

## The Influence of Financial Literacy, Financial Attitudes, and Perceptions of Ease of Use on Decisions to Use Qris in Singkawang City MSMEs

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### Abstract

This study aims to determine the influence of financial literacy, financial attitudes, and perceptions of convenience on the decision to use QRIS among MSMEs in Singkawang City. This research employs an associative study method with a quantitative approach. The sample was selected using purposive sampling, and the Slovin formula was applied with a tolerance limit of 10% error, resulting in 150 samples. Data processing was carried out using SPSS 22 for Windows software. Instrument testing included validity and reliability tests. Data analysis methods used were multiple linear regression, T-test, F-test, and the coefficient of determination  $R^2$ . The results of this research show that the regression equation is positive. Based on the analysis of the coefficient of determination  $R^2$ , it was found that the decision to use QRIS is influenced by financial literacy, financial attitudes, and the perception of the ease of use of QRIS. The hypothesis testing results indicate that, simultaneously, the variables of financial literacy, financial attitudes, and perceived ease of use of QRIS have a positive and significant effect on the decision to use QRIS. This suggests that financial literacy, financial attitudes, and the perceived ease of use of QRIS can be used as strategies to increase the adoption of QRIS. These findings provide a strong basis for developing policies or strategic systems for digital payments in MSME transactions in Singkawang City.

**Keywords:** Literacy Finance, Attitude Finance, Perception Convenience, Decision to Use QRIS

### Introduction

Current digital developments This has entering the era of Society 5.0, which is marked by utilization technology based on drone robots, computers, intelligence artificial intelligence, big data, and human - centered approaches in various activities that include transformation system payment towards the cashless era. With use method payment such as Payment Instruments Using Card (APMK) and application gadget -based (digital wallet).

According to survey Association Indonesian Internet Services Provider (APJII) from 2022 to in 2023 experience enhancement Internet use is 1.17% and total use in 2023 is 78.19% of respondents using the internet. Data from Bank Indonesia shows that more from 40 companies has issuing electronic money server -based in March 2020. This push domination application digital payments via smartphone, with merchants provides a QR Code for system payment server

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based (Nicolini, 2023; Liu et al., 2015)).

Application of electronic money in open online and offline transactions convenience for traders, especially MSMEs, in transaction (Putit & Sahadin, 2023; Raharja et al., 2020). Collaboration between MSMEs and electronic money providers become pusher growth Indonesian economy. Bank Indonesia as supervisor system payments in Indonesia have been launched the Indonesian Standard QR Code (QRIS), a standard for payment through electronic money application server based, wallet electronic, or mobile banking (Nada et al., 2021; Karniawati et al., 2021). QRIS starts applies in a way national since January 1, 2020.

QRIS is unification from various Types of QR Codes used by various System Service Provider Payment (PJSP). QRIS was developed by industry system payment Work The same with Bank Indonesia for makes it easier, faster and more secure security in the transaction process using QR Codes (Rafferty & Fajar, 2022). With rapidly growth various online markets and digital platforms that simplify the trading process, technology Digital payments are also growing (Pratiwi, 2022), including Go-Pay, OVO, Shopee Pay, and Quick Response Code Indonesia Standard (QRIS). Currently, QRIS has become choice general for MSMEs as solution payment without more cash efficient.

The advantages of QRIS include: his abilities for accept payment from various type different traders. Bank Indonesia explained that QRIS is system digital payments that are fast, cheap, safe and possible reliable (Listiawati et al., 2022).

According to Tambunan (2019), Micro, Small and Medium Enterprises (UMKM) refers to business units productive standing yourself, you can run by individuals or business entities at all sector economy. MSMEs are one of them pusher main in development economy. The success of MSMEs in Indonesia is expected can support enhancement Power competitive nation (Ratnawati, 2019), growth economy, reduction level poverty, as well enhancement standard life resident.

MSMEs are considered as bone back Indonesian economy, with data from the Ministry of Cooperatives and Small and Medium Enterprises show that 99% shape businesses in Indonesia are MSMEs. MSMEs in West Kalimantan, up to February 2023, QRIS users in the West Kalimantan region were recorded as many as 391,857, experienced enhancement significant a total of 25,223 compared with January 2023. Transaction volume in this region is also increasing in a way striking, reaching 627,793 transactions in the month February 2023 and has reached 1,233,427 transactions throughout year the. The growth of QRIS in the West Kalimantan region is also reflected in amount traders, which reached 250,772 in March 2023.

Although happen enhancement in amount QRIS users, however transaction Still Not yet reach level maximum, so need done socialization for increase transaction (Salim & Nofiansyah, 2023). This matter become factor important Because Still Lots of community, especially in Singkawang City, which has not know and understand convenience use of QRIS. Although Singkawang be in position secondly, necessary noticed that growth QRIS users in the area This still promising. Enhancement This Can become indicator potential technology digital payments in the region that and remains important For Keep going maximizing effort in increase use of QRIS (Cusolito et al., 2022).

According to Head of Bank BNI Singkawang Perpetrator existing efforts use QRIS mostly Medium MSME actors. Because the transaction volume is bigger compared to with small MSMEs and more use of QRIS efficient for manage transaction deep significant amount. Medium MSMEs tend own more Lots of source Power finance and technology, p This can makes it easier they in adopt QRIS technology and utilize it in a way more effective.

Bank Indonesia's efforts in simplify digital payments via the introduction of QRIS is one of them method for create convenience in use (Hendrawan et al., 2023). Therefore that 's convenience use can effect on efficiency energy and time somebody in use something system can effect on efficiency energy and time somebody in use something system.

The government also continues give attention to MSMEs through various form help, incl capital, marketing, and promotion. Recognized that MSMEs issue sufficient cost big for promotions on various digital platforms, such as through endorsements by food vloggers or food influencers. For makes it easier transactions, the Central Bank provides standardize QR Code with QRIS, which provides benefit like convenience in payment without need bring cash. Study This aim For know influence in a way partial and simultaneous between literacy finances, attitude finances, and perceptions convenience use QRIS system against decision use of QRIS in MSMEs in Singkawang City. In context these, factors This can considered as elements the key that gives impact or influence to acceptance, use, and effectiveness of QRIS. Therefore that 's us can say that literacy finances, attitude finances, and perceptions convenience influence to what extent a person or something entity can adopt and utilize QRIS in transaction finance they.

## Methods

The type of research used in this research is the associative research method . According to Kuantitatif (2016) Research Associative that is aim For know influence or also relationships For between two variables or more ". Study associative This For give description about influence literacy finances, attitude Finance and Perception Convenience regarding the Decision to Use QRIS UMKM in Singkawang City. In research This technical data collection will be used is questionnaire. Questionnaire will spread to owner or employees on business the. Data collection techniques used that is study previous or from various literature.

Literature study, according to Nazir (2014) technique data collection with stage studies study to Existing books, literature, notes and reports relationship with problem solved. In research This data is obtained by browsing the internet, diskopukm West Kalimantan, OJK, Bank Indonesia, BNI Singkawang, APJII, APMK, PJSP, ASPI, databoks.katadata and reading various literature, results study from researcher previous , as well other relevant sources.

## Results and Discussion

### Validity test

Table 1. Validity Test Results Variable Literacy Finance (Variable X1)

No	Items	Correlation Results ( rxy )	r table	Conclusion
			5%	
1	X1.1	0.325	0.159	Valid

2	X1.2	0.213	0.159	Valid
3	X1.3	0.482	0.159	Valid
4	X1.4	0.565	0.159	Valid
5	X1.5	1	0.159	Valid
6	X1.6	0.550	0.159	Valid
7	X1.7	0.593	0.159	Valid
8	X1.8	0.472	0.159	Valid

Table 1 shows that results from the validity test on the Literacy variable Finance (X1) all statement items are valid because calculated r value  $\geq$  r table. Following is validity test results statement attitude finance:

Table 2. Validity Test Results Variable Attitude Finance (Variable X2)

No	Items	Correlation Results ( rxy )	r table	Conclusion
			5%	
1	X2.1	0.220	0.159	Valid
2	X2.2	0.256	0.159	Valid
3	X2.3	0.325	0.159	Valid
4	X2.4	0.346	0.159	Valid
5	X2.5	1	0.159	Valid
6	X2.6	0.336	0.159	Valid

Source: Data processed, 2024

Based on table 2 above show that the validity test on the variable Attitude Finance (X2) all statement items are valid because r count  $\geq$  r table. Following is validity test results statement Perception Convenience:

Table 3. Validity Test Results Variable Perception Convenience (Variable X 3)

No	Items	Correlation Results ( rxy )	r table	Conclusion
			5%	
1	X3.1	0.398	0.159	Valid
2	X3.2	0.259	0.159	Valid
3	X3.3	0.261	0.159	Valid
4	X3.4	0.277	0.159	Valid
5	X3.5	1	0.159	Valid
6	X3.6	0.325	0.159	Valid
7	X3.7	0.406	0.159	Valid
8	X3.8	0.475	0.159	Valid

Source: Data processed, 2024

Based on table 3 above show that the validity test on the variable Perception Ease (X3) all statement items are valid because r count  $\geq$  r table. Following is validity test results Use Decision Statement:

Table 4. Validity Test Results Usage Decision Variable (Y Variable)

No	Items	Correlation Results ( rxy )	r table	Conclusion
			5%	
1	Y.1	0.401	0.159	Valid
2	Y.2	0.446	0.159	Valid
3	Y.3	0.418	0.159	Valid
4	Y.4	0.429	0.159	Valid
5	Y.5	0.531	0.159	Valid
6	Y.6	1	0.159	Valid
7	Y.7	0.503	0.159	Valid
8	Y.8	0.531	0.159	Valid
9	Y.9	0.430	0.159	Valid
10	Y.10	0.440	0.159	Valid

Source: Data processed, 2024

Based on table 4 above show that the validity test on the Use Decision variable (Y) all statement items are valid because r calculated  $\geq$  r table.

### Reliability Test

Reliability test results in study This use Cronbach's Alpha technique. Reliability test results and variables Literacy Finance (X1) can see 5, as follows:

Table 5. Reliability Test Results Variable Literacy Finance (Variable X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
,780	7

Source: Processed data, 2024

Based on Table 5 above show that Cronbach's Alpha is 0.780, meaning mark the on-coefficient reliability 0.6. So that can conclude that all statement items on the questionnaire as tool measuring variable Literacy Finance (X1) is reliable and consistent as well as can reliable. Variable data reliability test results Attitude Finance (X2) can seen in table 4.8 below:

Table 6. Reliability Test Results Variable Attitude Finance (Variable X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
,866	10

Source: Processed data , 2024

Based on Table 6 above show that Cronbach's Alpha is 0.866, meaning mark the on-coefficient reliability 0.6. So that can conclude that all statement items on the questionnaire as tool measuring variable Attitude Finance (X2) is reliable and consistent as well as can reliable. Variable data reliability test results Perception Ease (X3) can seen in table 7 below:

Table 7. Reliability Test Results Variable Perception Convenience (Variable X3)

Reliability Statistics	
Cronbach's Alpha	N of Items
,807	8

Source: Processed data, 2024

Based on Table 7 above show that Cronbach's Alpha is 0.807, meaning mark the on-coefficient reliability 0.6. So that can conclude that all statement items on the questionnaire as tool measuring variable Perception Convenience (X3) is reliable and consistent as well as can reliable. The results of the data reliability test for the Use Decision variable (Y) can be obtained seen in table 8 below:

Table 8. Reliability Test Results Usage Decision Variable (Y Variable )

Reliability Statistics	
Cronbach's Alpha	N of Items
,866	10

Source: Processed data, 2024

Based on Table 8 above show that Cronbach's Alpha is 0.866, meaning mark the on-coefficient reliability 0.6. So that can conclude that all statement items on the questionnaire as tool measuring the Usage Decision variable (Y) is reliable and consistent as well as can reliable.

Table 9. Linearity Test Results Variable Literacy Finance on Usage Decisions Variable (X1)

			Sum Of Squares	df	Mean Squares	F	Sig
Usage Decisions * Literacy Finance	Between Groups	(Combined)	1355.595	12	79,741	11,214	,000
		Linearity	921,972	1	921,972	129,655	,000
		Deviation from Linearity	433,623	16	27,101	3,811	,000
	Within Groups		938,645	132	7,111		
	Total		2294.240	149			

Source: Data processed by SPSS 22, 2024

Based on Table 9 linearity test results show mark Linearity significance is  $0.000 < 0.005$ . So you can concluded that there is linear relationship between Literacy Finance with the Use Decision.

Table 10. Linearity Test Results Variable Attitude Finance on Usage Decisions Variable (X2)

			Sum Of Squares	Df	Mean Squares	F	Sig
Usage Decisions * Attitude	Between Groups	(Combined)	1016.744	11	92,431	9,985	,000
		Linearity	890.416	1	890.416	96,186	,000
		Deviation				1,365	203

Finance		from Linearity	1277,496	138	12,633		
	Within Groups		1277,496	138	9,257		
	Total		2294.240	149			

Source: Data processed by SPSS 22, 2024

Based on Table 10 linearity test results show mark Linearity significance is  $0.000 < 0.005$ . So you can concluded that there is linear relationship between Attitude Finance with the Use Decision.

Table 11. Linearity Test Results Variable Perception Ease of Use Decisions Variable (X3)

			Sum Of Squares	Df	Mean Squares	F	Sig
Usage Decisions * Perception Convenience	Between Groups	(Combined)	1350,490	14	96,464	13,799	,000
		Linearity	1160.107	1	1160.107	169,949	,000
		Deviation from Linearity	190,382	13	14,645	2,095	018
	Within Groups		943,750	135	6,991		
	Total		2294.240	149			

Source: Data processed by SPSS 22, 2024

Based on Table 11 linearity test results show mark Linearity significance is  $0.000 < 0.005$ . So you can concluded that there is linear relationship between Perception Convenience with the Use Decision.

### Analysis Statistics

#### *Analysis Multiple Linear Regression*

Analysis multiple linear regression for know influence between variable free to variable tied to 150 respondents MSME actors in Singkawang City. Following is the Analysis Table Multiple Linear Regression:

Table 12. Analysis Results Multiple Linear Regression

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	,781	2,638		,296	,768
	Literacy Finance	,425	,074	,364	5,760	,000
	Attitude Finance	,157	.128	,089	1,221	,224
	Perception Convenience	,693	,088	,499	7,835	,000

a. Dependent Variable: Usage Decision

Source: data processed by SPSS 22, 2024

From table 12 it can be seen is known equality multiple linear regression as following:  $Y = 0.781 + 0.425 X_1 + 0.157 X_2 + 0.693 X_3$

From Eq multiple linear regression the can explained as following:

Constant value as big as own mark positive that is amounting to 0.781. Positive sign It means show directional influence variable independent and variable dependent. This matter show that If all variable independent that is literacy finance (X1), attitude finance (X2), and perception ease (X3) is assumed worth zero or No experience change, then mark interest using (Y) is of 0.781. If Literacy Finance increase as big as One unit so influence on Usage Decisions will increase by 0.425. If Attitude finance increase as big as One unit so influence on Usage Decisions will increase by 0.157. If Perception Convenience increase as big as One unit so influence on Usage Decisions will increase by 0.693.

**Analysis Coefficient Correlation (R)**

Analysis correlation done in frame test hypothesis associative, i.e connection between variable in population through relationship data variable in sample. Coefficient test calculation results correlation can be seen in the table following:

Table 13. Coefficient Test Results Correlation (R)

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,800 <sup>a</sup>	,640	,633	2,377
a. Predictors: (Constant), Perception Convenience, Literacy Finance , Attitude Finance				
b. Dependent Variable: Usage Decision source: data processed by SPSS 22, 2024				

From table 13 can is known that R value (correlation) obtained is of 0.800. Where is the value This is at between 0.60-0.800 p This means that between Literacy Finance (X1), Attitude Finance (X2), and Perception Convenience (X3) to the Use Decision (Y) has strong relationship.

**Analysis Coefficient Determination (R<sup>2</sup>)**

Test this For know how much know how much big contribution variable X against variable Y. Coefficient test results Determination (R<sup>2</sup>) calculation can seen in Table 4.17 states that mark Coefficient Determination (R<sup>2</sup>) or R square obtained of 0.640. This matter means 64% (1 x 0.640 x 100%) influence on Usage Decisions explained by Variables Literacy Finance, Attitude Finance, and Perception Convenience, meanwhile the rest 36 % is explained by other variables which are not enter to in variable study.

**Influence Test Simultaneous (Statistical Test F)**

Test the effect simultaneous used For know is variable independent in a way together influence variable dependent. The results of the simultaneous test (F Test) can seen in the following table:

Table 14. Effect Test Results Simultaneous



ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1469.302	3	489,767	86,681	,000 <sup>b</sup>
	Residual	824,938	146	5,650		
	Total	2294.240	149			
a. Dependent Variable: Usage Decision						
b. Predictors: (Constant), Perception Convenience, Literacy Finance, Attitude Finance						

Source: data processed by SPSS 22, 2024

Based on F test results in Table 14 can be is known that the independent variable has an influence significance to variable dependent. This matter can seen from mark probability Sig. of  $0.000 < 0.05$ , meaning that variable Literacy Finance, Attitude Finance, and Perception Convenience in a way simultaneous have influence on Usage Decisions.

### *Influence Test Partial (Test T statistics)*

This T test done For know influence of each or in a way Partial in a way Partial variabel independent Literacy Finance, Attitude Finance, and Perception Convenience to variable dependent on the decision to use QRIS. The partial test results (T Test) can seen in the table following:

Table 15. Effect Test Results Partial (Test T statistics)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	,781	2,638		,296	,768
	Literacy Finance	,425	,074	,364	5,760	,000
	Attitude Finance	,157	.128	,089	1,221	,224
	Perception Convenience	,693	,088	,499	7,835	,000
a. Dependent Variable: Usage Decision						

Source: Data processed by SPSS 22, 2024

Based on Table 16 it can be is known that effect test results partial (t test) results the sig value will be interpreted as following: (a) Significant level of the variable Literacy Finance (X1) is  $0.000 < 0.05$ . It means variable Literacy Finance in a way Partial own influence significant to Use Decision variable (Y), then  $H_a$  is accepted and  $H_0$  is rejected. (b) Significant Level of Attitude Finance (X2) is  $0.224 > 0.05$ . It means variable Attitude Finance in a way Partial No own influence significant to Use Decision variable (Y), then  $H_0$  is accepted and  $H_a$  is rejected. (c) Significant level in Perception Ease (X3) is  $0.000 < 0.05$ . It means variable Perception Convenience in a way Partial own influence significant to to Use Decision variable (Y), then  $H_a$  is accepted and  $H_0$  is rejected.

## Conclusion

Equality multiple linear regression show that equality regression is  $Y = 0.781 + 0.425 X_1 + 0.157 X_2 + 0.693 X_3$ . Coefficient Results Correlation ( R ) obtained is of 0.800. Then value the show that between Literacy Finances, Attitude Finance, and Perception Convenience on Usage Decisions own strong relationship. Coefficient Determination ( $R^2$ ) of 0.640 means Decision to Use influenced by Literacy Finance , Attitude finance , and perception Convenience amounting to 64% and the remaining 36% is explained by other variables researched in study This. Based on the results of the influence test simultaneous ( F test) shows that Literacy Finance , Attitude Finance, and Perception Convenience in a way simultaneous have influence significance on Usage Decisions. This matter can from mark probability. Sig. equal to  $0.000 < 0.05$ . Effect test results Partial (test T statistics ) shows that Attitude Finance individually no have influence to Usage Decisions . Whereas Literacy Finance and Perception Convenience have influence on the Decision to Use QRIS.

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