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Research Article

The Influence of Performance Expectations, Business Expectations, Social Factors, and Facilitation Conditions on the Use of QRIS in MSMEs in Bengkulu City

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Abstract: The rapid development of digital payment systems has encouraged cashless transactions among Micro, Small, and Medium Enterprises (MSMEs), including the use of the Quick Response Code Indonesian Standard (QRIS). However, QRIS utilization among MSMEs in Bengkulu City remains limited. This study aims to analyze the influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on behavioral intention and actual QRIS use behavior using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. A quantitative approach was employed through a social survey involving 120 MSME actors who actively use QRIS, selected using purposive sampling. Data were collected through online questionnaires and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS. The results indicate that performance expectancy, effort expectancy, and social influence have positive and significant effects on behavioral intention to use QRIS. Furthermore, facilitating conditions and behavioral intention significantly affect actual QRIS use behavior. These findings demonstrate that MSMEs are more likely to adopt and consistently use QRIS when they perceive tangible benefits, ease of use, social support, and adequate infrastructure. The study contributes to the literature on fintech adoption and provides practical implications for policymakers, financial institutions, and regulators in accelerating digital payment adoption and strengthening digital accounting information systems among MSMEs.

Keywords: Behavioral Intention; MSMEs; QRIS; Use Behavior; Use of Technology.

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1. Introduction

The development of digital technology has brought about significant changes in all areas of life, including payment systems. Digital financial transformation is a key agenda for achieving financial inclusion and economic efficiency. Innovations include the use of Quick Response (QR) codes as a practical payment tool compared to cash or cards. In Indonesia, this QR payment standard is implemented in the form of the Quick Response Code Indonesian Standard (QRIS) from Bank Indonesia, released in 2019 (Bank Indonesia, 2019).

The presence of QRIS is a solution that unifies various payment applications to simplify and facilitate cross-platform use. With the slogan "One QRIS for all," people no longer have to use multiple QR codes from different providers. This undoubtedly provides added value in the form of convenience, efficiency, and practicality in transactions.(Bank Indonesia, 2020)Bank Indonesia stated that QRIS is also expected to expand the digitalization of payment systems to remote areas as a form of accelerating national digital transformation (Financial Services Authority (OJK), 2021).

In addition to serving as a non-cash payment instrument, QRIS also functions as part of a digital payment-based Accounting Information System (AIS), specifically the subsystem for recording cash receipt transactions. Unlike comprehensive Accounting Information

Systems studies that encompass the revenue, expenditure, inventory, and financial reporting cycles, this study specifically focuses on the AIS for recording and managing financial transactions originating from digital payments through QRIS (Romney & Steinbart, 2021).

For Micro, Small, and Medium Enterprises (MSMEs), implementing QRIS can be a strategic step in navigating digital transformation. MSMEs contribute up to 60.5% to Gross Domestic Product and employ over 97% of the national workforce.(Ministry of Cooperatives and SMEs, 2024)However, many MSMEs still use manual payment systems and conventional financial records, making them prone to errors and less efficient in transaction management.(Pratama & Nugroho, 2023)Through QRIS, payment processes can be automated and recorded effectively, supporting operational efficiency and accurate financial records (Wardani & Sari, 2023).

To understand the acceptance of technologies like QRIS, the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003) has been widely used in various studies. UTAUT explains that several key factors, including Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, influence a person's intention and behavior in using a technology system. This model is highly relevant for assessing the level of support and acceptance of digital payments like QRIS among MSMEs (Wati, 2024; Wahyuningsih & Avrianto, 2023).

According to Wati's (2024) research, "The Effect of Business Scale in Moderating the Intention to Adopt QRIS: An Approach from the UTAUT," Effort Expectancy, Social Influence, and Facilitating Conditions positively and significantly influence QRIS adoption intentions, while Performance Expectancy is insignificant. This suggests that ease of use and support facilities for MSMEs have a greater influence than expected performance benefits. Business scale has also been shown to moderate the influence between facilitating conditions and QRIS adoption intentions (Wati, 2024).

In contrast, research by Fadillah and Fathoni (2024) showed that the main UTAUT variables (performance expectations, business expectations, social influence, and facilitation conditions) did not significantly influence the intention to use QRIS by MSMEs in Greater Jakarta. However, additional variables from the UTAUT2 model, such as hedonic motivation, price value, and habit, significantly influenced adoption intention. These findings suggest that QRIS usage behavior is also influenced by emotional factors and technology usage habits, not just technical factors (Fadillah & Fathoni, 2024).

Wahyuningsih and Avrianto's (2023) study, which adapted the UTAUT model with the addition of financial literacy variables, found that Performance Expectancy, Social Influence, and User Attitude significantly influenced the intention to use QRIS among MSMEs in Garut Regency. These results indicate that business owners with high financial literacy tend to have a higher perception of the benefits of using QRIS. Therefore, financial literacy can strengthen the relationship between technology perception and digital adoption behavior among MSMEs (Wahyuningsih & Avrianto, 2023).

A similar finding was presented by Febriani, Utami, and Putri (2023) in their study entitled "Analysis of Behavioral Intention and QRIS Use Behavior in MSMEs Using the UTAUT2 Method in Denpasar City." The results showed that Effort Expectancy, Facilitating Conditions, Hedonic Motivation, and Price Value significantly influenced the intention to use QRIS, while Performance Expectancy and Social Influence did not. These results confirm that MSMEs prioritize convenience and support facilities over social influence in deciding to use QRIS (Febriani et al., 2023).

Another study by Ariyanto, Yuttama, and Slamet (2023) titled "Evaluation of QRIS Usage Using the UTAUT Model in the Fintech Era" corroborates similar findings. The study concluded that Performance Expectancy and Facilitating Conditions significantly influence QRIS usage intention, while Social Influence was found to be insignificant. These results indicate that MSMEs tend to prioritize tangible benefits and infrastructure support over social pressure or technology usage trends (Ariyanto et al., 2023).

The use of QRIS by MSMEs requires basic competencies such as the ability to operate digital payment applications, understand cashless transaction processes, and maintain transaction security. These competencies significantly influence perceived ease of use (effort expectancy) and benefits of use (performance expectancy) according to the UTAUT model (Venkatesh et al., 2003). In addition to technical factors, these competencies are also influenced by social factors, such as encouragement from customers, the MSME community, and government regulations that encourage digital transactions.(Wahyuningsih & Avrianto,

2023; Wati, 2024)The higher the digital competence and social support received by MSMEs, the greater their readiness to utilize digital payment facilities and infrastructure (facilitating conditions), which will increase their intention and support for QRIS use.

The various results obtained indicate that the variables in the UTAUT model have varying effects on QRIS acceptance among MSMEs. These differences in results may be due to differences in digital literacy levels, business scale, and geographic conditions in each region (Wati, 2024; Fadillah & Fathoni, 2024). Therefore, further research is needed to reassess how these factors influence user support for the QRIS payment system, particularly in regions with a still-developing technology adoption rate, such as Bengkulu City.

Bengkulu City is considered a region with significant potential for MSME growth, but the adoption rate of digital payment systems like QRIS remains relatively low. Based on data(Bank Indonesia, 2024)The number of QRIS merchants in Bengkulu Province is still growing slowly compared to other major cities such as Surabaya or Jakarta. Limited infrastructure, low digital literacy, and a lack of understanding of the benefits of QRIS are key obstacles to increasing adoption of this payment system (Pratama & Nugroho, 2023).

This research is significant because it contributes empirically to the development of literature related to the adoption of financial technology in the MSME sector, particularly in developing regions. Furthermore, this research can serve as a foundation for Bank Indonesia and local governments in developing outreach and training strategies for MSMEs to better prepare them for the digital era of transactions. Using the UTAUT approach (Venkatesh et al., 2003), this study is expected to comprehensively explain the factors influencing user support for QRIS implementation in Bengkulu City.

Academically, this research is highly relevant to the field of accounting, particularly in the area of Accounting Information Systems (AIS). QRIS, as a digital payment system, can function as part of a financial information system, assisting in the automatic, accurate, and real-time transaction recording process (Kusuma & Wardani, 2023). With QRIS integration, MSMEs can minimize manual recording errors, improve financial reporting efficiency, and strengthen financial transparency.(Mahyuni & Setiawan, 2023)Therefore, this research not only contributes to the field of financial technology but also supports the development of sustainable digital accounting systems for the MSME sector.

2. Preliminaries or Related Work or Literature Review

Unified Theory of Acceptance and Use of Technology (UTAUT)

*UTAUT*namely the development of a theory in order to describe the acceptance and use of technology by individuals. Venkatesh et al. (2003) developed this theory as a theoretical framework that integrates 8 previous theories of technology acceptance, namely Innovation Diffusion Theory (IDT), Social Cognitive Theory (SCT), Model of PC Utilization (MPCU), Combined TAM and TPB, Motivational Model (MM), Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA), and Technology Acceptance Model (TAM).

*UTAUT*become a grand theory because it can explain up to 70% of the variance in user behavior related to technology adoption (Venkatesh et al., 2003). This theory emphasizes perceived usefulness, social influence, ease of use, and supporting conditions as the main factors determining the intention and behavior of technology use (Nurabiah et al., 2023). There are four main constructs in UTAUT, namely facilitating conditions, social influence, effort expectancy, and performance expectancy.

Use Behavior

Usage behavior is a concrete manifestation of how far individuals actually utilize technological systems in their daily activities. In this study, usage behavior refers to the level of QRIS use by MSMEs in digital financial transactions. Venkatesh et al. (2003) explain that use behavior describes the actual conditions of user interaction with technology, not just intentions. QRIS usage behavior is seen from how often and to what extent MSMEs utilize it despite challenges such as system complexity or infrastructure limitations. Davis (1989) stated that perceived usefulness is an important factor in the decision to use technology. Venkatesh et al. (2003) also emphasized that performance expectations have a significant influence on behavioral intentions reflected in actual usage behavior.

Behavioral Intention

Behavioral intention is a person's drive or desire to use a particular technology system. Venkatesh et al. (2003) stated that behavioral intention reflects a person's determination to

utilize technology in the near future, while Davis (1989) explained intention as a desire before it is realized in actual behavior. In this study, behavioral intention leads to the desire of MSMEs to use QRIS continuously, which is influenced by perceptions of benefits, convenience, and environmental influences. This is in accordance with the Theory of Reasoned Action that stronger intentions increase the chances of actual behavior (Ajzen & Fishbein, 1980). Based on the UTAUT model, behavioral intention is influenced by facilitating conditions, social influence, effort expectations, and performance expectations (Venkatesh et al., 2003).

Performance Expectancy

According to Venkatesh et al. (2003), performance expectancy is the belief that the use of technology can improve work performance. In the context of QRIS, performance expectancy reflects MSMEs' belief that QRIS facilitates fast, secure, and efficient transactions. If QRIS provides tangible benefits such as reducing transaction time, simplifying financial recording, and reducing the risk of cash loss, then usage intention will increase (Sari & Setiawan, 2022). Variables shaping performance expectancy include perceived usefulness, extrinsic motivation, job suitability, relative advantage, and outcome expectations (Venkatesh et al., 2003; Venkatesh et al., 2012).

Effort Expectancy

Effort expectancy refers to the level of ease an individual perceives in using technology. Venkatesh et al. (2003) stated that an easy-to-use system will increase comfort and intention to use, while a complex system will decrease intention to use. Davis (1989) found that perceived ease of use has a significant effect on technology acceptance. The effort expectancy variable is formulated through perceptions of ease of use, complexity, and ease of use (Venkatesh et al., 2003; Davis, 1989).

Social Influence

Social influence is the extent to which an individual perceives that important parties around them consider them to be obligated to use the system (Venkatesh et al., 2003). MSMEs are encouraged to use QRIS through support from business partners, the MSME community, regulators, and Bank Indonesia. The social influence variable is constructed through subjective norms, social factors, and image, reflecting the influence of environmental perceptions, internalization of group norms, and improved social image resulting from the use of digital payment systems (Venkatesh et al., 2003).

Facilitating Conditions

Facilitating conditions are individuals' beliefs that technical support and infrastructure are available to facilitate system use (Venkatesh et al., 2003). In this study, facilitating conditions include support for facilities, training, and mentoring in the use of digital payment-based AIS. Facilitating conditions are explained through perceived behavioral control, facilitating conditions, and compatibility (Venkatesh et al., 2003).

Digital Payment-Based Accounting Information System

An accounting information system (AIS) is an integrated mechanism for recording, processing, and presenting financial information for decision-making (Romney & Steinbart, 2018). Technological developments integrate AIS with financial technology (fintech), including digital payment systems. The implementation of QRIS facilitates automatic transaction recording and supports accuracy, efficiency, transparency, and real-time reporting (Hall, 2016; Warren et al., 2020). According to DeLone and McLean (2003), indicators for a digital payment-based AIS include information quality, usage, system quality, service quality, net benefits, and user satisfaction.

Micro, Small, and Medium Enterprises (MSMEs)

MSMEs are businesses run by individuals or groups and are classified based on business capital and annual sales according to Government Regulation No. 7 of 2021, a derivative of Law No. 11 of 2020 concerning Job Creation. Bank Indonesia is strengthening MSME digitalization through the QRIS policy with a 0% Merchant Discount Rate (MDR) exemption for transactions up to IDR 500,000 starting December 1, 2024. This policy raises performance expectations, lowers adoption barriers, strengthens social factors, and supports conditions that facilitate QRIS use.

***Quick Response Code Indonesian Standard*(QRIS)**

*QRIS*is a national standard for digital payment QR codes established by Bank Indonesia and the Indonesian Payment Systems Association since 2019. Based on the Regulation of the Members of the Board of Governors No. 24/4/PADG/2022, the QRIS transaction limit is

set at IDR 10 million and the MDR is 0% for MSMEs up to IDR 500,000 starting December 1, 2024.

*QRIS*provides benefits in the form of accelerated transactions, reduced cash risk, ease of financial recording, and integration with the Accounting Information System, making it relevant in improving performance expectations, business expectations, social influence, and facilitating conditions. The use of QRIS requires digital literacy competencies, digital transaction capabilities, digital financial recording, transaction security, social adaptation, and technological adaptation. These competencies support performance expectancy, effort expectancy, social influence, and facilitating conditions in the UTAUT model, which in turn influence the intention and behavior of QRIS use on an ongoing basis.

3. Materials and Method

This study uses a quantitative method with a social survey approach, where the data used is primary data collected directly from respondents through questionnaires. The study was conducted on Micro, Small, and Medium Enterprises (MSMEs) in Bengkulu City who have known or used the QRIS payment system in their business activities. The study population included all MSMEs using QRIS, including business owners, managers, and employees who handle transactions. The sample was determined using a purposive sampling technique based on certain criteria, namely domiciled and operating in Bengkulu City, actively using QRIS, maintaining digital financial records, and being willing to be respondents. Thus, a total of 120 respondents were obtained based on the calculation of the number of indicators. The data collection technique was carried out through the distribution of online questionnaires using Google Forms distributed through social media such as WhatsApp and Instagram. The research instrument was a questionnaire with a five-point Likert scale, which measured variables of usage behavior, performance expectations, business expectations, social influence, facilitating conditions, and behavioral intentions. The collected data were then analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS software, including descriptive statistical analysis, construct validity and reliability testing, structural model evaluation through R-square values, and hypothesis testing using bootstrapping techniques based on t-statistics and p-values.

4. Results and Discussion

Analysis Results

Measurement Evaluation (Outer Model)

This model evaluation was conducted to assess the quality of the relationship between the latent constructs and their constituent indicators. The goal was to confirm that the applied indicators could measure the constructs validly and reliably. This model evaluation was conducted using validity and reliability tests using the PLS-SEM method with the support of SmartPLS software.

a. Convergent Validity Test Results

A validity test was conducted on 120 respondents, MSMEs in Bengkulu City, who use the QRIS digital payment-based SIA. The test was conducted using convergent validity using the PLS-SEM approach and processed with SmartPLS software.

Convergent validity assessment is carried out by adjusting the outer loading value of each indicator against the latent construct. An indicator is considered to have convergent validity if it achieves an outer loading value of ≥ 0.70, following the rule of thumb from PLS-SEM analysis. A high outer loading value indicates that the indicator adequately explains the construct it measures.

Table 1. Outer Loading.

Variables	Item	Loading	Rule of Thumb	Conclusion
Performance Expectancy	PE1	0.884	0.700	Valid
	PE2	0.815		
	PE3	0.817		
	PE4	0.851		
Effort Expectancy	EE1	0.841	0.700	Valid
	EE2	0.736		
	EE3	0.765		
	EE4	0.867		
Social Influence	SI1	0.805	0.700	Valid
	SI2	0.764		
	SI3	0.810		
	SI4	0.848		
Facilitating Condition	FC1	0.856	0.700	Valid
	FC2	0.851		
	FC3	0.814		
Behavioral Intention	BI1	0.839	0.700	Valid
	BI2	0.823		
	BI3	0.824		
Use Behavior	UB1	0.782	0.700	Valid
	UB2	0.769		
	UB3	0.827		
	UB4	0.801		
	UB5	0.799		

Table 1 shows the loading obtained for performance expectancy, effort expectancy, social influence, facilitating condition, behavioral intentions and use behavior, namely > 0.7, which reveals that all the indicators used are valid.

b. AVE (Average Variance Extracted)

Table 2. Average Variance Extracted.

	AVE
Performance Expectancy	0.709
Effort Expectancy	0.646
Social Influence	0.652
Facilitating Condition	0.706
Behavioral Intention	0.687
Use Behavior	0.633

The AVE value obtained in Table 2 shows that performance expectancy, effort expectancy, social influence, facilitating condition, behavioral intentions and use behavior obtained an AVE with a value of > 0.5, which shows that the variables used are classified as valid.

c. *Fornell Larcker Criterion*

Table 3. Fornell Larcker Criterion.

	Behavioral Intention	Effort Expectancy	Facilitating Condition	Performance Expectancy	Social Influence	Use Behavior
Behavioral Intention	**0.829**					
Effort Expectancy	**0.569**	**0.804**				
Facilitating Condition	**0.503**	**0.445**	**0.840**			
Performance Expectancy	**0.618**	**0.379**	**0.360**	**0.842**		
Social Influence	**0.667**	**0.433**	**0.332**	**0.445**	**0.807**	
Use Behavior	**0.664**	**0.629**	**0.605**	**0.391**	**0.580**	**0.796**

Table 3 shows the roots of AVE*performance expectancy, effort expectancy, social influence, facilitating conditions, behavior intentions*and use behavior exceeds the correlation between those variables and other variables. Thus, it can be determined that the model meets the requirements of discriminant validity.

d. *Composite Reliability*

Table 4. Cronbach's Alpha and Composite Reliability.

	Cronbach's alpha	Composite reliability
Performance Expectancy	0.863	0.907
Effort Expectancy	0.816	0.879
Social Influence	0.822	0.882
Facilitating Condition	0.793	0.878
Behavioral Intention	0.772	0.868

Table 4 shows that the Cronbach's alpha and composite reliability values for all variables are >0.7. This means that all the variables used can be considered reliable.

Structural Model Testing (Inner Model)

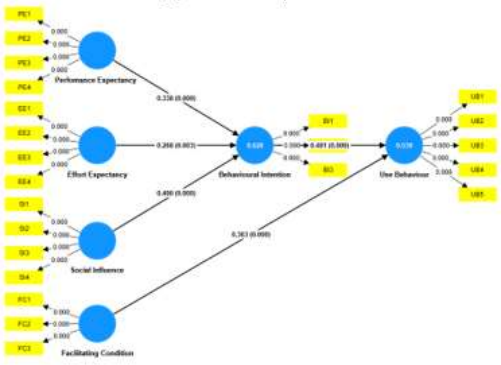

Figure 1. Structural Model Testing (Inner Model).

a. *R-Square*(R^2)

Table 5. R-Square.

Variables	**R2**
Use Behavior	0.539
Behavioral Intention	0.628

Based on the analysis results from Table 5, the R2 for use behavior was 0.539, indicating that 53.9% of the variation in use behavior can be explained by facilitating conditions and behavioral intentions. This model is categorized as a moderate model, while the remaining 46.1% is explained by other variables not currently used.

The R2 for behavioral intention was 0.628, indicating that 62.8% of the variation in behavioral intention could be explained by performance expectancy, effort expectancy, and social influence. This model is categorized as a moderate model, with the remaining 37.2% explained by other variables not currently used.

b. Model FIT

Table 6. Model FIT.

	Saturated model	Estimated model
SRMR	0.063	0.077
d_ULS	1.111	1.640
d_G	0.567	0.624
Chi-square	391.621	410.005
NFI	0.753	0.741

Source: Data processed by SmartPLS, 2025.

Based on the model testing results, the SRMR value was 0.063. This value is below the established criteria limit of 0.08, thus it can be concluded that this research model has a fairly good level of feasibility and is suitable for testing the relationship between variables and further hypothesis testing.

c. Hypothesis Testing

Table 7. Hypothesis Testing.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Conclusion
Performance Expectancy -> Behavioral Intention	0.338	0.332	0.088	3,841	0,000	H1 accepted
Effort Expectancy -> Behavioral Intention	0.268	0.274	0.091	2,941	0.003	H2 accepted
Social Influence -> Behavioral Intention	0.400	0.399	0.087	4,598	0,000	H3 is accepted
Facilitating Conditions -> Use Behavior	0.363	0.368	0.078	4,630	0,000	H4 accepted
Behavioral Intention -> Use Behavior	0.481	0.477	0.113	4,275	0,000	H5 is accepted

Source: Data processed by SmartPLS, 2025.

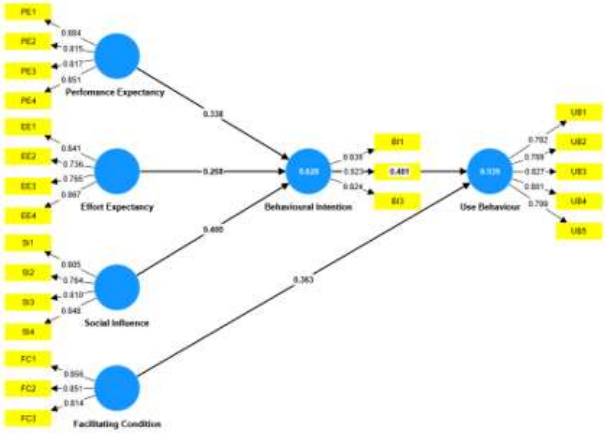

Figure 2. Research Result Model.

1) **Performance Expectations*(Performance Expectancy) and Behavioral Intention***

The first hypothesis test shows t statistics with a value of 3.801 > 1.96 and a p-value of 0.000 < 0.05 which reveals that H1 is accepted, meaning that "Performance Expectancy has a positive effect on Behavioral Intention".

2) **Business Expectations*(Effort Expectancy) and Behavioral Intention***

The second hypothesis test shows t statistics with a value of 2.941 > 1.96 and a p-value of 0.003 < 0.05 which reveals that H2 is accepted, meaning that "Effort Expectancy has a positive effect on Behavioral Intention".

3) **Social Influence*(Social Influence) and Behavioral Intention***

The third hypothesis test shows t statistics with a value of 4.598 > 1.96 and a p-value of 0.000 < 0.05 which reveals that H3 is accepted, meaning that "Social Influence has a positive effect on Behavioral Intention".

4) **Facilitation Conditions*(Facilitating Condition) and Use Behavior***

The fourth hypothesis test shows t statistics with a value of 4.630 > 1.96 and a p-value of 0.000 < 0.05 which reveals that H4 is accepted, meaning that "Facilitating Conditions have a positive effect on Use Behavior".

5) **Behavioral Intentions*(Behavior Intentions) and Use Behavior***

The fifth hypothesis test shows t statistics with a value of 4.275 > 1.96 and a p-value of 0.000 < 0.05 which reveals that H5 is accepted, meaning that "Behavior Intentions have a positive effect on Use Behavior".

Discussion

Performance Expectancyand Behavioral Intention

The influence of performance expectations on behavioral intentions was the first hypothesis applied. Performance expectations explain the extent to which MSMEs believe that using QRIS will provide benefits and improve their business performance, such as increasing transaction efficiency, facilitating payments, and assisting the sales process.

Based on previous hypothesis testing, it was shown that MSMEs with greater confidence in the benefits of QRIS will also increase their intention to use QRIS in their transactions. Conceptually, QRIS is considered to provide relevant benefits for business activities, such as reducing dependence on cash, making transactions faster, and increasing customer convenience when making payments. In practice, MSMEs tend to have a stronger intention to use technology if it is perceived to have a positive impact on business results.

The results are consistent with UTAUT theory, which reveals that performance expectancy is the primary determinant influencing the behavioral intentions of technology users. This also supports previous research from(Lestari & Dewi, 2024)which explains that performance expectancy has a positive and significant effect on behavioral intention, where when users feel the benefits in the form of ease and speed of using the related system, a stronger intention arises to continue using the system.

Effort Expectancy and Behavioral Intention

The second hypothesis applied is the influence of business expectations on behavioral intentions. Business expectations reflect the extent to which MSMEs perceive QRIS as easy to understand, easy to use, and not requiring complex transaction efforts.

Based on the results of previously conducted hypothesis tests, it was shown that ease of use of QRIS is a crucial factor in shaping MSMEs' intention to adopt digital payments. In the context of MSMEs, a practical system is more readily accepted because business owners do not want technology to become an additional burden on their operations. QRIS is considered easy to use because the transaction process is simple and does not require special devices other than a mobile phone or a scanner. Furthermore, this convenience also increases business owners' confidence in implementing QRIS consistently.

The results are consistent with UTAUT theory, which reveals that effort expectancy is the primary determinant influencing the behavioral intentions of technology users. Furthermore, these findings support previous research fromTambunan (2023)with the results of effort expectancy having a positive and significant influence on behavioral intention where the easier the system is to use, the higher the intention of MSMEs to utilize the system.

Social Influence and Behavioral Intention

Social influence on behavioral intention is the third hypothesis applied. Social influence explains the extent to which MSMEs consider important people around them, such as customers, business partners, the MSME community, and the support of related institutions, to encourage QRIS use.

The results of the hypothesis testing conducted show that the social environment is a driving force behind MSMEs' decision to use QRIS. In practice, MSMEs often adapt payment methods to customer needs. Customers' encouragement to pay cashlessly is a strong form of social pressure. Furthermore, QRIS use can also enhance a business's image by demonstrating adhering to technological developments and providing more modern services.

The results align with UTAUT theory, which reveals that social influence influences users' behavioral intentions, especially when users are in situations where social norms or environmental pressures play a significant role. Furthermore, these findings support research.(Dadas & Rahanatha, 2019)with the results of social influence having an important role in encouraging individuals to use technological systems that are considered capable of increasing the effectiveness and efficiency of work.

Facilitating Conditionand Use Behavior

The fourth hypothesis applied is the influence of facilitating conditions on usage behavior. Facilitating conditions describe the support available to facilitate QRIS use, such as device availability, internet access, understanding of application usage, and technical support from service providers and related institutions.

Based on the results of the hypothesis testing, it was shown that QRIS usage is significantly influenced by the infrastructure readiness and support provided by MSMEs. MSMEs tend to be more active in using QRIS when adequate supporting facilities are available. For example, a stable internet connection will facilitate digital transactions, while assistance or education from relevant parties will reduce usage errors. Furthermore, the availability of devices such as smartphones or QR barcodes is also a key supporting factor.

The results are consistent with UTAUT, which explains that facilitating conditions have a direct influence on use behavior, as usage behavior is influenced not only by intention but also by the availability of resources and support for sustainable implementation of the technology. Furthermore, the results are also consistent with the research.(Rochmawati, 2020)Finding supportive facilities plays a significant role in encouraging the use of accounting information systems. The availability of adequate facilities allows users to feel more comfortable and assisted in operating the system, thus encouraging optimal and sustainable use.

Behavioral Intentionand Use Behavior

The influence of behavioral intention on usage behavior is the fifth hypothesis applied. Behavioral intention explains the tendency of MSMEs to use QRIS continuously and make QRIS their preferred payment method for business transactions.

Hypothesis testing results show that usage intention is the primary driver of actual usage behavior. MSMEs with strong intentions are more consistent in using QRIS, either because they feel comfortable, consider the system useful, or have positive experiences with QRIS transactions. Strong intentions also make MSMEs better prepared to face minor usage issues, ensuring QRIS usage doesn't stop due to minor technical issues.

The results align with UTAUT theory, which positions behavioral intention as the primary predictor of use behavior. Thus, behavioral intention in this study proved to be a key factor in significantly driving QRIS adoption among MSMEs in Bengkulu City. Furthermore,

the results also support the research.(Lestari & Dewi, 2024)whereby concluding individual beliefs in the benefits of a system can increase usage intentions, which in turn encourages consistent use of the system

6. Conclusion

In accordance with the objectives and problem formulation, the conclusions that can be formulated conceptually are: (a) Performance expectancy is considered a crucial factor influencing users' behavioral intentions to support and use the QRIS payment system. The greater users' perception that QRIS can increase transaction efficiency and effectiveness, the greater their intention to use it. (b)Effort expectancy plays a role in shaping user behavioral intentions. Ease of use of QRIS, both in terms of transaction processing and system understanding, is believed to increase user interest in adopting this digital payment system. (c) Social influence also influences users' behavioral intentions, particularly through encouragement from their environment, such as family, friends, and customers, as well as policies and outreach from relevant parties. Positive social support encourages users to accept and use QRIS. (d) Facilitating conditions influence QRIS use behavior. The availability of technological infrastructure, technical support, and access to devices and internet networks are key supporting factors in actual QRIS use. (e) Behavioral intention influences QRIS use behavior. The stronger a user's intention to use QRIS, the greater the likelihood of continued use of the payment system in transaction activities.

Thus, the UTAUT model is deemed relevant in explaining the acceptance and use of QRIS as a digital payment system. This study examines the use of accounting information systems for financial recording and digital payments through QRIS among MSMEs in Bengkulu City. Therefore, further research is expected to examine MSMEs that have implemented comprehensive accounting information systems in all their operational activities.

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