

Research Article

The Influence of User Satisfaction and Perceived Security on the Intention to Use QRIS Merchant among MSMEs in Kubu Raya Regency

Sukardi*

Faculty of Economics and Business, Universitas Muhammadiyah Pontianak, Pontianak, Indonesia, 78124

*Corresponding Author: sukardi82@unmuhpnk.ac.id

ABSTRACT

This study aims to analyze the influence of user satisfaction and perceived security on the intention to use QRIS merchant among MSMEs in Kubu Raya Regency. The research employs a quantitative approach with an associative design. The population consists of all MSME actors using QRIS merchants in Kubu Raya Regency totaling 47,100 merchants. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in 100 respondents selected through purposive sampling with the following criteria: active QRIS merchants, having used QRIS for at least three months, and directly involved in managing business transactions. Primary data were collected through questionnaires distributed to MSME actors using QRIS merchants, while secondary data were obtained from official publications related to the development of QRIS merchants. Data analysis was conducted using SPSS through instrument testing (validity and reliability), classical assumption tests (normality, linearity, and multicollinearity), and multiple linear regression. The results show the regression equation $Y = 1.516 + 0.263X_1 + 0.248X_2$, with a correlation coefficient $R = 0.580$ (moderate relationship) and a coefficient of determination $R^2 = 0.337$, meaning that 33.7% of the variation in intention to use is explained by user satisfaction and perceived security. The simultaneous test indicates that user satisfaction and perceived security jointly have a significant effect on intention to use. The partial test indicates that user satisfaction and perceived security have a positive and significant effect on intention to use. In conclusion, improving the quality of user experience and strengthening transaction security aspects are key factors in maintaining the sustainability of QRIS merchant usage among MSMEs in Kubu Raya Regency.

Keywords: User Satisfaction; Perceived Security; Intention to Use

1. INTRODUCTION

The transformation of digital payments over the past decade has changed the way individuals and business actors conduct transactions, along with the increasing penetration of the internet, smartphone usage, and the expansion of the fintech ecosystem. In many countries, the shift from cash to Quick Response (QR) code-based payments is not only viewed as a technological innovation but also as an instrument for expanding financial inclusion, transaction efficiency, and strengthening record-keeping among micro and small enterprises. QRIS was established as the national standard for QR codes in the digital payment system with the aim of simplifying cashless transactions, expanding access to financial services as part of financial inclusion, and increasing national economic efficiency, although its adoption rate shows a significant upward trend (Sahabuddin et al., 2025). In Indonesia, the standardization of QR codes through Quick Response Code Indonesian Standard (QRIS) accelerates the integration of various payment service providers, making cashless transactions increasingly accessible to the public and MSME actors. The existence of QRIS technology is expected to facilitate transaction processes for consumers, which ultimately has the potential to positively impact the increase in merchant sales turnover, particularly MSME actors (Buluati et al., 2023).

The implementation of QRIS as a national standard was established to ensure a payment system that is secure, efficient, smooth, and reliable, as well as to support the integration of the national digital economy and finance while maintaining consumer protection and system stability (Bank Indonesia, 2019). QRIS offers a fast payment process, reduces the need for change, and provides opportunities for more organized transaction records. However, on the other hand, MSME actors still face very practical questions: whether the system is truly “satisfying” for daily operations and whether transactions through QRIS are sufficiently “secure” to be trusted. Satisfaction is viewed as one of the factors that generates intention to reuse fintech products such as ShopeePay (Maharani et al., 2023). Issues of costs and policy consequences also become important contexts because the implementation of certain fee schemes in QRIS transactions has the potential to affect business actors’ evaluation of the net benefits of using QRIS in the long term. In practice, the decision of MSMEs to continue using QRIS is usually not only determined by the availability of facilities but by repeated evaluations of usage experience.

Based on data from Bank Indonesia (2025), the number of QRIS merchants in Kubu Raya Regency increased from 29,817 in 2023 to 36,278 in 2024, and rose again to 47,100 in 2025. Quantitatively, this trend shows increasingly broad acceptance

of QRIS as a payment instrument. The development of QRIS shows significant growth both in nominal and transaction volume, as well as the expansion of acceptance among service users and providers of goods and/or services, including MSMEs (Bank Indonesia, 2025). However, the increase in the number of merchants does not automatically explain the motives for sustainability of usage. Adoption may occur due to external programs, market encouragement, or competitive pressure, not necessarily because of positive evaluations of the usage experience. Therefore, it is important to view MSME actors as rational actors who evaluate their operational experiences, particularly through two variables that are most relevant in practice: satisfaction and perceived security.

Satisfaction represents a post-usage evaluation when system performance is compared with expectations, and in technology-based services it becomes an important determinant of continuance intention because consistent, easy, and beneficial experiences encourage repeated behavior. Siti (2024) shows that QRIS user satisfaction is formed from perceptions of ease of use and usefulness of the system, which subsequently influence continuance usage. On the other hand, security functions as a psychological and technical prerequisite that builds trust, especially related to data protection and system reliability in minimizing transaction risks; this aligns with the findings of Sebayang (2023), who states that perceived security has a positive and significant effect on intention to use QRIS among MSMEs. Thus, satisfaction and perceived security become key factors in explaining intention to use QRIS merchants, particularly in the context of MSME actors in Kubu Raya Regency.

Research related to QRIS and digital payments has developed, but most studies still focus on end consumers or students. Maulana et al. (2024) and Chairunnisa (2023) found that ease of use and security significantly influence intention to use QRIS, but the respondents studied were students or the general public, not business actors. Athaya (2025) also shows that satisfaction significantly influences continuance usage of QRIS, but the study places users as individuals rather than merchants who face operational and transaction cost implications. Juan and Indrawati (2023) even found that trust does not significantly affect satisfaction, indicating variation in the influence of psychological factors depending on respondent context. Meanwhile, Candra (2026) examined local traders and found that usefulness, satisfaction, and risk influence intention to use, but perceived security was not tested as a separate construct and the regional context was different. Thus, there is a need to empirically test the influence of satisfaction and perceived security on the intention to use QRIS merchants among MSME actors in Kubu Raya Regency to fill the gap in more contextual and data-based quantitative analysis.

Departing from the problems described above, this study was designed to empirically test the extent to which satisfaction and security (perceived security) influence the intention of MSME actors to use QRIS merchants in Kubu Raya Regency using a quantitative approach. The analysis focuses on testing relationships between variables through a regression model, so that the magnitude of each factor's influence on usage tendency can be identified. The findings of this study are intended to serve as considerations for service providers and regional policymakers in formulating strategies to improve service quality and strengthen security aspects in accordance with the operational needs of MSMEs, so that the growth of QRIS merchants does not stop at quantitative aspects alone but also reflects real sustainability of usage.

2. LITERATUR REVIEW

User Satisfaction

Satisfaction in the literature (2022) explains that satisfaction arises when there is conformity between product performance and customer expectations; inconformity results in dissatisfaction. This perspective shows that satisfaction is not merely a spontaneous emotion but the result of a cognitive process. Kotler et al. (2021) define satisfaction as an emotional response in the form of pleasure or disappointment that arises after comparing actual results with expectations. This definition strengthens the position of satisfaction as an outcome variable that determines the sustainability of the relationship between customers and service providers. Febiola & Samanhudi (2022) add that satisfaction functions as an indicator of service quality through customer perceptions of received performance. Thus, satisfaction has significant behavioral consequences, particularly on loyalty and intention to continue usage. Andriyani F et al. (2025) found that user satisfaction positively influences continuance intention of QRIS among Gen Z. These results strengthen the argument that satisfaction plays a role in shaping continuance intention. Similarly, Winasis & Sembel (2023) show that satisfaction has a significant effect on intention to use in application-based transportation services. Although both studies support the relevance of satisfaction to intention to use, the research subjects are still dominated by end consumers, not MSME actors as merchants. Therefore, there is a need to re-examine the role of satisfaction in the context of business actors who have different rational considerations and business risks.

Perceived Security

Security in digital systems cannot be separated from issues of data protection and transaction risk. Sinaga (2020) emphasizes that security is a condition free from threats that may endanger information systems. This definition places security as a foundation in technology-based system operations. Chandra & Kohardinata (2021) explain that online transaction security relates to the system's ability to prevent and detect fraud in an information-based environment that is physically intangible. This means that security is not merely a technical feature but a protection mechanism against potential losses. From a user behavior perspective, Casaló et al. (2020) explain that security is perceived as protective actions toward user identity and privacy from the risk of data misuse. This perspective shows that security has a psychological dimension that builds trust. Without adequate perceived security, technology adoption tends to be temporary. Rambe et al. (2025) proved that security has a positive and significant effect on intention to use QRIS. This finding strengthens the argument that perceived security is an important determinant in decisions to use digital payment systems. Sudono et al. (2020) also found that perceived security positively influences intention to use in the context of mobile payment. Meanwhile,

Sarjita (2020) emphasizes that security and trust play important roles in shaping online purchase intention.

Intention to Use

Intention to use is generally understood as an individual's behavioral tendency to perform an action in the future. Abrilia & Tri (2020) explain that intention to use arises when individuals pay attention to a need and are encouraged to take action. Cahyo et al. (2022) define intention as interest without external coercion. Santoso & Zusrony (2020) in the context of the Technology Acceptance Model (TAM) emphasize that intention to use is the main determinant of actual system usage behavior. Sudono et al. (2020) show that perceived security significantly contributes to intention to use mobile payment. These findings indicate that system protection factors cannot be separated from the formation of usage intention. Most research on intention to use still places consumers as the unit of analysis. The merchant context, particularly MSMEs, has its own complexity because usage decisions directly impact business operations. Therefore, integrating satisfaction and perceived security in one empirical model to explain intention to use QRIS merchants becomes important to expand understanding of technology adoption literature at the level of business actors.

Conceptual Framework

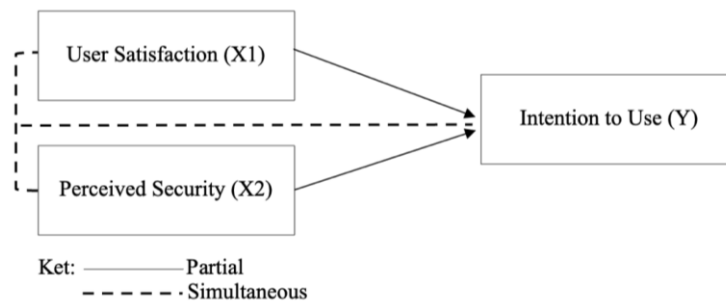


Figure 1. Conceptual Framework Diagram

Research Hypotheses

- H1:** User satisfaction has a positive and significant effect on the intention to use QRIS merchants among MSME actors in Kubu Raya Regency.
- H2:** Security (perceived security) has a positive and significant effect on the intention to use QRIS merchants among MSME actors in Kubu Raya Regency.
- H3:** User satisfaction and security simultaneously have a positive and significant effect on the intention to use QRIS merchants among MSME actors in Kubu Raya Regency.

3. RESEARCH METHOD

Type of Research

This study employs a quantitative approach with an associative design to analyze the relationship and influence between user satisfaction and perceived security on the intention to use QRIS merchants among MSME actors in Kubu Raya Regency, where the associative design aims to empirically test relationships between variables (Sugiyono, 2019).

Population and Sample

The population of this study consists of all MSME actors using QRIS merchants in Kubu Raya Regency, which in 2025 totaled 47,100 merchants. The sample size was determined using the Slovin formula with a 10% margin of error to obtain a representative sample size from a large population (Sevilla et al., 2007), resulting in 100 respondents selected through purposive sampling technique, which is a sampling technique based on certain considerations or criteria relevant to the research objectives (Sugiyono, 2019). The respondent criteria include: (1) MSME actors registered as active QRIS merchants in Kubu Raya Regency, (2) having used QRIS for at least three months to ensure adequate usage experience, and (3) directly involved in managing business transactions so as to be able to provide assessments regarding satisfaction and system security.

Data Collection Technique

This study uses two types of data, namely primary data and secondary data. Primary data were obtained through distributing questionnaires to MSME actors who have used QRIS merchants. Meanwhile, secondary data were obtained from official reports and institutional publications, particularly data on the number of QRIS merchants in Kubu Raya Regency sourced from Bank Indonesia, as well as relevant scientific literature to strengthen the conceptual framework of the study.

Variables and Measurement Scale

The variables used in this study consist of independent variables and a dependent variable. The independent variables in

this study are: User Satisfaction (X1) and Perceived Security (X2). The dependent variable in this study is: Intention to Use (Y). All variables were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree, which methodologically is used to measure respondents' attitudes, perceptions, and levels of agreement toward research statements (Sugiyono, 2019).

Data Analysis Technique

Data analysis was conducted using SPSS software through systematic stages to ensure instrument feasibility and validity of the testing model. Instrument testing included validity testing using Pearson correlation with the criterion that r-count is greater than r-table at a significance level of 0.05, and reliability testing using Cronbach's Alpha coefficient with a minimum threshold of 0.60 (Ghozali, 2018). Furthermore, classical assumption tests were conducted consisting of normality testing using Kolmogorov-Smirnov with the criterion Asymp. Sig. (2-tailed) > 0.05, linearity testing through Test for Linearity with the reference value Deviation from Linearity > 0.05, and multicollinearity testing based on Tolerance value > 0.10 and VIF < 10 to ensure the absence of high correlation among independent variables (Ghozali, 2018). Hypothesis testing was carried out through multiple linear regression analysis with the model $Y = a + b_1X_1 + b_2X_2 + e$ to assess the direction and magnitude of the influence of User Satisfaction (X1) and Perceived Security (X2) on Intention to Use (Y). The strength of the relationship was analyzed through the correlation coefficient (R), while the model's ability to explain the dependent variable was measured using the coefficient of determination (R^2). Partial testing (t test) and simultaneous testing (F test) were used to determine the significance of influence at a 95% confidence level ($\alpha = 0.05$), so that the conclusions drawn have an inferential basis that can be scientifically justified (Ghozali, 2018).

Table 1. Variable Indicators

Variable	Indicators	Source
User Satisfaction	Pleasant experience	Indrawati & Pattinama (2021)
	Making the right choice	
	Feeling fulfilled	
Perceived Security	Financial information security	Zhang, Luximon, & Song (2019)
	Personal information security	
	System security perception	
Intention to Use	Desire to use	Davis in Nguyen, (2020)
	Intention to try using in the future	
	Intention to continue using in the future	

4. RESULTS AND DISCUSSION

3.1 Test Research Instruments

3.1.1 Validity Test

The validity test was conducted to ensure that each statement item is able to accurately measure the studied construct. The testing was conducted by comparing the r-count value with the r-table value. With a sample size of 100 respondents, $df = 98$ was obtained and the r-table value was 0.196 at a significance level of 0.05. The results of the validity test can be seen in Table 2.

Table 2. Validity Test Results

Variable	Indicator	r-count	r-table	Description
User Satisfaction (X1)	X1.1	0.511	0.196	Valid
	X1.2	0.599		
	X1.3	0.510		
	X1.4	0.532		
	X1.5	0.617		
	X1.6	0.656		
Perceived Security (X2)	X2.1	0.610	0.196	Valid
	X2.2	0.655		
	X2.3	0.701		
	X2.4	0.596		
	X2.5	0.432		
	X2.6	0.521		
Intention to Use (Y)	Y.1	0.636		
	Y.2	0.652		
	Y.3	0.459		

Intention to Use (Y)	Y.4	0.390	0.196	Valid
	Y.5	0.657		
	Y.6	0.654		

Source: Processed Data, 2025

The test results show that all indicators for the variables User Satisfaction (X1), Perceived Security (X2), and Intention to Use (Y) have r-count values > 0.196 . Thus, all items are declared valid and suitable for further analysis.

3.1.2 Reliability Test

The reliability test was conducted to measure the internal consistency of the research instrument. The testing used the Cronbach's Alpha method with a minimum reliability threshold of 0.60. The results of the reliability test can be seen in [Table 3](#).

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Description
User Satisfaction (X1)	0.733	Reliable
Perceived Security (X2)	0.736	
Intention to Use (Y)	0.737	

Source: Processed Data, 2025

The test results show Cronbach's Alpha values of 0.733 for User Satisfaction (X1), 0.736 for Perceived Security (X2), and 0.737 for Intention to Use (Y). All values are above the threshold of 0.60, so all items are declared reliable and consistent as research measurement instruments.

3.2 Classic Assumption Test

3.2.1 Normality Test

The normality test was conducted to ensure that the residuals in the regression model are normally distributed. The testing used the Kolmogorov–Smirnov method through SPSS. The results of the normality test can be seen in [Table 4](#).

Table 4. Normality Test Results

Test	Value
N (Sample)	100
Test Statistic	.072
Asymp.Sig.(2-tailed)	.200c

Source: Processed Data, 2025

The Asymp. Sig. (2-tailed) value of 0.200 is greater than 0.05, so it can be concluded that the residual data meet the normality assumption.

3.2.2 Linearity Test

The linearity test aims to determine whether the relationship between independent variables and the dependent variable is linear. The results of the linearity test can be seen in [Table 5](#).

Table 5. Result of Linearity

Variable	Deviation from Linearity	Description
User Satisfaction * Intention to Use	.258	Linear
Perceived Security * Intention to Use	.131	

Source: Processed Data, 2025

The test results between User Satisfaction (X1) and Intention to Use (Y) show a Deviation from Linearity significance value of 0.258 (> 0.05). Meanwhile, the relationship between Perceived Security (X2) and Intention to Use (Y) produces a Deviation from Linearity value of 0.131 (> 0.05). Both results indicate that the relationships among variables in the model are linear.

3.2.3 Multicollinearity Test

The multicollinearity test was conducted to detect high correlations among independent variables that could disrupt the regression model estimation. The results of the multicollinearity test can be seen in [Table 6](#).

Table 6. Multicollinearity Test Results

Variable	Tolerance	VIF
User Satisfaction (X1)	.667	1.499
Perceived Security (X2)	.667	1.499
Dependent Variable: Intention to Use		

Source: Processed Data, 2025

The Tolerance values for User Satisfaction (X1) and Perceived Security (X2) are each 0.667 (> 0.10), while the VIF value is 1.499 (< 10.00). These results indicate that there is no multicollinearity symptom in the regression model.

3.3 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to test the influence of User Satisfaction (X1) and Perceived Security (X2) on Intention to Use (Y). The results of the multiple linear regression analysis can be seen in [Table 7](#).

Table 7. Multiple Linear Regression Analysis Results

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.516	5.734	.000
User Satisfaction	.263	3.451	.001
Perceived Security	.248	3.001	.003
Dependent Variable: Intention to Use			

Source: Processed Data, 2025

Based on the test results, the regression equation is obtained as follows:

$$Y = 1,516 + 0,263 X1 + 0,248 X2$$

- The constant value of 1.516 indicates that when User Satisfaction and Perceived Security are zero, Intention to Use is at 1.516.
- The regression coefficient of User Satisfaction of 0.263 indicates that each one-unit increase in this variable will increase Intention to Use by 0.263 units.
- The regression coefficient of Perceived Security of 0.248 indicates that each one-unit increase in this variable will increase Intention to Use by 0.248 units.

3.4 Correlation Coefficient Analysis (R)

The correlation coefficient is used to measure the strength and direction of the relationship between the independent variables and the dependent variable in the research model. The results of the correlation coefficient test can be seen in [Table 8](#).

Table 8. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.580a	.337	.323	.66902
Predictors: (Constant), Perceived Security, User Satisfaction				
Dependent Variable: Intention to Use				

Source: Processed Data, 2025

Based on the analysis results, the correlation coefficient (R) value is 0.580. This value falls within the range of 0.40–0.599, indicating that the relationship between User Satisfaction and Perceived Security on Intention to Use is classified as moderate. This suggests that the independent variables have a reasonably strong association with the dependent variable.

3.5 Analysis of the Coefficient of Determination R^2

The coefficient of determination is used to determine the extent to which the independent variables explain the variation in the dependent variable. Based on the test results, the R Square value obtained is 0.337. This indicates that 33.7% of the variation in Intention to Use can be explained by User Satisfaction and Perceived Security within the regression model.

Meanwhile, the remaining 66.3% is influenced by other variables not examined in this study. This finding implies that although the model has explanatory power, there are still other important factors affecting Intention to Use that could be explored in future research.

3.6 Simultaneous Test (F Test)

The simultaneous test (F test) is conducted to determine whether all independent variables collectively influence the dependent variable. The results of the F test can be seen in [Table 9](#).

Table 9. Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	22.042	11.021	24.623	.000 ^b
Residual	43.416	.448		
Dependent Variable: Intention to Use				

Source: Processed Data, 2025

The test results show that the F-count value is 24.623, which is greater than the F-table value of 3.09, with a significance level of 0.000 (< 0.05). This indicates that User Satisfaction and Perceived Security simultaneously have a significant effect on Intention to Use. Therefore, the regression model is considered statistically significant and appropriate for explaining the dependent variable.

3.7 Partial Test (t Test)

The partial test (t test) aims to examine the individual effect of each independent variable on the dependent variable. The results of the t test can be seen in [Table 10](#).

Table 10. Partial Test Results (t Test)

Research Variable	Coefficients	t Statistic	Significance Value
(Constant)	1.516	5.734	.000
User Satisfaction	.263	3.451	.001
Perceived Security	.248	3.001	.003
Dependent Variable: Intention to Use			

Source: Processed Data, 2025

Based on the partial test results, the calculated t-values were compared with the t-table value of 1.660. The results can be explained as follows:

1. For the User Satisfaction variable (X1), the t-count value is 3.451, which is greater than the t-table value of 1.660, with a significance level of 0.001 (< 0.05). This indicates that User Satisfaction has a significant partial effect on Intention to Use.
2. For the Perceived Security variable (X2), the t-count value is 3.001, which is also greater than the t-table value of 1.660, with a significance level of 0.003 (< 0.05). This shows that Perceived Security also has a significant partial effect on Intention to Use.

5. CONCLUSION

The Effect of User Satisfaction on Intention to Use

The results of the partial test indicate that User Satisfaction (X1) has a positive and significant effect on Intention to Use (Y), with a t-value of 3.451 greater than the t-table value of 1.660 and a significance level of 0.001 less than 0.05. The regression coefficient of 0.263 indicates that every one-unit increase in user satisfaction increases the intention to use by 0.263 units. These findings confirm that the higher the level of satisfaction experienced by MSME actors in using the QRIS merchant system, the stronger their intention to continue using it. Satisfaction in this context reflects positive perceptions regarding transaction convenience, operational efficiency, and the practical benefits gained in daily business activities. This result is consistent with Athaya (2025), who found that user satisfaction significantly influences actual QRIS usage. Users who experience positive digital transaction performance such as ease of use, minimal technical disruptions, and secure systems—tend to continue using and recommending QRIS to others. Furthermore, Candra (2026) found that satisfaction has both partial and simultaneous effects on merchants' intention to use QRIS. These findings reinforce the present study, which demonstrates that User Satisfaction positively and significantly affects Intention to Use QRIS among MSMEs in Kubu Raya Regency.

The Effect of Perceived Security on Intention to Use

Based on the partial test results, Perceived Security (X2) has a positive and significant effect on Intention to Use (Y), with a t-value of 3.001 greater than the t-table value of 1.660 and a significance level of 0.003 less than 0.05. The regression coefficient of 0.248 indicates that a one-unit increase in perceived security increases intention to use by 0.248 units. This result suggests that MSME actors' perceptions regarding transaction security, data protection, and minimized misuse risk significantly contribute to strengthening their intention to use QRIS merchant services. This finding aligns with Maulana et al. (2024), who concluded that transaction security has a direct and significant influence on the intention to use QRIS payment methods. Similarly, Chairunnisa (2023) demonstrated that Perceived Security positively and significantly affects QRIS usage intention, supported by a relatively high coefficient of determination. Therefore, this study strengthens empirical evidence that perceived security is a crucial determinant in increasing QRIS usage intention among MSMEs in Kubu Raya Regency.

The Effect of User Satisfaction and Perceived Security on Intention to Use

The simultaneous test (F test) shows an F-value of 24.623 greater than the F-table value of 3.09, with a significance level of 0.000 less than 0.05. This indicates that User Satisfaction (X1) and Perceived Security (X2) simultaneously have a positive and significant effect on Intention to Use (Y). The correlation coefficient (R) of 0.580 indicates a moderate relationship, while the coefficient of determination (R^2) of 0.337 shows that both independent variables explain 33.7% of the variation in Intention to Use, while 66.3% is influenced by other factors outside the research model. These findings demonstrate that the combination of satisfaction and security perception constitutes an important determinant in shaping QRIS usage intention among MSMEs in Kubu Raya Regency. The results are consistent with previous studies showing that user satisfaction and system security simultaneously play significant roles in increasing digital payment technology adoption. This confirms that successful technology adoption is not determined by a single factor, but rather by the interaction between users' experiential evaluation and their perception of system security. Therefore, this study strengthens empirical evidence that improving service quality to enhance satisfaction, alongside reinforcing system security aspects, represents a relevant strategy to increase QRIS adoption among MSMEs.

6. CONCLUSION

This study concludes that User Satisfaction and Perceived Security have positive and significant effects on the intention to use QRIS merchant services among MSMEs in Kubu Raya Regency, both partially and simultaneously. The regression coefficients indicate that User Satisfaction has a relatively stronger influence compared to Perceived Security. This suggests that effective, stable, and operationally supportive user experiences play a more dominant role in sustaining usage than security considerations alone. Nevertheless, Perceived Security remains a fundamental prerequisite for trust in digital transactions. MSME actors consider not only convenience but also the system's ability to protect financial data and minimize transaction risks. Thus, the growth in the number of QRIS merchants in Kubu Raya Regency cannot be interpreted as an indicator of sustainable usage unless accompanied by continuous improvements in service quality and system security assurance. From a practical perspective, service providers and policymakers should prioritize service quality enhancement, particularly in system stability, transparency of transaction fees, and responsive technical support. Expanding merchant numbers without strengthening operational quality may result in temporary adoption rather than sustainable usage. From a policy standpoint, MSME digitalization programs should be integrated with operational literacy improvement and increased awareness of digital transaction risks. Sustainable QRIS usage requires an approach that emphasizes not only merchant quantity but also quality of user experience. The coefficient of determination indicates that there remains unexplained variation in intention to use beyond the variables included in this study. Future research is recommended to incorporate additional theoretically relevant variables, such as perceived economic benefits, transaction cost sensitivity, digital literacy level, institutional trust, or regulatory factors. Comparative studies across regions are also important to examine whether infrastructure conditions and local market characteristics influence the relationships among variables. Furthermore, longitudinal approaches could be employed to observe the consistency of satisfaction and security effects over time. Qualitative or mixed-method approaches may also provide deeper insights into operational dynamics not fully captured through quantitative instruments.

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