JSMB Vol. 13(1) 2026 Page. 69-85
Jurnal Studi Manajemen dan Bisnis
http://journal.trunojoyo.ac.id/jsmb

Determinants of Consumer Intention to Adopt Digital Payment in Culinary MSMEs

Elisa Daniati Edison[1]*, Mira Aprila[2], Nur Azizah[3]
[1,2]Business Digital Program, Universitas Metamedia, Padang, Indonesia
[3]Business Digital Program, Politeknik Negeri Padang, Padang, Indonesia
Corresponding Author Email: elisadaniati@metamedia.ac.id

Received: 03.06.2026 Accepted: 24.06.2025 Published: 29.06.2026 DOI:

Abstract:

Purpose: This research investigates the effects of perceived usefulness and perceived ease of use on consumers' intention to adopt QRIS in culinary MSMES, while also assessing the mediating role of attitude in this association.

Design/methodology/approach: The study involved 150 respondents who had previously used QRIS when making transactions at culinary MSMEs in Padang, Indonesia. Using a quantitative research design, the proposed model was analyzed through PLS-SEM.

Findings: The results demonstrate that perceptions of usefulness and ease of operation both play a significant role in shaping positive attitudes toward QRIS usage. Perceived ease of use emerged as the strongest antecedent of attitude. In addition, attitude was found to significantly influence behavioral intention, suggesting that positive evaluations of QRIS play an important role in encouraging future usage. Perceived usefulness directly enhances consumers' intention to use QRIS; however, the influence of perceived ease of use on behavioral intention was not found to be statistically significant. Further analysis reveals that attitude fully mediates the association between perceived ease of use and behavioral intention and partially mediates the linkage between perceived usefulness and behavioral intention. These findings suggest that consumers' adoption decisions are not solely driven by functional benefits or technological simplicity but are largely influenced by the positive attitudes developed through their interaction with the payment system.

Research limitations/implications: The study is limited to QRIS users within culinary MSMEs in Padang. Future research may include broader geographical coverage, different MSME sectors, and additional variables.

Practical implications: The findings suggest that MSME owners, payment service providers, and policymakers should prioritize enhancing user-friendly features and communicating the practical benefits of QRIS to foster positive consumer attitudes and increase adoption rates.

Social implications: Increased QRIS adoption may support financial inclusion and accelerate the digital transformation of MSMEs.

Originality/value: This study extends the TAM Model by demonstrating the critical mediating role of attitude in explaining QRIS adoption behavior within the context of culinary MSMEs in a developing economy.

Keywords: Behavioral Intention; Consumer Behavior; Fintech; QRIS Adoption; TAM

INTRODUCTION

The ongoing digitalization of economic activities in emerging markets is increasingly reflected in the widespread adoption of electronic payment solutions. Improvements in internet connectivity, the growing prevalence of smartphones, and rapid innovation in financial technology have encouraged consumers and businesses to rely less on physical cash and more on digital transaction platforms. As a result, commercial interactions have become more efficient and convenient, offering users greater flexibility than traditional payment mechanisms (Arner et al., 2015; Oliveira et al., 2016). These developments have also influenced purchasing behavior, especially in sectors such as food and beverage services, where transaction speed and convenience are highly valued (Daragmeh et al., 2021).

Indonesia has experienced substantial growth in the use of electronic payment technologies as part of broader digital transformation efforts promoted by the government and supported by continuous innovation in the financial technology sector. Within this context, Micro, Small, and Medium Enterprises (MSMEs) remain one of the main pillars of the country's economy. The food and beverage sector constitutes a significant segment of MSME activities in Indonesia. According to Statistics Indonesia (BPS), there were approximately 5.28 million food and beverage service establishments operating across the country in 2024, with restaurants and food stalls accounting for the largest share of businesses. This substantial number highlights the strategic importance of digital payment adoption in supporting operational efficiency, financial inclusion, and business competitiveness within the culinary sector (BPS, 2025). Given this dominant presence, integrating digital payment facilities into culinary businesses has become increasingly essential. The implementation of such technologies helps simplify transaction procedures, reduce cash dependency, and improve service quality, creating benefits for both business operators and consumers (Meilariza et al., 2024; Wasiah & Sartika, 2025; Edison et al., 2026).

A major development in Indonesia’s digital payment landscape is the introduction of the Quick Response Code Indonesian Standard (QRIS), a standardized QR-code payment system established by Bank Indonesia to integrate various electronic payment platforms into a single national framework. The growing acceptance of QRIS reflects increasing consumer readiness to engage in digital transactions across various business sectors. In West Sumatra, for example, the number of QRIS merchants reached 535,003 by the third quarter of 2024, representing annual growth of 18.27%, while MSMEs accounted for more than seventy percent of registered merchants. During the same period, QRIS users increased to 867,061, reflecting growth of 28.23% compared to the previous year (Bank Indonesia,

2024). These figures demonstrate not only the expansion of digital payment infrastructure but also the increasing relevance of QRIS in consumers' everyday purchasing activities. Despite the rapid growth of QRIS adoption, the availability of digital payment infrastructure does not necessarily guarantee sustained consumer usage. Technology adoption ultimately depends on how individuals evaluate and respond to technological innovations. Consumers may have access to a payment technology but still choose not to use it if they perceive limited benefits, encounter operational difficulties, or develop unfavorable attitudes toward the system. Consequently, understanding the psychological factors that influence QRIS adoption remains an important research issue, particularly in consumption settings where transaction frequency is high and convenience is highly valued (Oliveira et al., 2016).

The Technology Acceptance Model (TAM) has been extensively employed to explain how individuals develop intentions to use emerging technologies. Within this framework, perceived usefulness and perceived ease of use are regarded as key cognitive factors that influence users' perceptions, attitudes, and subsequent technology adoption decisions (Davis, 1989; Venkatesh & Davis, 2000). Previous studies consistently show that individuals tend to embrace digital payment solutions when they believe that the technology offers practical benefits and can be used with minimal effort. Empirical findings from studies on mobile payment applications and digital wallets also indicate that these perceptions play an important role in shaping users' attitudes and their willingness to adopt technological innovations (Tian & Chan, 2024; Khasawneh et al., 2024).

Although previous studies have generated important insights into the adoption of digital payment technologies, the underlying mechanism through which consumers convert their technological evaluations into actual adoption intentions remains inadequately explored. Much of the existing literature has concentrated on testing direct associations among TAM variables, whereas the mediating psychological pathway connecting perceived usefulness and perceived ease of use with behavioral intention has received comparatively less scholarly attention. This issue is especially important in culinary MSME environments, where purchasing decisions occur frequently and convenience plays a central role in determining payment preferences. Consequently, it is still uncertain whether consumers' willingness to utilize QRIS is influenced more strongly by their assessment of the technology's functional attributes or by the attitudes formed as a consequence of those assessments. To overcome this limitation, this study combines the Technology Acceptance Model (TAM) with the Stimulus-Organism-Response (S-O-R) framework. Under this framework, perceived usefulness

and perceived ease of use function as external stimuli, attitude toward using reflects the internal organismic condition, and behavioral intention represents the resulting behavioral response. Through the investigation of both direct effects and mediation effects among these variables, the study aims to offer deeper insights into QRIS adoption behavior among consumers of culinary MSMEs. The results of this research are expected to advance the growing body of knowledge on digital payment adoption by providing a clearer understanding of how consumer attitudes transform technological perceptions into intentions to use digital payment systems within emerging-market settings.

HYPOTHESIS DEVELOPMENT

Perceived Usefulness towards Attitude Using

Within technology adoption research, perceived usefulness refers to an individual's evaluation of the advantages obtained from utilizing a particular technology, especially in terms of improving task performance and transaction efficiency. For consumers conducting transactions at culinary MSMEs, QRIS can be viewed as advantageous because it facilitates faster payments, enhances transaction accuracy, minimizes reliance on cash, and simplifies financial transactions. In line with the assumptions of the TAM, technologies that deliver clear and tangible benefits tend to encourage favorable evaluations and greater willingness to adopt them. When consumers perceive that QRIS enhances convenience and supports more efficient transaction processes, they are more inclined to develop positive attitudes toward the digital payment platform. Therefore, perceptions regarding the usefulness of QRIS constitute an important factor in encouraging consumer acceptance of digital payment technologies.

The association between perceived usefulness and positive evaluations of technology adoption has been consistently supported by previous empirical studies. Research in the field of digital commerce suggests that practical advantages, including flexibility, efficiency, and transaction speed, are among the primary factors influencing favorable consumer attitudes toward mobile and digital payment services (Oliveira et al., 2016; Slade et al., 2015). Moreover, technologies that simplify transaction processes and provide additional value compared to conventional payment methods tend to strengthen users' positive emotional responses (de Kerviler et al., 2016). Within culinary MSME settings, where transactions occur frequently and speed is essential, consumers are more likely to appreciate payment solutions that streamline purchasing activities and reduce transaction-related obstacles (Ratnaningtyas et al., 2025).

Perceived Ease of Use towards Attitude Using

Perceived ease of use reflects consumers' perception that a technology can be utilized without requiring substantial effort or technical expertise. Within QRIS utilization by culinary MSMEs, this perception is demonstrated by the straightforward payment process, the user-friendly QR code scanning mechanism, and the smooth completion of transactions with minimal complexity. Drawing on the assumptions of TAM, systems engineered with high user-friendliness effectively diminish psychological and technical barriers, thereby fostering positive affective evaluations. Consumers tend to view the system more favorably when they perceive it as a convenient, user-friendly, and efficient payment method. Earlier investigations repeatedly reported a substantial association between perceived ease of use and favorable attitudes toward using digital technologies. Empirical evidence indicates that systems perceived as intuitive and uncomplicated significantly enhance user convenience while mitigating technology-induced anxiety (de Kerviler et al., 2016; Venkatesh & Davis, 2000). Existing research in mobile commerce and digital payment services suggests that system simplicity acts as a key driver of positive consumer attitudes toward technological innovations, especially during routine purchasing activities and among new adopters (Oliveira et al., 2016; Slade et al., 2015). This pattern appears especially pronounced in developing-country settings, where perceived ease of use has emerged as a notable antecedent of consumers' attitudes toward the adoption of cashless payment systems (Patil et al., 2018).

Attitude towards Use and Behavioral Intention

Attitude toward use reflects an individual's evaluative judgment regarding the performance of a particular behavior, whether favorable or unfavorable. Within the TAM framework, attitude is considered a key intervening construct that converts users' perceptions and beliefs about a technology into behavioral intentions to use that technology (Davis et al., 1989; Venkatesh & Davis, 2000). Regarding digital payment technologies, consumers who develop positive evaluations of a technology tend to exhibit greater willingness to embrace and continuously use it. A substantial body of literature indicates that positive user attitudes are a key driver of behavioral intention, influencing both the initial adoption and continued use of digital payment services (Davis et al., 1989; Venkatesh & Davis, 2000; Daragmeh et al., 2021; Setiawan et al., 2022; Khasawneh et al., 2024). In culinary MSMEs, positive experiences with QRIS can foster higher levels of consumer trust, satisfaction, and perceived convenience in digital payment transactions. These positive evaluations are likely to reinforce consumers' intentions to continue using QRIS for future transactions. Consequently, consumers who develop positive attitudes toward QRIS generally display a higher propensity to utilize the payment system in future transactions.

Perceived Usefulness and Behavioral Intention

Perceived usefulness reflects an individual's belief that a technology can improve task accomplishment and overall performance outcomes (Davis, 1989). Within the culinary MSME sector, consumers may perceive QRIS as beneficial because it accelerates transaction processes, reduces cash-handling requirements, and provides a more convenient payment experience. According to TAM, perceived usefulness serves as a major determinant of behavioral intention, both by directly influencing users' intentions and by indirectly affecting them through attitudinal evaluations of the technology (Davis et al., 1989; Venkatesh & Davis, 2000). Consistent with this proposition, previous studies in the digital payment domain have found that consumers tend to exhibit stronger adoption and continuance intentions when they perceive a payment technology as providing valuable functional and utilitarian advantages (Oliveira et al., 2016; Daragmeh et al., 2021; Khasawneh et al., 2024). Therefore, consumers who perceive QRIS as useful are expected to exhibit stronger behavioral intentions to use the system. Consumers tend to embrace a digital payment solution when they recognize that it enhances transaction efficiency and provides greater convenience than conventional payment methods. In culinary MSMEs, where fast and seamless transactions are highly valued, the perceived usefulness of QRIS is expected to strengthen consumers' willingness to continue utilizing the system during subsequent transactions.

Perceived Ease of Use and Behavioral Intention

Perceived ease of use describes an individual's perception regarding how effortless a technology is to understand, access, and utilize in performing a particular activity (Davis, 1989). Within culinary MSMEs, this perception may emerge from the straightforward QR code scanning procedure, user-oriented application design, and the smooth execution of payment transactions. The Technology Acceptance Model (TAM) suggests that systems requiring less cognitive and operational effort tend to receive greater user acceptance because they simplify both the learning process and routine usage of the technology (Davis, 1989; Venkatesh & Davis, 2000). Empirical findings across digital payment and mobile commerce studies indicate that ease of interaction with a technological platform encourages stronger intentions to adopt and repeatedly utilize such services, particularly when users experience convenience and efficiency throughout the transaction process (Abrilia & Sudarwanto, 2020; Oliveira et al., 2016; Daragmeh et al., 2021; Khasawneh et al., 2024). In the setting of culinary MSMEs, where speed and practicality are highly valued, individuals tend to favor QRIS when the system can be understood and operated without difficulty. A payment mechanism that is simple and uncomplicated can foster greater acceptance among users

while increasing the likelihood of continued utilization in future purchases. Consequently, perceived ease of use is expected to serve as an important antecedent of consumers' behavioral intention to utilize QRIS.

The Mediating Role of Attitude Towards Using

From the perspective of S-O-R framework, the impact of external technological stimuli on behavior is mediated by individuals' internal psychological conditions. In other words, users first interpret and evaluate technological attributes cognitively and affectively before these perceptions are translated into behavioral outcomes (Mehrabian & Russell, 1974). In this study context, consumers' perceptions of QRIS utility (PU) and system simplicity (PEOU) function as vital environmental stimuli that shape their internal evaluative affect (Attitude), which subsequently accelerates their definitive behavioral intention to adopt the technology (Davis, 1989). This structural mechanism indicates that consumer attitude acts as an indispensable psychological bridge converting functional beliefs into sustained technology adoption intentions.

Building upon the preceding theoretical discussion, the research model predicts a number of interconnections among the key variables associated with QRIS adoption. These predictions are presented as follows.

H1: Perceived usefulness positively and significantly influences consumers' attitudes toward using QRIS in culinary MSMEs.

H2: Perceived ease of use has a positive and significant effect on consumers' attitudes toward the use of QRIS at Culinary MSMEs.

H3: Attitude toward use positively and significantly influences consumers' behavioral intention to use QRIS in culinary MSMEs.

H4: Perceived usefulness has a positive and significant effect on consumers' behavioral intention to use QRIS within the culinary MSME sector.

H5: Perceived ease of use positively and significantly influences consumers' behavioral intention to use QRIS in culinary MSMEs.

H6: Attitude toward using QRIS mediates the effect of perceived usefulness on behavioral intention

H7: Attitude toward using QRIS mediates the effect of perceived ease of use on behavioral intention

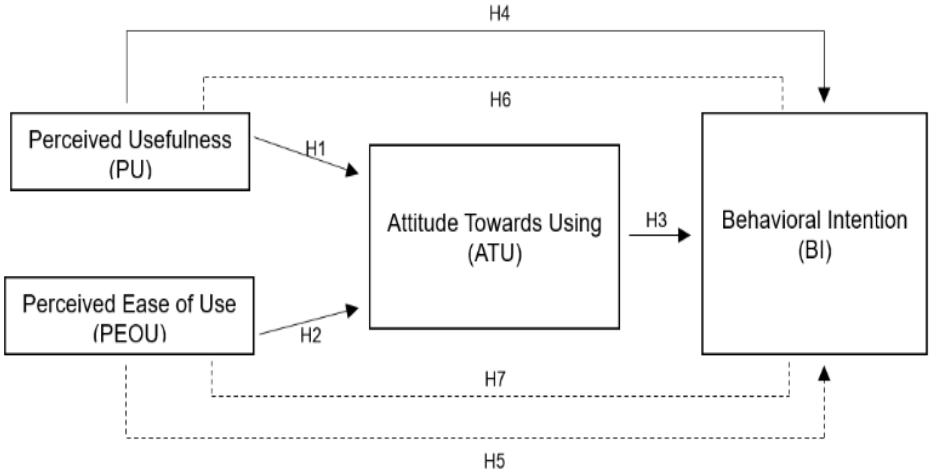


Figure 1. Hypothesis Framework

RESEARCH METHODS

Research Design

A quantitative research strategy based on the positivist perspective was employed, as this approach is frequently used in studies examining technology acceptance and consumer decision-making behavior (Davis, 1989; Hair et al., 2019). The primary objective of this investigation was to identify the factors influencing consumers' intention to utilize QRIS as a digital payment instrument through the lens of TAM. The empirical data were processed using the SEM-PLS technique within a Structural Equation Modeling framework through the SmartPLS application. This analytical procedure was selected for its suitability in evaluating research frameworks involving numerous latent variables and indirect relationships. In addition, the method enables researchers to examine the adequacy of construct measurements and assess the causal linkages proposed among the latent variables included in the conceptual framework (Hair et al., 2019).

Sample Data and Collection

The target population consisted of customers of culinary MSMEs in Padang who were familiar with QRIS or had previously used the platform when making purchases. A purposive sampling technique was applied, resulting in 150 eligible respondents who met the predefined inclusion criteria. Regarding sample adequacy, this study followed the guidelines for variance-based Structural Equation Modeling (PLS-SEM) proposed by Hair et al. (2019). As a conservative rule of thumb, the 10-times rule suggests that the minimum sample size should be at least ten times the maximum number of structural paths directed at any endogenous construct. In this study, the most complex endogenous construct is Behavioral Intention, which is

predicted by three constructs (Perceived Usefulness, Perceived Ease of Use, and Attitude toward Using). Accordingly, the minimum recommended sample size is 30 observations (3 × 10 = 30). With a final sample of 150 respondents, the study exceeds the minimum requirement substantially, indicating adequate statistical power for estimating both direct and indirect effects, including mediation analysis within the proposed structural model. Data were collected through a self-administered questionnaire using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement instrument comprised four latent constructs, namely Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude Toward Using (ATU), and Behavioral Intention (BI). All measurement items were adapted from the Technology Acceptance Model (TAM) framework developed by Davis (1989) and modified to fit the context of QRIS adoption in culinary MSMEs.

Measurement

To ensure measurement reliability and construct validity, all latent variables were operationalized using multi-item scales adapted from established studies in the technology acceptance literature and contextualized to the QRIS payment environment in culinary MSMEs. PU was measured using four indicators reflecting transaction efficiency, reduced dependence on cash, minimization of payment errors, and ease of transaction record management (Davis, 1989; Rahimi et al., 2024). PEOU was assessed through four indicators capturing ease of learning, simplicity of QR code scanning, user-friendly system operation, and ease of completing transactions, adapted from Venkatesh and Davis (2000). ATU was measured using four indicators representing positive evaluations, satisfaction, comfort, and favorable feelings toward QRIS usage, adapted from de Kerviler et al. (2016). Behavioral Intention was measured using four indicators reflecting future usage intention, continued use, and recommendation behavior (Hair et al., 2019; Hanifah et al., 2025). An assessment of the measurement model was performed before testing the hypothesized structural relationships. The evaluation focused on convergent validity and reliability measures and revealed that two indicators, PEOU4 and ATU4, had outer loading values lower than the recommended cut-off value of 0.70. Consequently, these indicators were considered for removal to improve the overall quality of the measurement model. Consistent with established PLS-SEM guidelines, these indicators were removed from further analysis to improve measurement quality and ensure adequate convergent validity. Following the refinement process, all remaining indicators satisfied the recommended validity and reliability criteria and were retained for subsequent structural model evaluation.

RESULTS

The findings generated by this study offer additional insights into the factors influencing consumers' acceptance of digital payment technologies within culinary MSMEs. Consistent with TAM, the results emphasize the pivotal role of individual perceptions in encouraging technology utilization while simultaneously demonstrating the explanatory value of S-O-R framework for understanding the psychological processes that precede adoption decisions. Moreover, this study extends current scholarly discussions on the digitalization of MSMEs by presenting empirical evidence derived from the implementation of QRIS as a payment solution in the culinary business environment.

Table 1. Descriptive Analysis

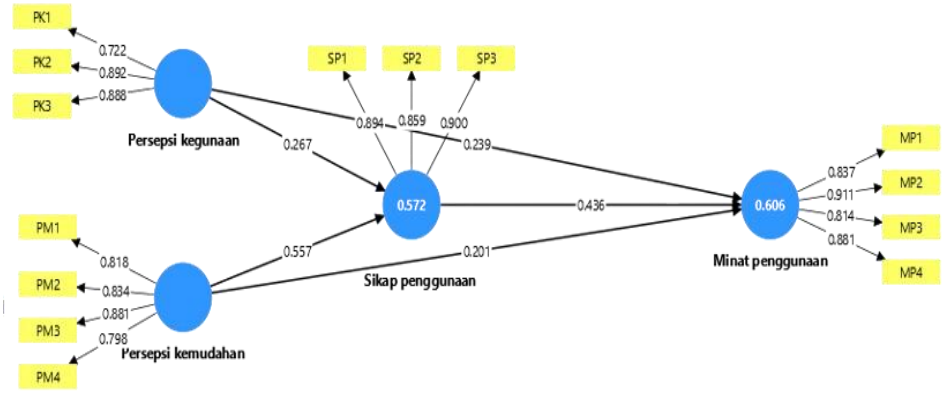
Variabel	N	Minimum	Maximum	Mean	Std. Deviation
PU	150	10.00	20.00	15.4733	2.10368
PEOU	150	9.00	20.00	15.6867	1.99374
ATU	150	8.00	20.00	15.3600	2.33813
BI	150	8.00	20.00	15.2867	2.56025

Source: processed data, 2026

The evaluation of the proposed model indicates that perceived usefulness is positively associated with consumers' attitudes toward QRIS utilization (H1: $\beta = 0.267$, $p < 0.01$). This result suggests that individuals who perceive QRIS as capable of improving transaction effectiveness, shortening processing time, and offering greater convenience than conventional cash payments tend to develop more favorable perceptions of the system. Such evidence strengthens the core assumptions of TAM (Davis, 1989; Davis et al., 1989), emphasizing the importance of perceived usefulness as a key antecedent of positive attitudinal responses. The finding is also in agreement with Tian and Chan (2024), who identified functional value as one of the primary determinants influencing consumers' acceptance of mobile payment services in Southeast Asian markets. From the perspective of the S-O-R framework, the practical benefits offered by QRIS operate as external stimuli that shape consumers' internal evaluations and subsequently encourage behavioral responses. In addition, perceived ease of use emerged as the most influential factor affecting consumer attitude (H2: $\beta = 0.557$, $p < 0.001$). The straightforward scanning procedure and user-oriented design of QRIS applications appear to strengthen consumers' positive assessments of the payment system.

Furthermore, the structural assessment indicates that attitude toward using is significantly associated with consumers' behavioral intention (H3: β = 0.436, p < 0.001), suggesting that individuals' psychological evaluations play an important role in determining technology adoption decisions. Concerning the direct pathways leading to behavioral intention, perceived usefulness was found to be positively linked to consumers' intention to utilize QRIS (H4: β = 0.239, p < 0.01). Conversely, although perceived ease of use produced a positive coefficient within the model, its direct contribution to behavioral intention did not reach statistical significance (β = 0.201, p > 0.05). This outcome implies that the influence of perceived ease of use is transmitted indirectly through the formation of favorable consumer attitudes rather than affecting behavioral intention independently.

Figure 2. PLS-SEM Structural Model Results



Source: processed data, 2026

Table 2. Structural Model Path Coefficients and Hypothesis Testing Results

Hyp.	Path	Path Coefficient (β)	P-Values	Status
H1	Perceived Usefulness →Attitude Towards Using	0.267	p<0.01	Supported
H2	Perceived Ease of Use→Attitude Towards Using	0.557	p<0.001	Supported
H3	Attitude Towards Using→Behavioral Intention	0.436	p<0.001	Supported
H4	Perceived Usefulness→Behavioral Intention	0.239	p<0.01	Supported
H5	Perceived Ease of Use→Behavioral Intention	0.201	p<0.05	Not Supported

Source: processed data, 2026

To obtain a more comprehensive understanding of the causal process proposed in the S-O-R framework, an examination of indirect pathways was conducted to assess the intervening role of attitude toward using (H6 and H7). The bootstrapping results reveal that attitude toward using serves as an important intermediary linking perceived usefulness with behavioral intention (H6: $\beta = 0.116$, $T = 2.742$, $p < 0.01$). Because the pathway from perceived usefulness to behavioral intention continued to exhibit statistical significance ($\beta = 0.239$, $p < 0.01$), the mediation pattern can be classified as partial. In addition, attitude toward using played a substantial intervening role in connecting perceived ease of use with behavioral intention (H7: $\beta = 0.243$, $T = 4.451$, $p < 0.001$). Since the direct pathway from perceived ease of use to behavioral intention failed to achieve statistical significance ($\beta = 0.201$, $p > 0.05$), the influence of perceived ease of use was transmitted entirely through consumers' attitudes. This result suggests that the simplicity and user-friendliness of QRIS alone are insufficient to encourage adoption intentions unless they first generate favorable evaluations and positive affective responses during the payment experience.

DISCUSSION

The present study offers empirical support for the combined application of TAM and the S-O-R framework in explaining consumers' intentions to utilize QRIS within culinary MSMEs. The findings demonstrate that users' perceptions of technology characteristics play an essential role in shaping their responses toward digital payment systems. More specifically, the proposed model confirms that both functional and usability-related perceptions contribute to the formation of favorable consumer attitudes, which subsequently influence adoption-related behavior. These results reinforce the relevance of integrating cognitive and psychological perspectives when examining digital payment acceptance in the MSME environment.

One important finding concerns the role of perceived usefulness in influencing consumers' attitudes toward QRIS ($\beta = 0.267$, $p < 0.01$). Consumers who recognize that QRIS can simplify transactions, reduce processing time, and provide greater convenience compared with cash payments tend to evaluate the system more positively. This outcome aligns with the central proposition of TAM, which suggests that individuals are more willing to embrace a technology when they perceive tangible benefits from its utilization (Davis, 1989). The result is also consistent with Rahimi et al. (2024), who emphasized that practical value and operational efficiency remain important considerations in encouraging the use of digital payment solutions. Within the S-O-R perspective, these perceived benefits function as

external stimuli that influence consumers' internal evaluations before shaping subsequent behavioral outcomes.

The analysis further reveals that perceived ease of use represents the most influential antecedent of consumer attitude in this study ($\beta = 0.557$, $p < 0.001$). This finding indicates that consumers place considerable importance on the simplicity of learning, accessing, and operating QRIS during transaction activities. A straightforward payment procedure, combined with an intuitive application interface, appears to reduce the cognitive burden associated with technology usage and generates more favorable evaluations of the system. This observation supports earlier studies suggesting that technologies requiring less effort are generally more acceptable to users because they minimize complexity and uncertainty during the adoption process (de Kerviler et al., 2016). Consequently, ease of operation emerges as a critical factor in fostering positive consumer perceptions toward QRIS.

Another noteworthy result is the substantial contribution of attitude toward using in predicting behavioral intention ($\beta = 0.436$, $p < 0.001$). This finding suggests that favorable consumer evaluations are translated into stronger intentions to continue utilizing QRIS for future transactions. In the context of the S-O-R framework, attitude can be viewed as an internal psychological mechanism that transforms external technological stimuli into behavioral responses. Individuals who experience satisfaction, comfort, and confidence while using QRIS are more likely to demonstrate a commitment to its continued utilization. Therefore, the development of positive attitudes becomes a crucial prerequisite for strengthening long-term adoption behavior among consumers.

Regarding the direct pathways toward behavioral intention, perceived usefulness maintained a statistically meaningful effect ($\beta = 0.239$, $p < 0.01$), indicating that consumers are more inclined to continue using QRIS when they perceive substantial practical advantages from the technology. However, the direct pathway from perceived ease of use to behavioral intention did not achieve statistical significance ($\beta = 0.201$, $p > 0.05$). This pattern suggests that ease of use alone is insufficient to directly motivate adoption intentions. Instead, its contribution occurs indirectly through the creation of favorable attitudes toward the payment system. Collectively, these findings highlight that successful digital payment adoption is not determined solely by technological functionality or simplicity, but also by consumers' psychological evaluations of their experiences with the technology. As a result, strategies aimed at expanding QRIS utilization among culinary MSMEs should prioritize both functional value creation and the enhancement of positive user experiences.

CONCLUSION, LIMITATION, AND FUTURE RESEARCH

Drawing on the combined perspectives of TAM and S-O-R, this research examined the factors shaping consumers' intention to utilize QRIS within culinary MSMEs in Padang, Indonesia. The results demonstrate that both perceived usefulness and perceived ease of use play meaningful roles in fostering favorable attitudes toward QRIS, although the contribution of perceived ease of use was comparatively stronger. In addition, consumer attitude emerged as the most influential factor affecting the intention to continue using the digital payment system. The analysis further revealed that perceived usefulness contributed directly to behavioral intention, whereas the pathway linking perceived ease of use to behavioral intention did not reach the required level of statistical significance.

The overarching practical implication is that MSME owners must prioritize active attitude-building strategies: ensuring network reliability to deliver seamless transactional experiences, providing visible utility demonstrations of QRIS benefits at the point of transaction, and positioning digital payment as an integral component of a positive dining experience. For Bank Indonesia and regional policymakers, this implies that digital payment diffusion campaigns should foreground tangible consumer benefits and experiential quality rather than technical ease-of-use messaging alone. Edison et al. (2026) similarly recommend that MSME digitalization strategies integrate consumer experience management alongside system deployment to achieve sustained digital adoption outcomes.

Limitations of this study include its restriction to culinary establishments and the exclusive use of four TAM constructs. next study is supported to extend the model by incorporating perceived security, trust, social influence, and digital literacy, all of which have been widely recognized in prior literature as significant determinants of digital payment adoption in emerging markets. Furthermore, future research is encouraged to employ multi-site and multi-sector sampling designs as well as longitudinal approaches in order to provide a more comprehensive understanding of the dynamics of users' attitudes and behavioral changes over time.

Acknowledgment

The authors express their sincere appreciation to the owners, managers, and customers of culinary MSMEs in Padang who generously participated in this study and provided valuable information throughout the data-gathering process. The authors also acknowledge the support and facilitation provided by Universitas Metamedia, which contributed to the successful completion of this research project.

Author Contributions

Edison, E.D., was responsible for the development of the research concept, study design, data interpretation, manuscript preparation, and overall project supervision. Aprilia, M. contributed to methodological design, data processing, statistical analysis, and software operation. Edison, E.D., and Azizah, N., participated in manuscript evaluation, critical revision, and academic supervision. All authors reviewed the final version of the manuscript, approved its content, and accepted responsibility for the integrity and accuracy of the work.

Funding Information

No external financial assistance was obtained for the conduct of this study. The research was completed without support from governmental institutions, private organizations, charitable foundations, or any other funding bodies.

Conflict of Interest Statement

The authors affirm that there are no financial, professional, personal, or institutional relationships that could be interpreted as influencing the objectivity, interpretation, or reporting of the findings presented in this manuscript.

Statement on the Use of Artificial Intelligence Technologies

Certain digital language-support applications were utilized solely to enhance readability, linguistic accuracy, and manuscript presentation. These tools were not involved in research design, theoretical development, data collection, statistical analysis, interpretation of findings, or the generation of scientific conclusions. All intellectual content, methodological decisions, and scholarly interpretations remain the sole responsibility of the authors.

Ethics Statement

The study was conducted in accordance with recognized ethical principles governing research involving human participants. Participation was entirely voluntary, and respondents were informed about the purpose of the research before their involvement. Consent was obtained from all participants before data collection commenced, and confidentiality of the information provided was maintained throughout the research process.

REFERENCES (BIBLIOGRAPHY)

Abrilia, N. D., & Sudarwanto, T. (2020). Pengaruh Persepsi Kemudahan dan Fitur Layanan terhadap Minat Menggunakan E-Wallet pada Aplikasi DANA di Surabaya. Jurnal Pendidikan Tata Niaga (JPTN), 8(3), 1006-1012. https://doi.org/10.26740/jptn.v8n3.p1006-1012

Arner, D. W., Barberis, J., & Buckley, R. P. (2015). The evolution of fintech: A new post-crisis paradigm? Georgetown Journal of International Law, 47(4), 1271-1319. https://doi.org/10.2139/ssrn.2676553

Badan Pusat Statistik. (2025). *Statistik Penyediaan Makanan dan Minuman 2024.* Jakarta: BPS - Statistics Indonesia.

Bank Indonesia. (2024). Laporan Perkembangan Sistem Pembayaran dan QRIS Provinsi Sumatera Barat Triwulan III Tahun 2024. Padang: Kantor Perwakilan Bank Indonesia Provinsi Sumatera Barat.

Daragmeh, A., Sági, J., & Zéman, Z. (2021). Continuous intention to use e-wallet in the context of the COVID-19 pandemic: Integrating TAM, TPB, and ECM. *Journal of Risk and Financial Management*, 14(3), 132. https://doi.org/10.3390/jrfm14030132

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340. https://doi.org/10.2307/249008

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982-1003. https://doi.org/10.1287/mnsc.35.8.982

de Kerviler, G., Demoulin, N. T., & Zidda, P. (2016). Adoption of in-store mobile payment: Are perceived risk and convenience the only drivers? *Journal of Retailing and Consumer Services*, 31, 334-344. https://doi.org/10.1016/j.jretconser.2016.04.011

de Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). The adoption of mobile payment systems, depending on the technology applied: A European consumer perspective. Technological Forecasting and Social Change, 146, 931-944. https://doi.org/10.1016/j.techfore.2018.09.018

Edison, E. D., Putri, N. E., Z, A. J., & Darmawan, M. E. (2026). Development of a web-based point of sales system as a financial digitalization solution for MSMEs. *Asian Journal of Applied Research for Community Development and Empowerment*, 10(1), 112-120. https://doi.org/10.29165/ajarcde.v10i1.890

Mehrabian, A., & Russell, J. A. (1974). *An approach to environmental psychology*. MIT Press.

Meilariza, R., Delima, Z.M., Zuliyati. (2024). Digitalization of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. KnE Social Sciences. 245–257. **DOI:** 10.18502/kss.v9i17.16334

Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. Computers in Human Behavior, 61, 404-414. https://doi.org/10.1016/j.chb.2016.03.030

Ratnaningtyas, H., Wicaksono, H.,Irfal. (2025). Barriers and Opportunities for MSME Development in Indonesia: Internal and External Perspectives. International

Journal of Multidisciplinary Approach Research and Science, Vol. 3 (1), Pp. 163-170. DOI: https://doi.org/10.59653/ijmars.v3i01.1337

Sari, R. L., Habibi, A. B., & Hayuningputri, E. P. (2022). Impact of attitude, perceived ease of use, convenience, and social benefit on intention to use mobile payment. Asia-Pacific Management and Business Application, 11(2), 115-128. https://doi.org/10.21776/ub.apmba.2022.011.02.2

Setiawan, B., Khairani, M., Fadil, T., & Abdullah, T. M. K. (2022). Investigasi behavioral intention pada sistem pembayaran QRIS di merchant UMKM. *JATISI (Jurnal Teknik Informatika dan Sistem Informasi), 9*(4), 3467-3480. https://doi.org/10.35957/jatisi.v9i4.3364

Slade, E. L., Dwivedi, Y. K., Piercy, N. C., & Williams, M. D. (2015). Modeling consumers' adoption intentions of remote mobile payments in the United Kingdom: Extending UTAUT with innovativeness, risk, and trust. *Psychology & Marketing, 32*(8), 860-873. https://doi.org/10.1002/mar.20823

Tian, X., & Chan, K. W. (2024). Predicting mobile payment adoption behaviors in Southeast Asia: A multi-group TAM analysis. Journal of Retailing and Consumer Services, 77, 103645. https://doi.org/10.1016/j.jretconser.2023.103645

Tur Wasiah, A., & Sartika, D. (2025). The impact of financial technology on MSME financial performance: The mediating role of payment transaction convenience in Seberang Ulu. *Sinergi International Journal of Management and Business, 3*(3), 206-217. https://doi.org/10.61194/ijmb.v3i3.844

Khasawneh, M. H. A., Al-Rousan, M., Al-Haddad, S., Sharabati, A. A., & Sewan, R. (2024). Factors affecting consumers' behavioral intentions to use and adopt digital wallets. International Journal of Data and Network Science, 8(2), 1197-1212. https://doi.org/10.5267/j.ijdns.2023.11.014

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186-204. https://doi.org/10.1287/mnsc.46.2.186.11926