

## **RECEPTIVENESS OF QRIS AS A DIGITAL PAYMENT AMONG MSME IN PALOPO CITY**

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### **Abstract**

The rapid digitalization of financial transactions has led to the widespread adoption of technology-based payment systems among Micro, Small, and Medium Enterprises (MSMEs). One significant innovation in Indonesia is the Quick Response Code Indonesian Standard (QRIS), introduced by Bank Indonesia in 2019 to streamline digital payments through a unified QR code. This study explores the impact of user convenience, trust, and risk perception on QRIS user satisfaction, and further examines how these factors influence the overall use of QRIS among MSMEs in Palopo City. Using a quantitative approach, data were collected from 52 MSME actors and analyzed with SPSS V.25 to assess the relationships between variables. The results indicate that user convenience and risk perception have a significant impact on user satisfaction, while trust did not show a direct effect. Furthermore, risk perception was found to have a direct significant influence on the use of QRIS, whereas user satisfaction did not mediate the relationship between user convenience, trust, and QRIS use. The findings highlight the importance of addressing risk concerns and enhancing user satisfaction to promote broader QRIS adoption. The study contributes to the growing body of knowledge on digital payment adoption and offers practical insights for improving the user experience, particularly in regions with varying digital literacy and technological infrastructure.

**Keywords:** QRIS, payment tool, Digital, MSMEs

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### **INTRODUCTION**

In the era of increasingly rapid digitalization, the use of technology in financial transactions has become a must, especially among micro, small, and medium enterprises (MSMEs). One of the innovations in the field of payment that is now widely adopted is the QR Code Indonesian Standard (QRIS). QRIS, issued by Bank Indonesia in 2019, aims to unite various digital payment service providers in Indonesia, thus allowing consumers to make payments with a uniform QR code, without having to be tied to a single service provider. For MSMEs in Palopo City, the acceptance of QRIS as a digital payment tool has shown significant changes in the dynamics of their business transactions. According to (Carera et al., 2022) The implementation of QRIS among MSMEs in Palopo City brings a number of benefits that are directly felt by business actors. One of the main advantages is the ease and efficiency in conducting transactions. MSME actors no longer need to bother managing cash, which is often prone to being lost or used for other needs. With QRIS, transactions are carried out directly and recorded digitally, making it safer and more transparent. Consumers only need to scan the QR code provided by the seller, enter the payment nominal, and the transaction is completed in seconds. This is a great time-saver, especially for small businesses that rely on high daily transaction volumes, such as food stalls, stalls, or traders in traditional markets (Muniarty et al., 2023).

The use of QRIS also reduces the risk of errors in payment calculations. When transactions are made digitally, the amount of the payment is recorded instantly, reducing the possibility of frequent mistakes in cash transactions. For MSME actors, this is an important factor in maintaining the smooth running of their daily business. The adoption of QRIS in

Palopo City not only has an impact on increasing efficiency, but also encourages financial inclusion among MSME actors. Before the presence of QRIS, many small business actors did not have access to modern banking services. With QRIS, they can directly connect to the digital financial system without having to have a complex bank account. This opens up opportunities for them to reach more consumers who are starting to get used to digital payment methods (Kurniawati et al., 2021).

This financial inclusion also supports MSMEs in gaining access to other financial facilities, such as business loans or assistance programs from the government and private financial institutions. MSME actors who use QRIS tend to have an easier time applying for loans or assistance because their transactions are well recorded, providing a clear picture of their business cash flow. The acceptance of QRIS also has a positive impact on increasing consumer confidence in MSMEs in Palopo City. In the midst of the COVID-19 pandemic, many consumers prefer cashless payment methods because they are considered safer and more hygienic. According to (Nainggolan et al., 2022) QRIS is the right solution, because it allows consumers to transact without the need to make physical contact or touch cash which has the potential to spread the virus. By offering payments through QRIS, MSME actors not only show that they are keeping up with the times, but also care about the health and safety of their consumers.

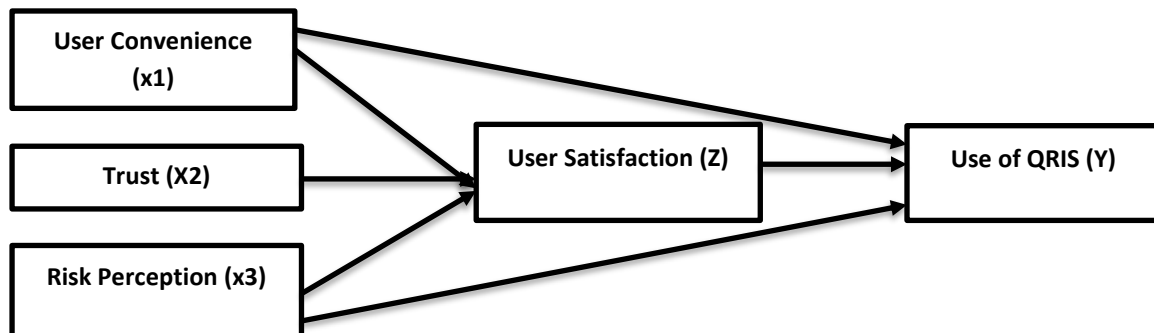
This consumer trust also has an impact on loyalty. Consumers who feel comfortable and safe in making transactions tend to come back to make purchases. This certainly has a positive impact on the development of small businesses, which depend on good relationships with consumers. However, even though the implementation of QRIS in Palopo City has provided many benefits, there are still several challenges that need to be faced by MSME actors. One of the main challenges is that digital literacy is still low among some business actors. Many of them are still unfamiliar with digital technology and electronic payment systems, so it takes time and assistance to understand how QRIS works. In addition, although the use of smartphones is becoming more widespread, not all MSME actors have access to devices that support digital payment applications (Setiawan & Mahyuni, 2020).

Another challenge is the uneven internet network infrastructure throughout the Palopo City area. For MSME actors located in areas with weak internet connections, the use of QRIS may not always run smoothly. Intermittent connections can hinder the transaction process, which can ultimately decrease consumer satisfaction. To overcome these challenges, collaborative efforts from various parties, including the government, financial institutions, and business actors themselves, are needed. The Palopo City Government and Bank Indonesia have conducted various socialization and training for MSME actors on the use of QRIS, but this needs to be improved so that more business actors can take advantage of this technology. Continuous training, especially those targeting business actors in remote areas, is urgently needed to increase their digital literacy (Aryawati et al., 2022).

Support from telecommunication service providers is needed to expand coverage and improve the quality of the internet network in Palopo City. With a more stable network, MSME actors in all regions can use QRIS without technical barriers. The government can also provide incentives for MSME actors who are starting to switch to digital payment systems, for example through subsidy programs or reduced administrative costs.

The aim of this research is to examine the influence of user convenience, trust, and risk perception on QRIS user satisfaction, and to further investigate how these factors, along with user satisfaction, impact the overall use of QRIS, while also testing the mediating role of user satisfaction in the relationship between user convenience, trust, and risk perception on the use of QRIS. This research contributes to the understanding of how user convenience, trust, and risk perception directly affect user satisfaction and, consequently, the adoption and continued use of QRIS. By examining user satisfaction as a mediating factor, the study offers a

comprehensive view of the factors driving QRIS adoption, providing insights that can help financial institutions and service providers optimize QRIS features and improve user experiences, ultimately fostering higher adoption rates and enhancing customer trust in digital payment systems.



**Figure 1.** Conceptual Framework

## RESEARCH METHOD

Causal associative research is quantitative and investigates the relationship between independent and dependent variables. The variable measures ease of use with 8 indicators, Trust is measured with 8 indicators, Risk perception is measured with 5 indicators, satisfaction variable with 6 indicators, and the variable uses 7 indicators. User convenience, trust and risk perception are independent variables, the bound variable is the use of QRIS, while user satisfaction is an intervening variable.

The research site was carried out in the city of Palopo, with a population of MSME actors in the city of Palopo. The researcher uses purposive sampling, which is to select samples from a certain target group that are able to provide information based on the criteria set by the researcher. So the sample of this study was taken with the criteria, namely Palopo MSME actors whose payment system uses QRIS which totals 52. The data processing with the SPSS V.25 analysis tool.

## RESULT AND DISCUSSION

### Result

**Table 1.** Results of Total Path Regression Conclusion

No	Relationship Direction	Regression	
		Beta	Sig
1	Ease of → Satisfaction	0,266	0,044
2	Trust → Satisfaction	-0,242	0,054
3	Satisfaction Risk →	0,487	0,000
4	Satisfaction → of Use	0,112	0,457
5	Ease of → Use	0,067	0,634
6	Trust → of Use	0,114	0,392
7	Usage Risks →	0,487	0,001

*Source: Data processed, 2024*

**Table 2.** Results of Direct Influence, Indirect Influence, and Total Influence

Intervariable	Influence Immediately	No Influence Immediately	Total Influence
Ease → Use	0,067		
Trust → Use	0,114		
Risks → Use	0,487		
Satisfaction → Use	0,112		
Ease → Use → Satisfaction		$0.266 \times 0.112 = 0.030$	$0.067 + 0.030 = 0.097$
Trust → Use → Satisfaction		$-0.242 \times 0.112 = -0.027$	$0.114 + (-0.027) = 0.087$
Risk → Satisfaction → Use		$0.487 \times 0.112 = 0.054$	$0.487 + 0.054 = 0.541$

Source: Data processed, 2024

Based on the results of the above analysis, the effect of Ease of Use (X1) on User Satisfaction (Z) obtained a significance value of X1 of  $0.044 < 0.050$ . So it can be concluded that there is a direct Significant influence of Ease of Use (X1) on User Satisfaction (Z).

The effect of Trust (X2) on user satisfaction (Z) obtained a significance value of X2 of  $0.054 > 0.050$ . So it can be concluded that there is no direct significant influence of Trust (X2) on user satisfaction (Z).

The effect of risk perception (X3) on user satisfaction (Z) obtained a significance value of X3 of  $0.000 < 0.050$ . So it can be concluded that there is a direct significant influence of risk perception (X3) on user satisfaction (Z).

The effect of Ease of Use (X1) on the Use of QRIS (Y) obtained a significance value of X1 of  $0.634 > 0.050$ . So it can be concluded that there is no direct significant influence of Ease of Use (X1) on the Use of QRIS (Y).

The influence of Trust (X2) on the Use of QRIS (Y) obtained a significance value of X2 of  $0.392 > 0.050$ . So it can be concluded that there is no direct significant influence of Trust (X2) on the Use of QRIS (Y).

The effect of risk perception (X3) on the use of QRIS (Y) obtained a significance value of X3 of  $0.001 < 0.050$ . So it can be concluded that there is a direct Significant influence of Risk Perception (X3) on the Use of QRIS (Y).

The effect of user satisfaction (Z) on the use of QRIS (Y) obtained a significance value of Z of  $0.457 > 0.050$ . So it can be concluded that there is no direct significant influence of user satisfaction (Z) on the use of QRIS (Y).

Analysis of the influence of user convenience (X1) through user satisfaction (Z) on the use of QRIS (Y): it is known that the direct influence given by X1 on Y is 0.266. Meanwhile, the indirect influence of user convenience (X1) through user satisfaction (Z) on the use of QRIS (Y) is 0.030. So the total effect given by User Convenience (X1) on the use of QRIS (Y) is 0.097.

Analysis of the influence of Trust (X2) through user satisfaction (Z) on the use of QRIS (Y): it is known that the direct influence given by X2 on Y is -0.242. Meanwhile, the indirect influence of Trust (X2) through user satisfaction (Z) on the use of QRIS (Y) is -0.027. So the total influence given by Trust (X2) on the use of QRIS (Y) is 0.087.

Analysis of the influence of Risk Perception (X3) through user satisfaction (Z) on the use of QRIS (Y): it is known that the direct influence given by X3 on Y is 0.487. Meanwhile, the indirect influence of Risk Perception (X3) through user satisfaction (Z) on the use of QRIS (Y) was 0.054. So the total effect given by Risk Perception (X3) on the use of QRIS (Y) is 0.541.

## **Discussion**

The application of digital technology in the payment system continues to grow rapidly in Indonesia, including in Palopo City, along with the presence of QR Code Indonesian Standard (QRIS) as one of the widely accepted means of payment. QRIS is a national standard compiled by Bank Indonesia to integrate various digital payment platforms through a single QR code, making it easier for both consumers and merchants to transact. The use of QRIS among Micro, Small, and Medium Enterprises (MSMEs) in Palopo City has provided various conveniences, but the acceptance rate still varies depending on several factors, such as digital literacy, access to technology, and business actors' perception of the efficiency of this system (Putri et al., 2022). The acceptance of QRIS among MSMEs in Palopo City is starting to show a positive trend. This is in line with the increasing awareness of business actors on the importance of innovation in payment transactions. QRIS allows MSMEs to accept payments from various digital wallets and banking applications using just one QR code, which can be used by all customers regardless of what payment application they are using.

This convenience is one of the main factors that encourages the acceptance of QRIS by MSME actors in Palopo City, especially those who previously had to use various different applications to serve customers with different digital wallets. For many MSME actors in Palopo, QRIS not only offers convenience for consumers but also operational efficiency for their businesses. By using QRIS, business actors no longer have to handle cash, which often causes problems such as the loss of small money or mistakes in giving change (Anastasia Anggi Palupi, 2022). QRIS also reduces the risk of theft because there is no physical money that needs to be stored at the place of business. All transactions are recorded automatically through banking applications or digital wallets, which allows business owners to monitor cash flow in real-time. This benefit has made many MSME actors in Palopo City start to switch to using QRIS, especially businesses that have a high daily transaction rate such as grocery stores, food stalls, and traders in traditional markets.

Behind these benefits, the acceptance of QRIS among MSMEs in Palopo City still faces a number of obstacles. One of the main obstacles is that digital literacy is still low among some business actors, especially in remote areas or suburbs. Many MSME actors do not fully understand how QRIS works, starting from the creation of QR codes to the transaction process. Some business actors are even still hesitant to switch to digital payment systems because they are worried about confusion in using them (Chaveesuk et al., 2021). This problem is often encountered among MSMEs managed by the older generation, who are used to cash transactions and are not so familiar with digital technology. Another factor that affects the QRIS acceptance rate in Palopo City is the availability of technological infrastructure, especially internet access. QRIS is an internet-based payment system, which means that it requires a stable internet connection to be used optimally. In some areas in Palopo City, especially rural areas, internet access is still limited or the internet signal is weak, thus hindering MSME actors from using QRIS effectively.

For them, this technical obstacle is a significant obstacle in switching from a cash payment system to digital. Therefore, QRIS adoption tends to be faster in urban areas that have better internet infrastructure compared to rural areas. In addition to technical obstacles and digital literacy, the perception of MSME actors towards the cost of using QRIS also affects the acceptance rate. Even though QRIS offers convenience in transactions, business actors still have to pay administrative fees charged by digital wallet service providers or banks. This cost, although relatively small, is considered an additional burden by some MSME actors, especially for those with thin profit margins (Musyaffi et al., 2021). This causes some MSME actors to be reluctant to use QRIS and still maintain the cash payment

method. For them, digital payments are only seen as an additional option to be used if requested by consumers, not as the main method in daily transactions.

The trust factor also plays an important role in the QRIS acceptance rate among MSMEs in Palopo City. Some business actors still have doubts regarding the security of digital transactions, especially in terms of potential data leaks or fraud. Although Bank Indonesia has ensured that QRIS has a strict security system, the fear of the risk of cybercrime is still a barrier for some businesses to fully switch to digital payments. This fear is more felt by small business actors who do not have experience using the digital banking system regularly (Tang et al., 2021). However, despite the challenges, the use of QRIS among Palopo City MSMEs continues to increase, especially among young business actors who are more familiar with technology. These business actors are generally more open to digital innovation and see QRIS as an opportunity to grow their business. They are quicker to adapt to the use of digital payment technology and tend to utilize QRIS to attract younger consumers and prefer non-cash payment methods. This group is also more active in promoting the use of QRIS through social media and digital marketing campaigns, which in turn further increases the acceptance of QRIS in Palopo City.

In order to increase the acceptance of QRIS among MSMEs in Palopo City, the government and Bank Indonesia have held various socialization and training to introduce this technology to business actors. These measures are expected to increase digital literacy among MSME actors, especially in areas that are still not accessible by information technology. There needs to be an improvement in internet infrastructure in areas that are still experiencing network constraints, so that MSME actors in all areas of Palopo City can benefit from the use of QRIS evenly (Kasri et al., 2022). The development of digital technology has brought significant changes in various aspects of life, including in financial transactions in the micro, small, and medium enterprises (MSMEs) sector. In Indonesia, the Quick Response Code Indonesian Standard (QRIS) has become one of the innovations in the digital payment method initiated by Bank Indonesia. The presence of QRIS provides solutions for business actors and consumers in conducting non-cash transactions quickly, easily, and safely. However, the decision to adopt QRIS as a means of payment among MSMEs in Palopo City is influenced by various complex and interrelated factors. An in-depth understanding of these factors is important to explain why some MSMEs are faster to accept QRIS, while others are still hesitant (Sahi et al., 2022).

One of the main factors that influenced the decision of MSMEs in Palopo City to accept QRIS is digital literacy among business actors. Digital literacy refers to a person's ability to understand, use, and manage digital technology in their daily lives, including in a business context. For MSMEs whose actors have a good level of digital literacy, the adoption of QRIS is not only considered an opportunity to expand the market, but also as a way to improve operational efficiency. MSME actors who are used to using digital technology, such as smartphones, banking applications, or e-commerce platforms, tend to receive QRIS faster because they understand how it works and see the benefits firsthand (Seldal & Nyhus, 2022). On the other hand, for MSMEs whose actors do not have a sufficient understanding of digital technology, the implementation of QRIS is often faced with technical obstacles and concerns about operational difficulties. In addition to digital literacy, technology infrastructure factors also play an important role in the decision of MSMEs in Palopo City to accept QRIS. QRIS as a digital payment system requires a stable internet connection so that transactions can be processed in real-time.

In urban areas such as Palopo City, internet access tends to be better, so MSMEs in the city center are easier to adopt QRIS. However, in suburban or rural areas, which still experience internet access constraints, the implementation of QRIS is less than optimal. Business actors in the area may be reluctant to switch to QRIS because they are worried that

an unstable internet connection will disrupt the transaction process and hinder their business activities. The availability of technology infrastructure is an important factor affecting the acceptance of QRIS, where MSME actors in areas with better infrastructure tend to be more open to this innovation (Widayani et al., 2022). The ease of use of QRIS also greatly affects the decision of MSMEs to accept this system as a means of payment. QRIS is designed to be easy to use by business actors from various backgrounds, including those who are not familiar with digital technology. Simply by printing a QR code that can be scanned by consumers, MSME actors can already accept payments from various digital wallet applications or banking applications without the need to use many different codes or payment systems. This convenience provides added value for MSME actors who want to reduce administrative complexity and avoid the hassle of handling cash.

With QRIS, all transactions can be recorded automatically and business actors can monitor cash flow through integrated banking applications or digital wallets. This is a special attraction for MSMEs who want to simplify their financial bookkeeping process. However, the perception of the costs associated with the use of QRIS is one of the factors that still hinders its acceptance among MSMEs. Although Bank Indonesia stipulates that the Merchant Discount Rate (MDR) fee for QRIS is relatively low, which is 0.7% per transaction, some business actors still see the fee as an additional burden that can reduce their profit margins, especially for small businesses with small transaction volumes that are not too large (Rizkiyah et al., 2021). For business actors who have not seen significant benefits from using QRIS, this administrative fee can be one of the reasons why they choose to continue using cash transactions or other payment methods. This is more felt by MSMEs engaged in sectors with thin profit margins, such as street food businesses or traditional market traders.

In addition to fees, transaction security is also an important concern for MSME actors in Palopo City in deciding to accept QRIS. Although the QRIS system is equipped with strict security technologies, such as data encryption and two-factor authentication, concerns about the risk of data leaks or digital fraud are still a barrier for some business actors. MSME actors who do not fully understand how digital security systems work may be hesitant to switch to cashless payment systems due to fear of potential cyberattacks or online fraud. Trust in the security system is a key factor in influencing MSMEs' decision to accept QRIS (Daud et al., 2022). Further socialization and education on the security of digital transactions can help reduce these concerns and encourage more MSMEs to adopt QRIS. Another factor that is no less important is the change in consumer behavior. In the digital era, more and more consumers are turning to cashless payments because they are considered more practical, fast, and safe. In Palopo City, this trend is also starting to be seen, especially among young consumers who are more familiar with technology.

MSME actors who are aware of this change in consumer behavior tend to accept QRIS more quickly because they see it as a way to meet the needs of modern consumers and increase the competitiveness of their businesses. In contrast, MSMEs that are less responsive to changing consumer trends may be slower to adopt QRIS, because they have not felt pressure from consumers to provide digital payment options. In this case, awareness of consumer trends is an important factor that encourages MSME actors to adapt to the latest payment technology. In addition to these factors, government and financial institution support also plays an important role in MSMEs' decision to accept QRIS (Khando et al., 2023). The government, through Bank Indonesia, has been actively encouraging the adoption of QRIS with various socialization, training, and incentive programs for MSMEs who are starting to use QRIS. Financial institutions such as banks and digital wallet providers also play a role by providing services that are easily accessible to MSME actors and providing various promos and discounts to attract more QRIS users. This support not only helps increase MSME actors' understanding of QRIS, but also gives confidence that this system is supported by a trusted

institution. For business actors, the support from the government and financial institutions gives more confidence in adopting QRIS as part of their payment system.

The use of Quick Response Code Indonesian Standard (QRIS) as a digital payment method in Indonesia has had a significant impact on micro, small, and medium enterprises (MSMEs), including in Palopo City. As a practical digital payment solution, QRIS enables transactions to be more efficient, fast, and secure for businesses and consumers. MSMEs in Palopo City are starting to feel the positive impact of the use of QRIS, both in terms of operational efficiency and increased transaction volume (Mayanti, 2020). This impact is very felt in the midst of the demands of modernization and digitalization, where MSME actors are required to adopt technology to compete in an increasingly competitive market. One of the main impacts of the use of QRIS on the operational efficiency of MSMEs is the reduction in time and effort in the transaction process. Previously, MSME actors had to use cash transactions that required direct interaction between buyers and sellers, involved the calculation of change, and sometimes caused inaccuracies in calculations. By using QRIS, the payment process becomes simpler and faster. Consumers only need to scan the QR code available at MSME outlets through a digital wallet application or banking application, then make a payment without having to carry cash.

This payment system automatically speeds up the transaction process, especially during peak hours or at businesses that often have long queues. That way, MSME actors can serve more customers in a shorter time, thereby improving their overall operational efficiency. In addition to speeding up the transaction process, QRIS also reduces the need for cash management. Before QRIS, MSME actors had to store and manage large amounts of cash every day. It takes time to calculate, store, and record each transaction manually. With QRIS, all transactions are automatically recorded in the digital system, so that MSME actors can monitor their cash flow more easily and accurately. Not only that, business actors also do not need to worry about the problem of change or mistakes in recording transactions. All transaction data is recorded automatically, which helps MSMEs in managing their business finances more effectively and efficiently. This better money management allows MSMEs to focus more on business development and services to consumers (Tang et al., 2021).

In terms of security, the use of QRIS also helps reduce the risk of losing or stealing cash, which is often a problem for MSMEs who store large amounts of money at their place of business. Transactions made through QRIS go directly to the accounts of MSME actors, so they don't have to worry about the security of the cash they receive. This provides a sense of security for business actors and reduces the mental burden of managing cash in the field. In addition, QRIS is also equipped with adequate security technology, such as data encryption and authentication, so MSME actors do not need to worry about misuse or information leakage (Kasri et al., 2022). Another impact of the use of QRIS is the increase in transaction volume among MSMEs. With more and more consumers switching to digital payment methods, QRIS provides an opportunity for MSMEs to reach more customers, including those who are more comfortable making non-cash transactions. What's more, in the post-COVID-19 pandemic era, many consumers have begun to avoid using cash for hygiene and health reasons. QRIS is a safe and hygienic alternative, thus attracting more customers to transact at MSMEs that provide this payment option.

The convenience and flexibility offered by QRIS also helps MSMEs expand their market reach. MSMEs are no longer limited to consumers who are around the physical location of the business, but can also serve customers from outside the region through digital transactions. For example, MSME actors in Palopo City who are engaged in culinary or handicraft can receive orders from consumers who are outside the city, and payments can be made through QRIS without the need for a face-to-face meeting. This opens up new opportunities for MSMEs to increase their sales and expand market share (Sahi et al., 2022).



With QRIS, MSMEs have wider access to consumers who may have previously been difficult to reach with traditional payment methods. QRIS also contributes to improving the image of MSME professionalism in the eyes of consumers. As a modern and all-digital payment method, the use of QRIS gives the impression that MSMEs that adopt it are able to adapt to technological developments. Consumers who are used to digital payments tend to be more comfortable and trust transacting with MSMEs that provide QRIS as a payment option.

This can increase customer loyalty and strengthen long-term relationships between businesses and consumers. On the other hand, MSMEs that have not adopted QRIS may be considered less responsive to changes in market trends, which can ultimately affect their competitiveness. The use of QRIS can help MSMEs in Palopo City in terms of accountability and financial transparency. With all transactions automatically recorded and can be accessed at any time through banking applications or digital wallets, business actors can easily monitor the financial condition of their business (Rizkiyah et al., 2021). This accurate transaction recording is also very useful for MSMEs who need reliable financial data, for example for business loan applications or cooperation with financial institutions. QRIS helps increase trust between MSMEs and external parties, such as banks or investors, because they can see clearer and more transparent transaction records. In the long term, this can strengthen MSMEs' access to financing and capital support, which is one of the main challenges in business development.

Although the impact of using QRIS on operational efficiency and increased transactions is very positive, there are still some challenges that need to be overcome. One of them is the problem of digital literacy among MSME actors. Not all business actors have a good understanding of digital technology, so further socialization and training are still needed to ensure that all MSMEs can make the most of QRIS. The government and financial institutions need to continue to educate MSME actors, especially those in rural areas or who are not familiar with digital payment methods (Daud et al., 2022).

## **CONCLUSION**

The QR Code Indonesian Standard (QRIS) is a digital payment tool that has been widely adopted by Micro, Small, and Medium Enterprises (MSMEs) in Palopo City. It offers benefits such as ease of transactions, operational efficiency, and increased cash flow. However, the adoption of QRIS is influenced by factors such as digital literacy, internet connectivity issues, and perceived administrative costs and security concerns. Despite these challenges, the adoption of QRIS continues to show a positive trend. To accelerate QRIS acceptance more evenly, more intensive education efforts and increased access to technology are needed throughout the region. Future research could explore the role of digital literacy programs and targeted education campaigns in increasing QRIS adoption, particularly in areas with older business owners or limited technological infrastructure. Additionally, it could examine the impact of improving internet connectivity and technological infrastructure on QRIS adoption in remote areas. A comparative study across different regions or cities with varying levels of infrastructure and digital literacy could provide valuable insights into tailored strategies for boosting QRIS adoption more evenly across Indonesia.

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