum individual score of 1.00 at both outlets. At all outlets, the mean PU was equal to or slightly higher than the mean PEOU.

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At the item level, the lowest mean was found for PEOU1 in Toboali (3.40), which concerns the ease of scanning QRIS without problems.

Descriptively, respondents who used QRIS had higher mean scores (PEOU 4.37; PU 4.44) than respondents who used cash (PEOU 3.90; PU 3.99). This difference only describes the gap in scores between groups in the sample and does not show that perception causes the choice of payment method.

Item validity and instrument reliability

The examination was carried out on the main sample data (N = 180). Item validity was examined through the Pearson correlation of each item with the total score of the other items in the same construct (corrected item-total correlation), compared with an r table value of approximately 0.146 (df = 178, α = 5%, two-tailed). Reliability was examined with Cronbach's Alpha (criterion ≥ 0.70). The results are summarized in Table 11.

Table 11. Summary of Item Validity and Instrument Reliability

Construct	Number of items	Range of corrected item-total r	Cronbach's Alpha	Note
PEOU	6	0.786–0.866	0.942	r > 0.146; α ≥ 0.70
PU	6	0.738–0.869	0.945	r > 0.146; α ≥ 0.70
PEOU + PU combined	12	–	0.969	α ≥ 0.70

Source: Research questionnaire data (2026), processed.

All items had item-total correlations above the r table value and alpha values above 0.70, so the items are considered adequate and the instrument shows very good internal consistency. The very high combined alpha for the 12 items (0.969) also suggests possible overlap between PEOU and PU. These results cannot be regarded as comprehensive evidence of construct validity, because no factor analysis or discriminant test was carried out.

Comparison of payment behavior among outlets

Table 12 integrates the survey and historical transaction results. The two sources are displayed side by side as complementary data. The percentage of QRIS users in the survey cannot be equated with the share of QRIS transactions, because the unit (respondents versus transactions), the period, and the method of data collection differ.

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Table 12. Summary of Comparison among Outlets

Outlet	% QRIS transactions (Jun–Aug)	% QRIS user respondents	Mean PEOU	Mean PU	Total transactions
Taman Sari	15.52%	51.11%	3.93	4.13	2,784
Semabung	18.65%	68.89%	4.37	4.37	2,638
Sungailiat	11.04%	64.44%	4.51	4.53	5,788
Toboali	2.97%	20.00%	3.76	3.86	5,595

Source: Transaction recap June–August 2026 and questionnaire data (2026), processed.

Based on Table 12, several similarities can be seen. Cash is the dominant method at all outlets according to the transaction data, the share of QRIS in August was higher than in June at every outlet, and the PEOU and PU perception scores at all outlets fall in the high to very high category (minimum mean 3.76).

Several differences also appear. First, Toboali stands out with the lowest share of QRIS transactions (2.97%), the lowest share of QRIS user respondents (20.00%), and the lowest mean PEOU and PU. Second, Semabung has the highest share of QRIS both in transactions (18.65%) and among survey respondents (68.89%), with very high perception. Third, Sungailiat has the highest perception scores, but its share of QRIS transactions (11.04%) is below both Pangkalpinang outlets, so the order of perception is not identical to the order of QRIS transaction share. Fourth, Taman Sari and Semabung, although in the same region, differ in the share of QRIS respondents (51.11% versus 68.89%) and in perception scores (PEOU 3.93 versus 4.37), so combining them as one region would hide internal variation.

Across regions, Pangkalpinang (two outlets combined) has the highest share of QRIS transactions (17.04%), followed by Sungailiat (11.04%) and Toboali (2.97%). This order is the same as the order of urbanization levels described in the introduction, but the data in this study do not test whether the regional factor is the cause of these differences.

DISCUSSION

The first research question concerns the profile and characteristics of consumers' payment behavior at each outlet. The measured results show that actual payment behavior at all outlets is still dominated by cash (QRIS accounted for 10.29% of all transactions), with variation among outlets from 2.97% in Toboali to 18.65% in Semabung. Respondents who are relatively young, have secondary to higher education, and are mostly students provide the context for the survey results, but they do not represent all consumers because the sample was selected purposively (Rahmelia et al., 2026; Schomburgk et al., 2024; Pudin Syari et al., 2024).

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The second research question concerns the comparison among outlets based on actual transactions and perception. In the TAM framework discussed in the literature review, PEOU and PU are two dimensions of perception of a technology (Davis, 1989). In this study, the scores of both dimensions are high at all outlets, yet QRIS use in actual transactions remains low. This pattern is interesting because it shows that positive perceptions of QRIS at the respondent level run alongside the dominance of cash in transactions. It is consistent with the distinction that TAM makes between perception and intention on the one hand and actual use on the other, which is why the study measures actual use separately from transaction data (Davis, 1989; Erwinsyah et al., 2023; Paramita & Cahyadi, 2024). The data do not allow an explanation of the reasons for this pattern. The cause may relate to payment habits, ownership of and access to digital wallets, or other factors outside the instrument, and this should be examined further in subsequent research.

Toboali is the only outlet that is consistently low on all three indicators (share of QRIS transactions, share of QRIS respondents, and mean PEOU–PU), even though its perception scores are still in the high category. Conversely, Sungailiat shows that the highest perception scores are not automatically accompanied by the highest QRIS share. This confirms that comparisons among outlets should combine perception data and transaction data, and that the two cannot be interchanged. The finding that Taman Sari and Semabung differ even though they are in the same city also shows the value of an outlet-level comparison within one enterprise, which the controlled comparison design makes possible (Choirinnida & Utari, 2025; Ly et al., 2025; Wicaksono, 2025).

As a contribution to the body of knowledge, the study provides an empirical baseline that links actual transaction data with TAM-based perception data within a single multi-outlet MSME, a combination that previous studies reviewed here did not provide. Several limitations should be noted. The transaction period covers only three months, the survey period differs from the transaction period, the sample of 45 respondents per outlet was selected purposively, and the questionnaire items were answered by both QRIS and cash users. All interpretations above are descriptive and contain no significance tests or causal inference.

CONCLUSION

Regarding the profile and characteristics of payment behavior, of 16,805 transactions recorded from June to August 2026, 10.29% used QRIS and 89.71% used cash. The share of QRIS by outlet was Semabung 18.65%, Taman Sari 15.52%, Sungailiat 11.04%, and Toboali 2.97%. In the survey, 92 of the 180 respondents (51.11%) paid with QRIS when interviewed, with the highest share at Semabung (68.89%) and the

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lowest at Toboali (20.00%). Respondents were generally aged 17–25 years, female, senior high or vocational school graduates, and students.

Regarding the comparison among outlets, cash was dominant at every outlet and the share of QRIS rose from 8.21% in June to 13.07% in August. PEOU and PU perceptions were high to very high at all outlets (means of 4.14 and 4.22 for all respondents), highest in Sungailiat and lowest in Toboali. Toboali was consistently the lowest in transactions, survey, and perception, whereas Sungailiat had the highest perception but a lower QRIS transaction share than both Pangkalpinang outlets. These differences are descriptive and were not tested for significance.

The findings give Pentol Rania a measurable picture of payment behavior at each branch that can support more appropriate business decisions, and they can serve as input for local governments and Bank Indonesia in designing digital payment programs, particularly for areas such as Toboali. The study is limited by its three-month transaction period, the difference between the transaction and survey periods, and its purposive sample. Further research is therefore recommended to explore the causes of the disparities found, using different approaches and a longer observation period.

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