

Exploring The Factors That Influence Micro, Small, and Medium Enterprises (MSMEs) Players in Using Quick Response Code Indonesian Standard (QRIS) as a Means of Payment

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ABSTRACT

This study aims to determine the effect of business expectations, performance expectations, and social influence towards MSMEs players, and to examine how business expectations, performance expectations and social influence affect MSMEs players simultaneously. The research design was a quantitative study with a descriptive analysis approach. The method used in the study was using primary data by distributing questionnaires to 90 respondents as MSMEs players who live in Kelurahan Gandaria Selatan. The results of this study indicate that the variables of business expectations, performance expectations, and social influence have a positive and significant effect on MSMEs players. As well as the variable business expectations, performance expectations, and social influence simultaneously or jointly have a positive and significant effect on MSMEs players.

Keywords: Business Expectations, Performance Expectations, Sosial Influence, MSMEs Player

INTRODUCTION

The economy in Indonesia has experienced growth with a large contribution through MSMEs which in this case is being able to create more jobs than large companies.

Table 1. Of Msmes Development In Indonesia In 2018-2019

Year	Number of MSMEs
2018	64.194.057
2019	65.465.497

Source: Indonesian Ministry of Cooperatives Small andMedium Enterprises
(<https://kemenkopukm.go.id>) (2022)

The times has been growing from year to year. This is represented by the development of the digitalization era, one of which is called QRIS. QRIS provides benefits for MSMEs players and other merchants. For instance, building a credit profile in the ease of getting a loan, transactions can be recorded and directly accessed into an account so that it is easy to monitor, does not require change, avoids theft, and counterfeit money. Moreover, it is updated today, and free of charge for MSMEs.

In increasing the use of information systems, it has a close relationship with business expectations. Business expectations, namely a level of ease of information system users, so that information systems can do work faster. Besides business expectations, another factor that has a relationship is performance expectations. The use of information technologysystems in carrying out a job, making a strategy and managing human resources is expected to improve performance in MSMEs. In alignment to business expectations and performance expectations, social influence hasa relationship that greatly affects the mindset of MSMEs.

After approximately 3 years, Indonesia or several other countries have faced a COVID-19 pandemic, where everyone was careful in interacting with other people because they did not want to take risks. Therefore, Bank Indonesia cooperates with other banks to provide a service system for using non-cashtransactions or often called a cashless society.

From previous research investigated by Meuthia, et al (2020), the conclusions can be drawn

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from the analysis of the factors that influence the interest of MSMEs in using electronic money in Padang which explains MSMEs still need encouragement from the local community to use electronic money. It can be seen that many similar companies still use cash because they feel they did not need to use electronic money yet.

In addition to many benefits of using QRIS for MSMEs players, there are also some issues exist such as system on the QR Code is currently considered still inefficient because each merchant has a different machine and system.

RESEARCH METHOD

The research method was quantitative design with a descriptive approach. The research tools were used to collect information for the research. The instrument applied was a questionnaire. We had provided questionnaire sheets to respondents to fill in to assess business expectations, performance expectations and social influence on MSMEs in using QRIS. The scale used in the study is called Likert Scale.

The following points is the Likert scale used by the author in this study:

- 1) Strongly Disagree (STS)
- 2) Disagree (TS)
- 3) Neutral (N)
- 4) Agree (S)
- 5) Strongly Agree (SS)

With these points, respondents were evaluated in a flat form check questionnaire. We also paid attention to its validity and reliability requirements before distributing the questionnaire. The sampling was using non-probability technique where sampling does not provide equal opportunity for the population to be selected into the sample.

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RESULTS AND DISCUSSION

In this study, the authors used a multiple linear regression analysis with the model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

(1)

Where:

Y	= MSMEs
Players α	= Constant
X ₁	= Effort Expectancy
X ₂	= Performance Expectancy
X ₃	= Social Influence
e	= error

Table 2: Hail Uji Analisis Regresi Linear Berganda

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.575	2.098		1.227	.223
	Ekpektasi Usaha	.099	.049	.182	2.024	.046

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	Ekspetasi Kinerja	.181	.051	.343	3.545	.001
	Pengaruh Sosial	.301	.089	.309	3.362	.001

Dependent Variable: MSMEs Players
Source: The results using SPSS 26
(2022)

Based on the table above, the multiple linear regression equation can bemade as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

(2)

$$Y = 2.575 + 0.099 \text{ Effort Expectancy} + 0.181 \text{ Performance Expectancy} + 0.301 \text{ Social Influence} + e$$

(3)

Where:

Y = MSMEs Players
α = Constant
X1 = Effort Expectancy
X2 = Performance
Expectancy X3 = Social
Influence
e = Error

The effect of business expectations, performance expectations, andsocial influence on MSMEs players in using QRIS in Kelurahan Gandaria Selatan based on the results of the Ftest, the value obtained by Sig. of 0.000 <0.05 and the value of Fcount 17.668> Ftable 2.711. So, it can be confirmed that the business expectations, performance expectations and social influence simultaneously have a significant influence on MSMEs players in using QRIS with a case study in Kelurahan Gandaria Selatan.

CONCLUSIONS

This study aims to determine the effect of business expectations, performance expectations, and social influence towards MSMEs players, and to examine how business expectations, performance expectations and social influence affect MSMEs players simultaneously. Based on the results of data analysis and discussion that the researchers have described, it can be concluded that there is a positive and significant influence between the variables of business expectations, performance expectations and social influence on MSMEs players in using QRIS in Kelurahan Gandaria Selatan simultaneously.

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