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# Analysis of the Influence of Technology Acceptance Model on Interest in Using Qris: Study on Jakpreneur in Tambora Subdistrict

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A R T I C L E I N F O

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A B S T R A C T

This study aims to analyze the influence of the Technology Acceptance Model (TAM) on the interest to use QRIS among Jakpreneur of Tambora Subdistrict. Data were obtained by a quantitative approach by distributing questionnaires to 142 respondents. Data were analyzed using SEM-PLS. The results indicate that perceived ease of use, perceived usefulness, and perceived risk have a significant influence on the Interest to use QRIS on Jakpreneur in Tambora Subdistrict. Based on these findings, it is recommended that the government needs to improve education regarding the usefulness, ease of use, and risk prevention of QRIS and the results of this study can be used as recommendations in making policies related to the use of QRIS by Jakpreneur.

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## INTRODUCTION

The rapid development of technology in the era of globalization has pushed various sectors in Indonesia toward digitalization. One of the impacts of technological advancement is the use of digital payments. Digital payments are defined as a means of payment using electronic devices without the exchange of physical cash. Both payers and payees use digital devices to send and receive money, also known as electronic payments (Suryanto et al., 2022).

According to Dimas (2023), four types of digital payments are commonly used in Indonesia, such as banking cards (debit and credit cards), digital wallets (e-wallets), QRIS, and mobile banking. The use of digital payments today aligns with the National Cashless Movement (GNNT), initiated by Bank Indonesia, aimed at increasing public awareness of non-cash payment instruments. This is gradually fostering the emergence of a community or society that increasingly relies on non-cash payment methods (a cashless society), especially for economic transactions (Kamal et al., 2024).

One of the digital payment instruments created by Bank Indonesia is called Quick Response Code Indonesian Standard (QRIS), which was launched on August 17, 2019. QRIS enables merchants to conduct transactions more efficiently, as a single QR code allows buyers to scan and complete transactions using all financial services available on their mobile phones (OJK, 2019). According to Ahdiat (2022), Bank Indonesia's report states that in the second quarter of 2022, there were approximately 3.69 million merchants in DKI Jakarta that provided transactions through QRIS, and around 90 percent of QRIS users in DKI Jakarta were dominated by Small and Medium Enterprises (SMEs).

According to the Regulation of the Governor of DKI Jakarta Number 57 of 2022 on the Organization and Work Procedures of Regional Apparatus, the Department of Industry, Trade, Cooperatives, Small and Medium Enterprises of DKI Jakarta Province is designated as an agency responsible for coaching, empowering, developing, and controlling Small and Medium Enterprises, particularly those supported by the DKI Jakarta Provincial Government known as Jakpreneur. Moreover, the Sub-Department located in each Administrative City/Regency of DKI Jakarta Province assists the Department of Industry, Trade, Cooperatives, Small and Medium Enterprises in carrying out its duties and functions. The discussion in this study centered on the Sub-Department of Industry, Trade, Cooperatives, Small and Medium Enterprises of West Jakarta Administrative City. In an effort to empower SMEs in the age of globalization, the Sub-Department of Industry, Trade, Cooperatives, Small and Medium Enterprises of West Jakarta Administrative City is also guiding Jakpreneur in the West Jakarta area to implement digitalization of buying and selling transactions via QRIS. Thus, Jakpreneur are expected to register for QRIS.

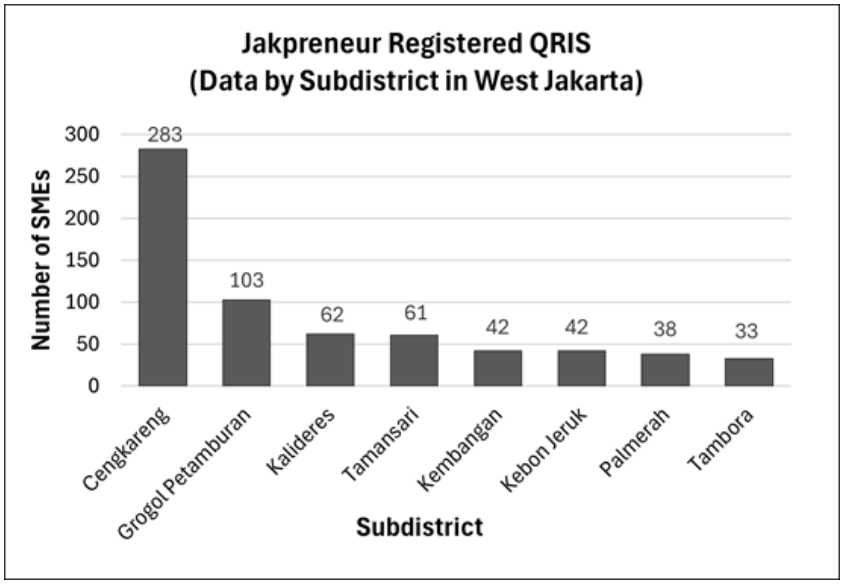


**Figure 1. Jakpreneur Registered QRIS (data by subdistric in West Jakarta)**

According to data taken from the Jakpreneur website, it shows that the SMEs which have reactivated or are still actively participating in various Jakpreneur program facilities in the West Jakarta area up to now are 7,253 SMEs. Of the many Jakpreneur in the West Jakarta area that are still active, it is known that the Jakpreneur who already have QRIS as a payment transaction tool are 764 SMEs.

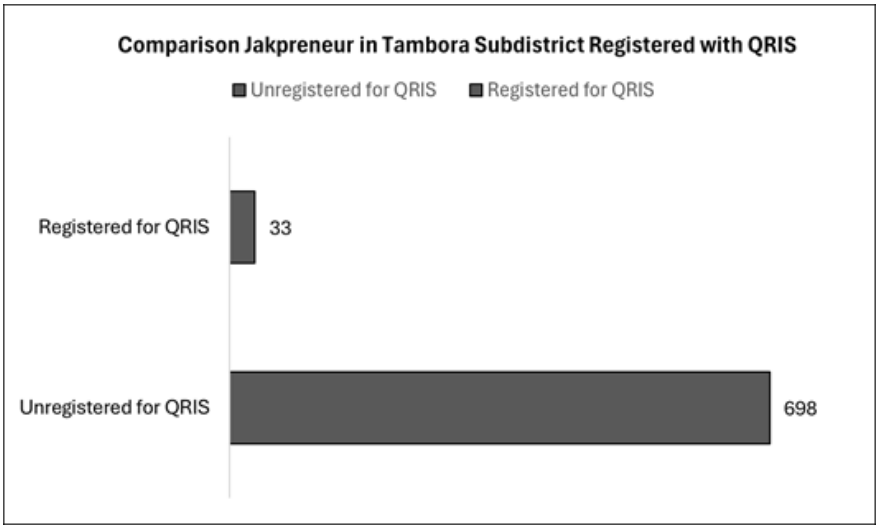


**Figure 2. Jakpreneur Registered QRIS in Tambora Subdistric**

According to Figure 2 above, it can be seen that from the total number of Jakpreneur in Tambora District that are still active until now, there are 731 SMEs. It is known that the number of Jakpreneur in Tambora District who do not have QRIS is 698 SMEs or around 95% of the total, while those who already have QRIS are 21 SMEs or around 5% of the total Jakpreneur in Tambora District.

Saraswati (2020), mentions that a person's interest in using or adopting a specific technology, like digital payment, can be assessed using the Technology

Acceptance Model (TAM), a theory introduced by Fred Davis in 1989. It clarifies that the key elements affecting an individual's interest can be described through Perceived Usefulness and Perceived Ease of Use. Furthermore, Risk Perception can be added in order to understand user assumptions regarding the risks arising from the use of a technology. Meanwhile, Syahril & Rikumahu (2019), defines Perceived Risk as the user's perception of the potential uncertainty in digital payment transactions.

Previous study conducted by Laloan et al. (2023), showed that Interest in Using QRIS is positively and significantly influenced by Perceived Usefulness and Risks, while it is unaffected by Perceived Ease of Use. Moreover, prior study by Ekawaty & Supriyanto (2022), demonstrated that Perceived Usefulness and Ease of Use positively and significantly influence Interest in Using QRIS, while Perceived Risk does not affect Interest in Using QRIS as a Payment tool for Culinary SMEs in Surakarta.

Based on the phenomenon of low interest in using QRIS among Jakpreneur in Tambora District, and seeing the research gap in the differences in the results of several studies above, regarding the influence of the Technology Acceptance Model (TAM) on interest in using digital payment technology, the author is interested in conducting research entitled "Analysis of the Influence of Technology Acceptance Model on Interest in Using Qris (Study on Jakpreneur In Tambora Subdistrict)". Therefore, it is expected that the factors that cause the low interest of SMEs (Jakpreneur in Tambora District) in using QRIS can be identified. Furthermore, the information obtained can be used as evaluation material; especially, for the Sub-Department of Industry, Trade of the West Jakarta Administrative City so that the number of Jakpreneur who use QRIS can increase more than before, especially in Tambora Subdistrict.

## LITERATURE REVIEW

### *Technology Acceptance Model*

The Technology Acceptance Model (TAM) was first introduced by Davis, Bagozzi, and Warshaw in 1989. This model is one of the theoretical frameworks used to understand and analyze various factors that influence an individual's acceptance or rejection of the use of a technology (Engko et al., 2023). This theory is generally used to examine how individuals respond to new technological developments and what variables play a role in the process of selection, adoption, and Interest to implement an innovation (Purwanto & Tannady, 2020). This model consists of two main constructs, Perceived Usefulness and Perceived Ease of Use (Sudiatmika & Martini, 2022). The reliability of the Technology Acceptance Model (TAM) theory has been proven through various previous studies, making it a relevant model for explaining user interest in adopting technology, including in the context of digital payments (Ericaningtyas & Minarso, 2021). As the application of TAM theory has become more widespread in various studies, this model has also undergone development, one of which is the addition of the construct of perceived risk as a variable that influences technology acceptance (Sholihin et al., 2024).

***Perceived Usefulness***

Perceived Usefulness are one of the most important factors influencing the acceptance, urgency, and utilization. Prior studies carried out by Khoiriyah et al. (2023), clarify that Perceived Usefulness gauges an individual's assurance in employing a specific technology. Venkatesh and Davis as cited in Sukmawati & Kowanda (2022), suggest that perceived usefulness can be measured based on several key indicators. These include whether users find the system helps them improve their job performance, increase their personal productivity, enhance their overall effectiveness, and provides them with distinct advantages.

***Perceived Ease of Use***

Essentially, perceived ease of use is all about whether someone sees a technology as straightforward and not difficult to use. Khoiriyah et al. (2023), further define it as the degree to which a person feels that adopting a technology will actually reduce the amount of work or energy they need to expend. In a study conducted by Yogananda & Dirgantara (2017) perceived ease of use was measured through three main indicators: ease in learning how to use the technology, ease in accessing or obtaining it, and ease in operating the technology.

***Perceived Risk***

As Sulastini & Warmika (2014), explain, risk perception is essentially a consumer's personal judgment regarding the potential loss of their sensitive private information. This includes evaluating the possibility that their data might be misused, potentially resulting in identity theft. Technology offers numerous benefits and conveniences in its use, yet there are still some individuals who refuse to use it due to issues of uncertainty and security. According to Priambodo & Prabawani (2016), risk is a state of uncertainty in a person's consideration to decide "yes" or "no" in using the technology.

***Behavioral Interest to Use***

An individual will be interested in using something if they perceive it as beneficial to themselves and brings them satisfaction (Kurniawan et al., 2020). According to Sati & Ramaditya (2020), interest indicators consist of three indicators, namely: interest in the object of interest, feelings of pleasure, and a tendency to use it.

***Hypothesis Development***

According to Sugiyono (2023), a hypothesis is a tentative answer to a research question. It is tentative because the answer is based only on relevant theory and not yet on empirical facts from research data collection. Previous research conducted by Laloan et al. (2023), showed that that Perceived Usefulness had a positive effect on the Interest of students at Sam Ratulangi University in Manado in using QRIS.

H1 = Perceived Usefulness has a positive and significant effect on SMEs Interest to use QRIS

A study by Wardhani & Sumiyati (2023), revealed that the perceived ease of use of ShopeePay positively influenced people's interest in using it in Surabaya.

H2 = Perceived ease of use has a positive and significant on SMEs Interest to use QRIS

In a previous research by Kamilah et al. (2024), it was found that risk perception has a positive effect on the Interest of MSMEs in using QRIS.

H3 = Perceived risk has a positive and significant on SMEs Interest to use QRIS.

Based on those findings, the following is a development of the hypothesis from this study:

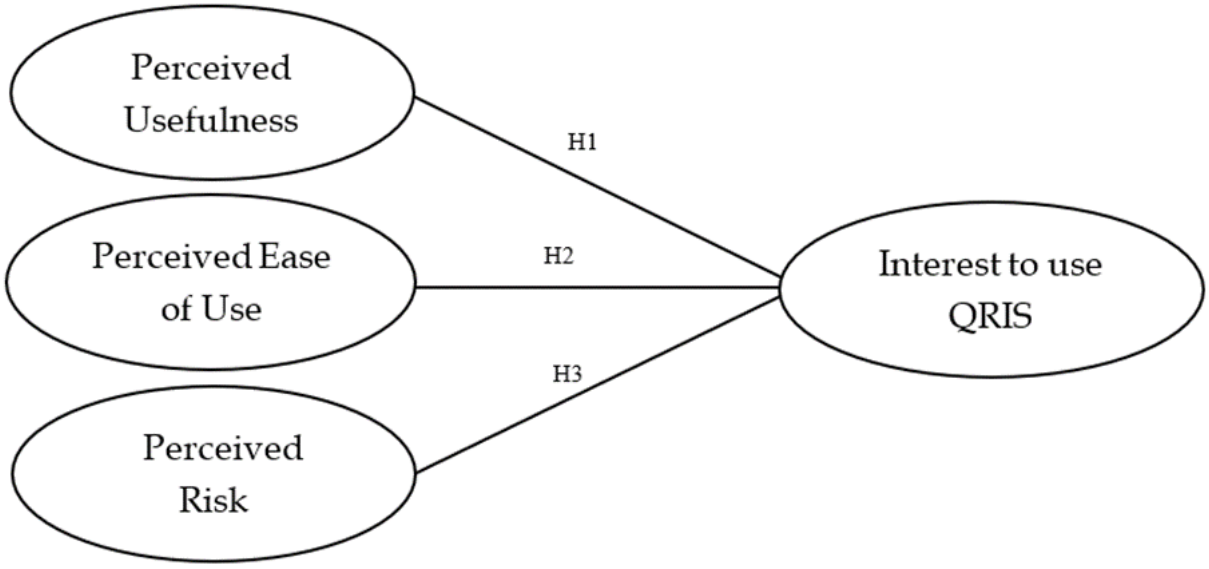


**Figure 3. Conceptual Framework**

## METHODOLOGY

The time required for this research is approximately 7 (seven) months starting from April to December 2024 at the Sub-Department of Industry, Trade, Cooperatives, SMEs of West Jakarta Administrative City.

This research was conducted using a causal research design. Causal research designs are used to identify cause-and-effect relationships between research variables (Rangkuti, 2015).

Population is the entire set of research subjects. In this study, the population consists of SMEs (Jakpreneur) in Tambora Subdistrict. A sample is a portion of the population that shares the same characteristics as the population. The sampling technique used in this study is purposive sampling, as the sample is determined by setting several criteria, such as: SMEs (Jakpreneur) in Tambora Subdistrict that are still actively participating in the Jakpreneur program facilitation up to the present and have not yet obtained QRIS.

The sample size to be used in this study was determined using Joseph F. Hair's method. In this method, the sample size is determined by multiplying the number of indicators by 5 or 10 (Risher & Hair Jr, 2017). In this study, there are 14 indicators used, so it can be determined that the sample size for this study is a minimum of 14 x 10 = 140 SMEs (Jakpreneur) in Tambora Subdistrict.

This study gathered primary data by distributing questionnaires through Google Forms. Respondents expressed their opinions using a 1-5 Likert scale, where 1 indicated "strongly disagree" and 5 indicated "strongly agree". Data analysis in this study consists of descriptive data analysis and PLS-SEM analysis. According to Ghozali (2023), the PLS-SEM analysis involved an Outer Model (measurement model) and an Inner Model (structural model), along with Bootstrapping for hypothesis testing. The Outer Model was assessed for validity (using convergent and discriminant validity) and reliability (using composite reliability). The Inner Model was evaluated based on its R-Square (R2) value, while the Goodness of Fit was determined by the RSMR value. Moreover, hypothesis test using Path Coefficient.

## RESEARCH RESULT

### *Steps to test your results here*

Out of the 140 total samples, the questionnaires were filled in by 142 employees. The details of the questionnaire distribution as follows:

Table 1. Questionnaire Respondents

| No. | Description | Amount | Percentage |
|---|---|---|---|
| 1 | Questionnaires filled | 142 | 100% |
| 2 | Questionnaires that can be processed | 142 | 100% |

From Table 2 below, it can be seen that out of 142 respondents, the percentage of women is higher than men. A total of 128 respondents or around 90% of respondents, were women. The remaining 14 respondents or around 10% of respondents, were men.

Table 2. Gender of Questionnaire Respondents

| No. | Description | Amount | Percentage |
|---|---|---|---|
| 1 | Male | 14 | 10% |
| 2 | Female | 128 | 90% |
| | **Total** | **142** | **100%** |

Table 3 below shows that out of the 142 respondents, most respondents were aged around 27-37 years, with a total of 66 respondents or around 46%. Details of the respondents' ages can be seen in the following table:

Table 3. Age of Questionnaire Respondents

| No. | Description | Amount | Percentage |
|---|---|---|---|
| 1 | >46 years old | 8 | 6% |
| 2 | 38-46 years old | 47 | 33% |
| 3 | 27-37 years old | 66 | 46% |
| 4 | 17-26 years old | 21 | 15% |
| | **Total** | **142** | **100%** |

Table 4 below shows that out of the 142 respondents, most respondents were SMEs in the culinary field, with a total of 104 respondents or around 73%. Details of the respondents' SMEs type of businesses can be seen in the following table:

Table 4. Types of SME Businesses

| No. | Description | Amount | Percentage |
|---|---|---|---|
| 1 | Culinary | 104 | 73% |
| 2 | Handicrafts | 23 | 16% |
| 3 | Fashion | 15 | 11% |
| | **Total** | **142** | **100%** |

From Table 5 below, it can be seen that out of the 142 respondents, most respondents were joining in Jakpreneur program since 2023 until now, with a total of 87 respondents or around 61%. Details of the respondents' year of joining Jakpreneur program can be seen in the following table:

Table 5. Year of Joining Jakpreneur Program

| No. | Description | Amount | Percentage |
|---|---|---|---|
| 1 | 2023 - now | 87 | 61% |
| 2 | 2021 - 2022 | 33 | 23% |
| 3 | 2018 - 2020 | 22 | 16% |
| | **Total** | **142** | **100%** |

Before testing the hypothesis, the collected data is tested for validity and reliability first. Validity and reliability tests using the Outer Model on SmartPLS consist of Validity Test using convergent validity and discriminant validity calculations and Reliability Test using composite reliability calculations. The results of the validity test and reliability test are as follows:

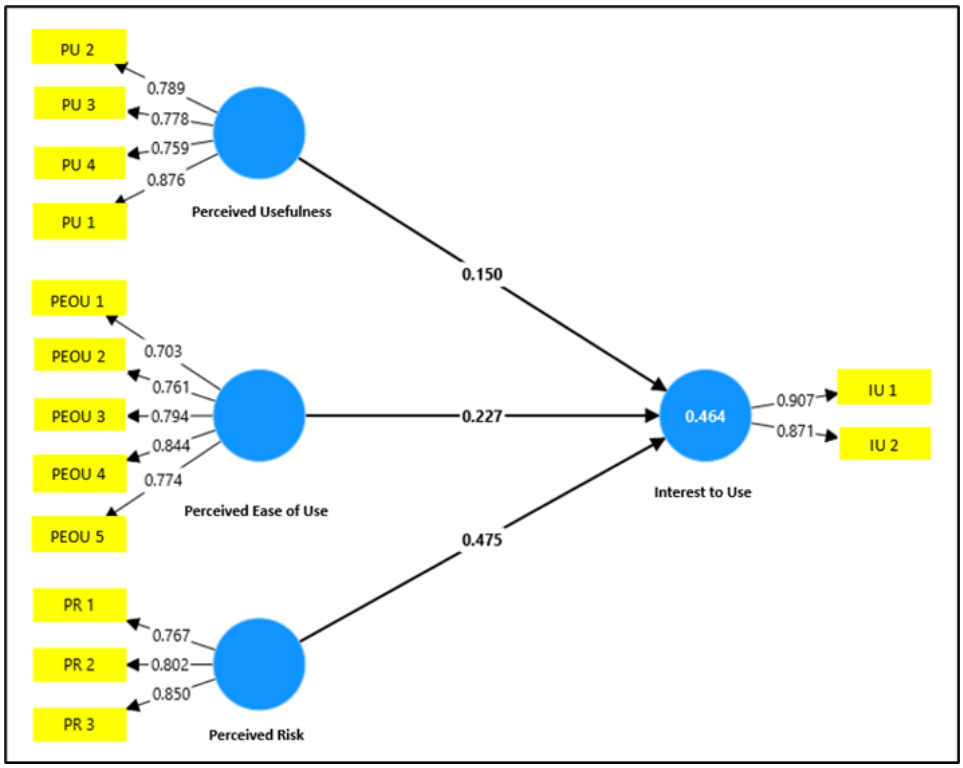


**Figure 4. Outer Model**

Convergent validity was assessed using the outer loading values, which are detailed in the table below:

Table 6. Outer Loadings

| Indicator | Outer Loadings | Description |
|---|---|---|
| IU 1 | 0.907 | Valid |
| IU 2 | 0.871 | Valid |
| PEOU 1 | 0.703 | Valid |
| PEOU 2 | 0.761 | Valid |
| PEOU 3 | 0.794 | Valid |
| PEOU 4 | 0.844 | Valid |
| PEOU 5 | 0.774 | Valid |
| PU 2 | 0.789 | Valid |
| PU 3 | 0.778 | Valid |
| PU 4 | 0.759 | Valid |
| PU1 | 0.876 | Valid |
| PR 1 | 0.767 | Valid |
| PR 2 | 0.802 | Valid |
| PR 3 | 0.850 | Valid |

Based on data in the table above, it's clear that most indicators for every research variable show outer loading values above 0.7. This leads us to conclude, in line with the convergent validity test, that all indicators used for each construct are valid.

Table 7. Heterotrait-Monotrait Ratio (HTMT)

| Indicator | Interest to Use | Perceived Usefulness | Perceived Ease of Use | Perceived Risk |
|---|---|---|---|---|
| Interest to Use | | | | |
| Perceived Ease of use | 0.668 | | | |
| Perceived Usefulness | 0.315 | 0.239 | | |
| Perceived Risk | 0.848 | 0.784 | 0.177 | |

The results of the Discriminant Validity analysis using the Heterotrait-Monotrait Ratio (HTMT) method confirmed that all construct pairs achieved discriminant validity. The value recommended by Hair Jr et al. (2021) for the HTMT test is a value is less than 0.90. The results confirm that the variables' HTMT values indeed meet this standard.

Table 8. Cross Loadings

| Indicator | Interest to Use (IU) | Perceived Ease of Use (PEOU) | Perceived Usefulness (PU) | Perceived Risk (PR) | Description |
|---|---|---|---|---|---|
| IU 1 | 0.907 | 0.509 | 0.310 | 0.591 | Valid |
| IU 2 | 0.871 | 0.453 | 0.151 | 0.536 | Valid |
| PEOU 1 | 0.292 | 0.703 | 0.370 | 0.443 | Valid |
| PEOU 2 | 0.508 | 0.761 | 0.227 | 0.491 | Valid |
| PEOU 3 | 0.453 | 0.794 | 0.078 | 0.440 | Valid |
| PEOU 4 | 0.404 | 0.844 | 0.057 | 0.485 | Valid |
| PEOU 5 | 0.392 | 0.774 | 0.040 | 0.490 | Valid |
| PU 2 | 0.141 | 0.132 | 0.789 | 0.023 | Valid |
| PU 3 | 0.223 | 0.198 | 0.778 | 0.182 | Valid |
| PU 4 | 0.172 | 0.128 | 0.759 | 0.094 | Valid |
| PU1 | 0.272 | 0.136 | 0.876 | 0.149 | Valid |
| PR 1 | 0.441 | 0.555 | 0.098 | 0.767 | Valid |
| PR 2 | 0.483 | 0.496 | 0.083 | 0.802 | Valid |
| PR 3 | 0.596 | 0.438 | 0.177 | 0.850 | Valid |

An examination of the table reveals that each variable's indicators exhibit stronger values when compared against indicators from the other variables. Indicators on the IU variable have a higher value than indicators on the PEOU, PU, and PR variables. Indicators on the PEOU variable have a higher value than indicators on the IU, PU and PR variables. Indicators on the PU variable have a higher value than indicators on the IU, PEOU and PR variables.
Indicators on the PR variable have a higher value than indicators on the IU, PEOU and PU variables. Therefore, it can be concluded that based on the results of the discriminant validity-cross loading test, all indicators representing each variable are valid.

The following table displays the reliability value based on Cronbach's alpha, Composite Reliability (rho_a), and Composite Realibility (rho_c):

Table 9. Composite Realibility

| Indicator | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Description |
|---|---|---|---|---|
| Interest to Use | 0.738 | 0.750 | 0.883 | Reliabel |
| Perceived Ease of Use | 0.836 | 0.849 | 0.883 | Reliabel |
| Perceived Usefulness | 0.818 | 0.858 | 0.878 | Reliabel |
| Perceived Risk | 0.735 | 0.753 | 0.849 | Reliabel |

Referring to the table above, all variables show values greater than 0.70, which leads to the conclusion that each possesses a high level of reliability.

Furthermore, following the completion of the validity and reliability tests, a structural model test (Inner Model) is conducted by examining the R-Square value, which reflect the extent to which variations in the dependent variable can be explained by the independent variables. The results of the R-Square analysis are presented in the table below:

Table 10. R-Square

| Variable | R-square | R-square adjusted |
|---|---|---|
| Interest to Use (IU) | 0.464 | 0.453 |

As shown in the table above, the R-Square for IU stands at 46.40%. This implies that PU, PEOU, and PR account for 49.50% of the variance in IU. The remaining 53.60% of the variance is attributed to external variables not covered in this study.

Furthermore, a model fit measurement was conducted to show the overall feasibility and accuracy of a model, which serves as validation in PLS-SEM. The results of this measurement are as follows:

Table 11. Model Fit

| | Saturated model | Estimated model |
|---|---|---|
| SRMR | 0.091 | 0.091 |

The SRMR value of 0.091 is less than 0.10, meaning that the PLS model used fits or meets the Goodness of Fit model criteria.

After the outer model and inner model tests are carried out, hypothesis testing was conducted using bootstrapping, which shows the direct influence of a variable that affects the affected variable. The bootstrapping results can be seen in the path coefficients output as follows:

Table 12. Path Coefficients

| Variable | Original sample (O) | T statistics | P values | Description |
|---|---|---|---|---|
| PU -> IU | 0.150 | 2.185 | 0.029 | Positive & significant |
| PEOU -> IU | 0.227 | 3.020 | 0.003 | Positive & significant |
| PR -> IU | 0.475 | 6.670 | 0.000 | Positive & significant |

The findings in the table reveal that PU significantly influences IU. The positive original sample (O) value of 0.150, combined with a T-statistic of 2.185 (surpassing 1.64) and a p-value of 0.029 (below 0.05), confirms this significant relationship. Similarly, PEOU demonstrates a significant positive effect on IU. This is evidenced by its positive original sample (O) value of 0.227, a T-statistic of 3.020 (exceeding the 1.64 t-table value), and a p-value of 0.003, which is substantially lower than 0.05. Furthermore, PR similarly shows a significant

positive effect on IU. Its original sample (O) value is a positive 0.475, its T-statistic of 6.670 surpasses the t-table value of 1.64, and its p-value is 0.000, making it less than 0.05.

## DISCUSSION

### *Testing the effect of Perceived Usefulness on Interest to Use QRIS*

Research findings indicate that Perceived Usefulness has a significant positive impact on the Interest in Using QRIS among SMEs, specifically Jakpreneur businesses in Tambora Subdistrict. This aligns with Ekawaty & Supriyanto (2022), who also found that perceived usefulness positively and significantly influences the interest in using QRIS as a payment method for SMEs in Surakarta. Essentially, perceived usefulness measures how much users are drawn to a technology based on how beneficial they believe it will be for their everyday activities. According to Atriani et al. (2020), perceived usefulness significantly and positively impacts people's interest in adopting new technology. This means that the more beneficial SMEs perceive QRIS payments to be, the more likely they are to be interested in using QRIS as a payment method. In the context of Jakpreneur SMEs in Tambora District, the low adoption rate of QRIS indicates that there is still a lack of knowledge among SMEs regarding the benefits of using QRIS as a payment method.

### *Testing the effect of Perceived Ease of Use on Interest to Use QRIS*

Research indicates that Perceived Ease of Use significantly and positively influences Interest in Using QRIS among Small and Medium Enterprises (SMEs), specifically Jakpreneur businesses in Tambora Subdistrict. This finding echoes Abdussalam (2023), who similarly observed a substantial positive impact of perceived ease of use on the inclination to adopt QRIS as a payment method for culinary SMEs in Sleman Regency. Essentially, ease of use refers to how much effort users anticipate needing to employ a system. Therefore, the more straightforward and effortless SMEs perceive QRIS payments to be, the greater their enthusiasm will be for utilizing QRIS as a payment instrument. As Ekawaty & Supriyanto (2022) explain, Perceived Ease of Use suggests that people are more inclined to adopt a new technological system if they believe it's straightforward to use. Conversely, if a system seems difficult, they're likely to avoid it. Consequently, if the adoption of QRIS among SMEs (Jakpreneur in Tambora District) remains low, it implies that these businesses still find QRIS challenging to use.

### *Testing the effect of Perceived Risk on Interest to Use QRIS*

Research findings indicate that Risk Perception significantly and positively influences Small and Medium Enterprises (SMEs) in Tambora District (Jakpreneur) interest in using QRIS. This aligns with Kamilah et al. (2024), conclusions, which also found a positive and notable impact of risk perception on MSMEs' inclination to use QRIS as a payment method in North Cikarang. Risk perception generally refers to an individual's anticipation when considering the purchase or use of a product. It's essentially the awareness of uncertainty that could lead to undesirable outcomes. This perception is highly personal; for

example, two different individuals using or acquiring the same product might have distinct views on its associated risks (Rahmadi & Malik, 2016). In this particular research, the risk factors identified included concerns about theft, fraud, and the expenses linked to using QRIS for transactions. Most of the people surveyed admitted these risks exist. This acknowledgment significantly influenced how they viewed those risks, which then affected their willingness to start using QRIS among Tambora District's Jakpreneur SMEs.

## CONCLUSIONS AND RECOMMENDATIONS

It can be concluded from this study that Perceived Usefulness significantly and positively impacts Interest in using QRIS among SMEs (Jakpreneur) in Tambora Subdistrict. This research suggests that when individuals view a technology as beneficial, they're more likely to be interested in adopting it. Essentially, a technology is considered useful if it helps speed up tasks, increases productivity, and improves overall effectiveness.

Perceived Ease of Use has likewise demonstrated a significant and positive impact on interest in using QRIS. This study indicates that when a technology is easy to comprehend, people show more interest in using it. We consider a technology easy to use if it's understandable, controllable, requires minimal effort, and streamlines work. This study further proves that Perceived Risk significantly and positively impacts technology adoption. Every technology carries inherent risks, and concerns about these often make people think twice before using a particular one. When it comes to digital payment technology, the common risks include fraud, data theft, and associated costs.

The local government, particularly the Sub-Department of Industry, Trade, Cooperatives, Small and Medium Enterprises of the West Jakarta Administrative City, in collaboration with digital payment service providers, along with digital payment providers, should focus on boosting understanding among Tambora Subdistrict's SMEs (Jakpreneur). They can do this by offering soft skills training on digital payments, especially regarding the benefits, ease of use, and risk prevention linked to QRIS. To further enhance interest in QRIS adoption, special regulations for Jakpreneur are also necessary. For example, the DKI Jakarta Provincial Government could make QRIS registration a mandatory requirement for Jakpreneur wanting to participate in government-facilitated bazaars. This would streamline payment transactions for everyone involved.

## ADVANCED RESEARCH

In future research, it is recommended that the scope of the research could be expanded to include all SMEs (Jakpreneur) in the West Jakarta area. Thus, the research findings can provide a more accurate picture due to a broader research sample. Additionally, future research is advised to include other variables that not tested in this study such as perceived trust. Furthermore, future research could utilize more comprehensive technology acceptance theories like the Unified Theory of Acceptance and Use of Technology (UTAUT).

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