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Perceived Ease Of Use And Islamic Financial Literacy On The Intention To Use Qris Among Msmes In Central Aceh

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ABSTRACT

This study examines the effect of sharia financial literacy and perceived ease of use on QRIS usage intention among MSMEs in Central Aceh. A quantitative approach was employed using survey data from 91 MSMEs selected through purposive sampling. Data were analyzed using multiple linear regression.The results show that perceived ease of use has a positive and significant effect on QRIS usage intention, indicating that simplicity and practicality are key drivers of adoption. Meanwhile, sharia financial literacy shows a positive but insignificant effect, suggesting that religious financial understanding has not yet become a primary consideration in digital payment decisions.These findings highlight that technological factors, particularly ease of use, play a more dominant role than literacy aspects in encouraging QRIS adoption among MSMEs.

ARTICLE INFO

Keywords:
QRIS UsageIntention;MSMEs, Sharia Financial Literacy, PerceivedEase of Use, Central Aceh

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Introduction

The development of information and communication technology in the digital era has brought significant changes to various aspects of life, including financial transaction systems. Digital payment innovations enable fast, practical, and efficient transactions without the use of cash (Azzahra et al., 2025; Gunarsih&Febriyani, 2025). The shift from conventional to digital systems demonstrates society's adaptation to technological advances (Yuniarti&Herlina, 2025). However, this adaptation process is not yet evenly distributed, resulting in gaps in the use of digital technology within society.

In Indonesia, Bank Indonesia continues to promote payment system transformation through the development of the Quick Response Code Indonesian Standard (QRIS) as a

national digital payment standard (Akhyar & Sisilia, 2023; Ramadhana&Kusumawati, 2026). QRIS provides convenience through a single QR code that can be used by various digital payment applications, thus making transactions more efficient (Sepdiana, 2025). However, the increasing availability of digital payment systems has not been fully followed by optimal usage levels, so the effectiveness of QRIS implementation remains an issue that requires further study.

For Micro, Small, and Medium Enterprises (MSMEs), digital payments such as QRIS have the potential to increase transaction efficiency, simplify financial recording, and expand market access (Pradesyah et al., 2026). However, in practice, adoption of this technology still faces various obstacles. Recent research shows that digital payment adoption is heavily influenced by ease of use and user readiness to understand the technology (Fernando Liébana-Cabanillas et al., 2023). This indicates that even though the technology is available, user acceptance is not yet optimal.

One important factor influencing the use of digital financial services is financial literacy. Financial literacy reflects an individual's ability to understand and make appropriate financial decisions. In the context of Muslim communities, financial literacy also includes an understanding of Islamic financial principles (Ramadhana&Kusumawati, 2026). Recent research shows that financial literacy plays a significant role in encouraging the use of digital financial services (Annamaria Lusardi, 2023). However, the level of Islamic financial literacy among MSMEs remains relatively low, thus hindering the adoption of digital payment technology.

Furthermore, a gap in technology utilization is also evident between urban and rural areas. Limited internet access, low digital literacy, and the habit of using cash transactions contribute to low adoption of digital payments in these regions (Azzahra et al., 2025; Pradesyah et al., 2026). This situation indicates that*digitaldivide*which has an impact on low QRIS utilization at the local level, including among MSMEs.

Another influential factor is perceived ease of use. Within the Technology Acceptance Model (TAM) framework, ease of use is a key determinant of technology acceptance. Recent research shows that perceived ease of use significantly influences intention to use digital financial services (Yogesh K. Dwivedi et al., 2023). If a technology is perceived as easy to use, users' tendency to adopt it will increase, while perceived complexity will decrease intention to use.

Interest in use is an important indicator of technology acceptance. This interest is influenced by an individual's understanding, experience, and perception of the technology

(Bahtiar et al., 2025). In the context of QRIS, interest in use reflects MSMEs' readiness to transition from cash to digital payment systems.

Central Aceh Regency, as an area with significant MSME potential, still faces challenges in QRIS adoption. Initial observations of MSMEs revealed that most businesses still rely on cash transactions due to a lack of understanding of QRIS and perceived complexity. This indicates a gap between the availability of technology and its utilization in the field.

The results of initial observations of 2,719 MSMEs showed that the level of QRIS usage was still low, namely only ± 900 – 1,000 MSMEs (± 33% – 37%) used QRIS, while ± 1,719 MSMEs (± 63% - 67%) had not used it.

Table 1. Initial Observation Results of the Estimation Table of QRIS User MSMEs in Central Aceh (Central Aceh RPJMD)

No	Year	Number of MSMEs	Estimation of MSMEs Using QRIS	Percentage
1	2024	2,719 MSMEs	± 900 – 1,000 MSMEs	± 33% – 37%

The data shows that QRIS adoption is still suboptimal. This situation highlights the gap between payment digitalization policies and the reality on the ground. Low QRIS adoption is thought to be influenced by low Islamic financial literacy and the perception that the technology is difficult to use.

Thus,*gap main problem*This study examines the suboptimal use of QRIS by MSMEs despite the availability of infrastructure and policies, which is thought to be influenced by Islamic financial literacy and perceived ease of use. Therefore, research into the influence of Islamic financial literacy and perceived ease of use on interest in QRIS use among MSMEs in Central Aceh Regency is crucial to bridge the gap between theory, policy, and practice.

Literature Review

Sharia Financial Literacy

Sharia financial literacy is an individual's ability to understand financial concepts, financial products, and financial management practices in accordance with Islamic sharia principles. This literacy encompasses not only general financial aspects (Suhardi, 2025) but also requires a deep understanding of Islamic values in economic activities. This encompasses knowledge of various Sharia financial products, such as Islamic banking, financing, and investment instruments, that comply with Sharia provisions, enabling individuals to distinguish between permissible and prohibited transactions.

Furthermore, Islamic financial literacy is also related to an individual's ability to understand and avoid transactions containing elements of usury, gharar, and maysir, as well as to apply the principles of justice, honesty, and transparency in all financial activities. With a good level of literacy, individuals are not only able to manage their finances effectively but also ensure that every decision they make is in accordance with Islamic principles. Therefore, a high level of Islamic financial literacy can help individuals make more appropriate, wise, and responsible financial decisions, both in their personal lives and in their business activities (Alamsyah et al., 2025).

Financial literacy essentially relates to a person's ability to understand financial information and use it in economic decision-making. Huston explains that financial literacy is a combination of financial knowledge and an individual's ability to apply that knowledge in daily financial activities. Therefore, financial literacy encompasses not only theoretical understanding but also practical skills for managing finances effectively.

In the context of Islamic finance, this literacy is becoming increasingly important, especially for the Muslim community, to ensure that all financial activities are conducted in accordance with Sharia principles. This includes understanding the prohibitions on riba (usury), gharar (gharar), and maisir (gambling), as well as implementing fair and transparent transactions. Therefore, improving Islamic financial literacy is a strategic step in shaping economic behavior that is not only rational but also in line with Islamic values (Judijanto, Loso, et al., 2025).

According to the Financial Services Authority (OJK, 2017), Islamic financial literacy also plays a crucial role in increasing public understanding of available Islamic financial products and services. With a high level of literacy, individuals will be better able to understand the benefits and mechanisms of various Islamic-based financial services, including digital financial services such as electronic payment systems (Fitria et al., 2024, 2025).

In this study, Islamic financial literacy is measured through three main indicators. First is Islamic financial knowledge, namely an individual's understanding of the basic concepts of Islamic finance, such as the principle of profit-sharing and the prohibitions on usury, gharar, and maysir. Second is attitude toward Islamic finance, namely an individual's views or beliefs regarding the importance of using financial systems and products that comply with Islamic principles. Third is Islamic financial behavior, namely an individual's ability to apply Islamic financial principles in transactions and daily financial management (Financial Services Authority, 2017). With a good understanding,

attitude, and behavior toward Islamic finance, MSMEs are expected to have a higher tendency to use digital payment systems that are considered compliant with Islamic financial principles.

PerceivedEaseof Use

Perceived ease of use is an important concept in technology acceptance that explains the extent to which a person believes that a technological system is easy to understand and use. This concept was first introduced in*Technology Acceptance Model*(TAM) developed by Davis, which emphasizes that ease of use is a key factor in determining an individual's attitude towards a technology.

In this model it is explained that the perception of ease of use (*perceived ease of use*) is one of the main factors that influences the acceptance and use of technology by individuals. The easier a system is to understand and operate, the greater the likelihood that the technology will be widely accepted and used by society.(Akhyar & Sisilia, 2023; Yuniarti&Herlina, 2025).

Perceived ease of use reflects a user's belief that a system does not require significant effort to use. If a technology is perceived as easy to learn and operate, individuals are more likely to be interested in using it (Yogesh K. Dwivedi et al., 2023). Conversely, if a system is perceived as complex and difficult to use, individuals are less likely to adopt it. Therefore, the level of ease of use of technology is a critical factor in determining the successful implementation of an information system or digital technology (Ramadhana&Kusumawati, 2026).

In the context of digital payments, perceived ease of use significantly influences an individual's interest in using a payment system. Systems that are simple, easy to understand, and don't require complicated processes tend to be more readily accepted by users, including MSMEs. This ease of use encompasses aspects of application use, transaction processing, and the clarity of available features.

QRIS, as a national QR code standard, is designed to simplify the process for businesses to accept payments from various digital payment applications through a single QR code. This system eliminates the need for MSMEs to provide multiple payment methods, making transactions more practical and efficient, and supporting increased digital payment adoption (Bahtiar et al., 2025).

In this study, perception of ease is measured through several indicators proposed by Davis in the framework*Technology Acceptance Model*(TAM). The first indicator is easy to learn (*easy to learn*), namely the extent to which the system can be quickly understood by

users without requiring a great deal of time or effort. This is especially important for MSMEs who may have diverse technological backgrounds, so a simple system will be easier to adopt. The second indicator is ease of operation (*easy to use*), which means the system can be used without difficulty, both in the transaction process, data input, and navigation of available features.

The next indicator is that it is easy to become skilled (*easy to become skillful*), namely the user's ability to quickly become accustomed to and proficient in using the system after several uses. Furthermore, there are indicators of clear and easy-to-understand system interaction, namely the interface display and system usage flow that are not confusing and easy for users to understand. These four indicators overall describe the level of ease perceived by MSMEs in using QRIS. If MSMEs feel that using QRIS is easy to understand, practical, and uncomplicated, their tendency to accept and use this digital payment system in their business activities will increase.

Interest in Using QRIS

User interest is a person's tendency or desire to use a particular product, service, or technology. In the context of information technology, user interest is often associated with an individual's level of readiness to accept and adopt a new technological system in their activities. This interest reflects the psychological drive that drives individuals to use the technology continuously (Gunarsih & Febriyani, 2025; Yuniarti & Herlina, 2025).

In the development of digital financial technology, electronic payment systems have become one of the innovations widely used in economic transactions. One form of digital payment system developing in Indonesia is the Quick Response Code Indonesian Standard (QRIS), developed to facilitate cashless transactions. QRIS allows consumers to make payments quickly using various digital payment applications by simply scanning a standardized QR code (Gunarsih & Febriyani, 2025; Pradesyah et al., 2026).

Interest in using QRIS among MSMEs is influenced by various factors, including their level of understanding of the technology and their perception of the system's ease of use. A good understanding will help business owners recognize the benefits, how it works, and the security of digital payment systems, thereby reducing hesitation in using them.

The higher a user's understanding and comfort with digital payment systems, the greater their likelihood of using the technology in business transactions. Therefore, increasing digital literacy and easy access to technology are crucial factors in driving QRIS adoption among MSMEs (Ramadhana & Kusumawati, 2026).

In this study, interest in using QRIS was measured using several indicators proposed by Venkatesh and Davis. The first indicator is the desire to use QRIS, which refers to the drive, interest, and eagerness of MSMEs to utilize QRIS for transactions. This desire typically arises from the perception of benefits, convenience, and the need to keep up with developments in digital payment technology. The higher an individual's level of interest in QRIS, the more likely they are to start using it in their daily business activities.

The second indicator is the plan to use QRIS in the future, which reflects the intention or commitment of business actors to continue using the payment system on an ongoing basis. This indicates that QRIS use is not merely temporary, but has become part of the business transaction strategy. The third indicator is the tendency to recommend QRIS use, namely the willingness of users to suggest or promote the use of QRIS to others, both fellow business actors and consumers. These three indicators collectively describe the level of interest, acceptance, and behavioral tendencies of MSMEs in adopting and maintaining the use of the QRIS digital payment system in their business activities.

Hypothesis

Technology use interest is an individual's tendency to use a technological system in their activities. In the context of digital payments, usage interest can be influenced by various factors, including both user knowledge and perceptions of the technology.

Sharia financial literacy is one factor that can influence interest in using digital financial services. Individuals with good Sharia financial literacy tend to better understand Sharia-compliant transaction concepts and have greater trust in the digital payment systems they use. A strong understanding of Sharia finance can increase MSMEs' confidence in using payment technologies like QRIS for their business transactions.

In addition, perceived ease of use also plays a significant role in influencing interest in using technology.*Technology Acceptance Model*(TAM), perceived ease of use, indicates the extent to which individuals believe a technology can be used easily without requiring significant effort. If a digital payment system is perceived as easy to understand and operate, users will be more interested in using it.

In the context of QRIS use among MSMEs, perceived convenience can include ease of transactions, a simple user process, and ease of understanding the digital

payment system. The higher the perceived convenience among MSMEs, the higher their interest in using QRIS for business transactions.

Based on this description, the hypothesis in this study is as follows:

H1: Sharia financial literacy has a positive effect on interest in using QRIS in MSMEs.

H2: Perceived ease of use has a positive effect on interest in using QRIS in MSMEs.

H3: Sharia financial literacy and perception of convenience simultaneously have a positive effect on interest in using QRIS in MSMEs.

Method

This research uses a quantitative approach based on the philosophy of positivism, which aims to test hypotheses through numerical data analysis. According to Sugiyono (2022), quantitative research employs structured sampling techniques, data collection instruments, and statistical analysis to examine relationships between variables.

Data were collected through a survey method by distributing questionnaires to MSMEs in Central Aceh Regency. An initial observation involving 60 MSMEs was conducted as a preliminary study to identify the level of QRIS adoption. The results showed that 21 MSMEs (35%) had used QRIS, while 39 MSMEs (65%) had not yet adopted it. These findings served as supporting background data rather than the main research population.

The actual population of this study refers to MSMEs in Central Aceh Regency, which is estimated at approximately 1,000 units based on accessible and relevant business data. The sampling technique used was non-probability sampling with a purposive sampling approach, targeting MSMEs that are aware of or have experience related to QRIS usage.

The sample size was determined using the Slovin formula:

$$n = \frac{N}{1+N(e)^2}.$$

With a population of 1,000 MSMEs and a margin of error of 10%, the required sample size was 91 respondents. Thus, this study uses 91 MSMEs as the research sample.

The collected data were analyzed using SPSS version 22 through several stages, including instrument testing (validity and reliability), classical assumption tests, multiple linear regression analysis, and hypothesis testing using t-tests and F-tests. Multiple linear regression was employed to examine the effect of Islamic financial literacy and perceived

ease of use on MSMEs' interest in using QRIS.

Results

Normality Test

The normality test in this study used the One-Sample Kolmogorov-Smirnov Test method. The results of the normality test can be seen in the following table:

Table 2, One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		91
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.31319711
Most Extreme Differences	Absolute	.102
	Positive	.102
	Negative	-.089
Test Statistic		.102
Asymp. Sig. (2-tailed)		.020[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the table above, the Asymp. Sig. value is 0.020, which is less than 0.05 (0.020 < 0.05). Thus, it can be concluded that the data is not statistically normally distributed.

However, because the number of samples is quite large (N = 91), regression analysis can still be carried out by referring to the Central Limit Theorem assumptions.

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the effect of the variables of Islamic Financial Literacy (X1) and Perceived Ease (X2) on Interest in Using QRIS (Y).

Tabel: 3 Variables Entered/Removed

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Sharia Financial Literacy, Perception of Ease[b]	.	Enter

a. Dependent Variable: Interest in Using QRIS

b. All requested variables entered.

Information:

The independent variables entered are Sharia Financial Literacy and Perception of Convenience, while the dependent variable is Interest in Using QRIS.

Coefficient of Determination (R^2) Test

Table 4 Model Summary

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.985[a]	.970	.970	.317

a. Predictors: (Constant), Sharia Financial Literacy, Perception of Ease of Use

b. Dependent Variable: Interest in Using QRIS

Based on Table 4 (Model Summary), the R-square value of 0.970 indicates that the variables Sharia Financial Literacy and Perceived Ease of Use (SFE) are highly effective in explaining variations in QRIS usage intention, amounting to 97%. This indicates that these two independent variables have a very strong influence on QRIS usage intention among MSMEs.

Meanwhile, the remaining 3% is influenced by other factors outside the research model, such as possible variables of trust, risk, promotion, or other external factors that were not examined in this study.

Simultaneous Test (F Test)

Table 5 ANOVA Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	289.589	2	144.795	1443.302	.000[b]
	Residual	8.828	88	.100		
	Total	298.418	90			

a. Dependent Variable: Interest in Using QRIS

b. Predictors: (Constant), Sharia Financial Literacy, Perception of Ease of Use

Based on Table 5 (ANOVA), the calculated F value was 1443.302 with a significance value of 0.000 (<0.05). This indicates that the regression model used in this study is feasible and significant.

Thus, it can be concluded that Sharia Financial Literacy and Perceived Ease of Use simultaneously (together) have a significant influence on QRIS Use Intention among MSMEs. This means that these two variables collectively explain significant changes in QRIS use intention

Partial Test (t-Test)

Tabel 6 Coefficients

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Say.
1	(Constant)	-6.734	.915		-7.357	.000
	Perception of Convenience	.689	.077	.878	8.964	.000
	Sharia Financial Literacy	.101	.090	.109	1.114	.268

a. Dependent Variable: Interest in Using QRIS

The constant value is -6.734 with a t-value of -7.357 and a significance value of 0.000 (<0.05). This indicates that the constant in the regression model is statistically significant.

This means that when the variables Perception of Ease and Sharia Financial Literacy are zero, the value of QRIS Use Intention is predicted to be -6.734. Based on the results of the regression analysis, a constant value of -6.734 was obtained. This constant indicates that when all independent variables, namely Perception of Ease and Sharia Financial Literacy, are assumed to be zero or have no effect at all, then QRIS Use Intention is predicted to be -6.734. This value is the starting point (*baseline*) in the regression model used to form the relationship equation between variables.

Based on the significance value (Sig.) in the partial test results (t-test), it can be explained that the Perceived Ease of Use variable has a significance value of 0.000 <0.05. This indicates that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. Thus, it can be concluded that Perceived Ease of Use has a significant effect on Intention to Use QRIS. This means that the higher the level of ease perceived by users, the greater their interest in using QRIS will be.

Meanwhile, the Sharia Financial Literacy variable has a significance value of 0.268>0.05. This means the null hypothesis (H_0) is accepted and the alternative hypothesis (H_a) is rejected. Therefore, it can be concluded that Sharia Financial Literacy does not significantly influence QRIS usage intention. Although Sharia financial literacy is theoretically important, in this study, its influence was not statistically strong enough to increase QRIS usage intention.

Residual Statistics

Tabel 7 Residuals Statistics

Residuals Statistics[a]					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	29.74	35.96	32.44	1.794	91
Residual	-.534	.620	.000	.313	91
Std. Predicted Value	-1.502	1.962	.000	1.000	91
Std. Residual	-1.687	1.957	.000	.989	91

a. Dependent Variable: Interest in Using QRIS

Based on Table 7 (Residuals Statistics), it can be seen that the residual value has an average (mean) of 0.000 with a relatively small spread, namely a standard deviation of 0.313. In addition, the Std. Residual value is in the range of -1.687 to 1.957, which is still within reasonable limits (around ±2).

This shows that the residuals are spread relatively normally around zero, so the regression model used can be said to be quite good and appropriate in predicting the QRIS Use Interest variable.

Discussion

This study concludes that perceived ease of use is the main factor influencing QRIS usage intention among MSMEs in Central Aceh, while sharia financial literacy has no significant effect. This indicates that MSMEs prioritize practical and operational convenience over financial literacy considerations in adopting digital payment systems.

From a practical perspective, these findings have several implications. For Bank Indonesia, efforts should focus on simplifying QRIS systems and improving user experience. For MSMEs, increasing digital skills and familiarity with technology is essential to enhance adoption. For the government, policies should emphasize digital training, assistance programs, and infrastructure development, especially in rural areas.

Future research is recommended to include additional variables such as trust, perceived risk, and social influence to provide a more comprehensive understanding of digital payment adoption.

Conclusion

Based on the research findings, it can be concluded that Islamic financial literacy and perceived ease of use play a role in influencing the intention to use QRIS among MSMEs in Central Aceh Regency. However, the influence of each variable varies in significance.

Sharia financial literacy was found to have a positive influence on QRIS adoption, but it was not statistically significant. This suggests that although MSMEs have an understanding of Sharia finance, this understanding is not yet strong enough to motivate them to use QRIS as a transaction tool. This indicates that understanding Sharia is not yet a primary consideration in the decision-making process for using digital payment technology.

Conversely, perceived ease of use demonstrated a positive and significant influence on QRIS adoption interest. This means that the easier the QRIS system is to understand and use, the greater the interest among MSMEs in adopting it. Ease of transaction processing, application use, and system clarity are key factors driving technology adoption among businesses.

Simultaneously, Islamic financial literacy and perceived ease of use were shown to significantly influence QRIS usage intention, contributing a substantial 97%. This indicates

that the two variables together explain most of the variation in QRIS usage intention, although perceived ease of use remains the most dominant factor.

Thus, it can be concluded that in increasing interest in QRIS use among MSMEs, ease of use of the technology plays a more important role than the level of Islamic financial literacy. Therefore, efforts to increase QRIS adoption should focus more on system simplification, improving ease of use, and providing technical assistance to MSMEs, without neglecting the importance of improving Islamic financial literacy as a supporting factor

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