# Adoption of QRIS as a Digital Payment Mode in the Culinary Subsector: A Conceptual Framework Study

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**Abstract.** Promoting the use of digital payment and ensuring financial inclusion is crucial in an era where digital transformation and changing behavior change at an unpredicted pace. One of the approaches done by the Indonesian Government Association to streamline digital transactions and enhance financial inclusion is launching the Quick Response Code Indonesian Standard (QRIS). This research study aims to develop a conceptual framework for understanding the adoption of the QRIS in the culinary subsector. The culinary subsector is chosen as it is one of the highest digital adoption sectors in Indonesia. This study employs a qualitative approach to analyze the factors influencing the adoption of QRIS in the culinary subsector, focusing on the unique characteristics and challenges faced by businesses in this industry through a systematic literature review technique. The research draws on existing literature on technology adoption, innovation diffusion, and payment systems to develop a comprehensive conceptual framework. This framework incorporates various factors such as performance expectancy, effort expectancy, facilitating condition, merchant compatibility, relative advantage, perception of ease, perception of risk, trust, and knowledge that are deemed significant in the QRIS adoption on micro and small businesses in the culinary subsector. The finding shows that perception of ease becomes the most significant factor that relates to how QRIS could help them in achieving significant performance. This research is expected to support the growth of digital payment systems in the culinary subsector, fostering financial inclusion, improving transaction efficiency, and driving the overall development of the Indonesian culinary industry.

**Keywords:** QRIS, digital payment, MSMEs, culinary subsectors

## 1 Introduction

The development of information technology is increasingly expanding to all sectors, both the manufacturing and service industries [1], [2]. Along with the development of IT, the Industrial Revolution 4.0 and the Covid19 pandemic have increased the use of technology in all aspects of society [3], [4]. Both have changed the habits and way of life of people who tend to want everything fast, instant, and efficient. This can be seen from the number of noncash transactions which have continued to increase since


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emoney and m-banking began to be in demand from the public [5]. With the increasing use of the internet via smartphones, making non-cash p^ppayments including electronic money instruments more widely used in society.

The rise of financial technology has brought out alternatives to digital payments including electronic money. Electronic money that has been used for online and offline payments can make it easier for traders to transact, especially MSMEs. The number of MSMEs dominates the Indonesian economy as many as 99% units of all national business actors [6]. MSMEs also contributed 60.5 % to GDP and employment as many as 96.9 % of the total absorption of the national workforce.

According to research from Boston Consulting Group in 2022, the culinary (F&B) sector has the highest digital adoption (70%) among other sectors in Indonesia [7] In addition, the culinary sector is among the top three contributors to GDP [8]. The high contribution to employment and the country's economy increases the importance of having digital payment on micro and small businesses in culinary industries as it enables more streamlined transactions [9], improves customer experience[10], and enhances operational efficiency for MSMEs [11].

Quick Response Code Indonesian Standard (QRIS) is a payment standard using a QR Code that has been determined by Bank Indonesia and then used to facilitate payment systems in Indonesia [12]. With QRIS, payment transactions are expected to be more efficient, easy, and inexpensive [13], [14]. So that financial inclusion in Indonesia becomes faster, MSMEs are more advanced and able to drive the country's economic growth. The advantages possessed by QRIS include being able to accept switching from various types of different merchants [15].

The adoption of QRIS (Quick Response Code Payment) and other digital payment modes in the culinary subsector can significantly contribute to financial inclusion by providing greater accessibility to financial services for individuals who are unbanked or have limited access to traditional financial institutions. Some of the contributions include reduced reliance on cash and wider customer reach.

QRIS may reduce reliance on physical cash transactions. Digital payments reduce the reliance on physical cash transactions. Previous research has shown that handling cash can be risky and inconvenient [16], [17] especially in the time of covid[18]. By acaccepting digital payments, businesses in the culinary subsector can cater to a wider customer base, including those who may not have access to or prefer not to use traditional banking services [19], [20].

By reducing reliance on cash, lowering transaction costs, and providing easier access to financial services, digital payments open up new opportunities for individuals and small businesses to participate in the formal financial system. This not only benefits the culinary industry but also contributes to overall economic development and poverty reduction.

Even though QRIS has many benefits in using it as a non-cash payment instrument, many MSMEs do not want to use QRIS due to a lack of awareness and lack of understanding of the QRIS payment system [21]. Moreover, it is also still difficult for some MSMEs and consumers/society to implement because of the lack of infrastructure & and digitalization knowledge, and the tendency of people to use cash rather than non-cash [21]

In addition, to review what influences the interest of MSMEs in using the QRIS system, a theory is needed that can measure the acceptance and use of technology. One of the theoretical models used to measure the level of utilization and acceptance of information technology is the Technology Acceptance Model (TAM). TAM is a research model developed by Davis.

TAM is one of the models that can be used to analyze the factors that influence the acceptance of a system/information system. The TAM research model assumes that the adoption of technology by users is determined by two perceptions, namely: perceived usefulness, and perceived ease of use. Research from [22] summarizes important factors related to technology adoption, especially in financial technology, and finds that financial related technologies are advised to use extended TAM with additional trust variables.

On the other hand, Trust is another relevant concept in technology acceptance particularly in digital payment [23]. Research from various researchers shows different findings on how trust influences the adoption of digital payment. [23] found that trust has a positive and significant effect on digital payment while [24] found that trust holds a negative and insignificant effect in determining the use of digital payment.

Understanding the perceptions of MSMEs and factors that influence their adoption of QRIS for business transactions is crucial to inform the development of financial inclusion. It will also enable policymakers to utilize appropriate instruments that will boost financial inclusion and digital literacy based on the needs of MSMEs when implementing QRIS in their businesses.

The current study is preliminary research to answer the question of what factors affect the use of QRIS by MSMEs in the culinary subsector using qualitative data. As stated by [25], existing literature on digital payment adoption is still limited, especially about QRIS as a digital payment facility in Indonesia. The results of this study will be the basis of further study to determine the relationship between factors that influence QRIS adoption and intention to use QRIS. This study is among the first to review QRIS adoption on MSMEs in the culinary subsector in Indonesia.

Based on the problem statement above, this research aims to develop a conceptual framework for understanding the adoption of the Quick Response Code Indonesian Standard (QRIS) in the culinary subsector. This research will contribute to enhanced Financial Inclusion. The adoption of QRIS as a digital payment mode in MSMEs can contribute to enhancing financial inclusion. By accepting digital payments through QRIS, MSMEs can provide greater access to financial services for individuals who may not have access to traditional banking facilities. This study will shed light on the potential of QRIS adoption in promoting financial inclusion and reducing the reliance on cash transactions in MSMEs.

### 1.1 Digital payment modes in the culinary industry

In recent years, there has been a significant shift towards digital transformation in the culinary subsector. Many MSMEs have adopted online platforms and food delivery services to reach a broader customer base. This trend has been accelerated further due

to the COVID-19 pandemic, with MSMEs adapting to changing consumer behavior and preferences [28].

The culinary industry has witnessed a significant shift toward digital payment modes in recent years. As technology continues to advance and consumer preferences evolve, digital payment options have become increasingly popular in the culinary subsector [25]. According to [28], aside from cash payment still becomes the major preference in Indonesia, noncash payments are getting popular, payment using debit cards or online bank transfers accounts for (45.94 percent), electronic money (43.14 percent), credit cards or online credit (38.05 percent), and others.

Mobile payment apps are widely used in the culinary industry. According to Click or tap here to enter text., electronic money for daily transactions such as transportation, fast food delivery, and shopping has been popular among Indonesian consumers, especially the young generation who are technology savvy.

Along with the development of various marketplaces and digital platforms that facilitate the process of trade transactions, digital based payment technologies have also developed [32], including GoPay, OVO, Shopee pay, and Quick Response Code Indonesia Standard (QRIS). QR code payments have gained traction in the culinary sector. Customers can scan a QR code displayed at the restaurant or on their bill using a mobile payment app, which deducts the payment from their linked account or wallet [33]

In addition, there are also In-app Wallets. Some restaurants and food delivery platforms have their own digital wallets within their apps, like Gojek, Grab, and Shopee Food. Customers can load funds into these wallets and use them to make payments for orders. This offers convenience and seamless transactions within the app ecosystem [12].

### 1.2 Quick Response Indonesian Standard (QRIS)

According to [33], the Quick Response Code Indonesian Standard (QRIS) is a unification of various types of QR from various Payment System Service Providers (PJSP) using a QR Code. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with the QR Code can be easier, faster, and more secure.

QRIS allows customers to make payments swiftly and easily using their smartphones by just scanning QR codes without the need to install many applications [34]. This eliminates the need for physical cash or cards, which can be especially beneficial in busy or crowded environments like restaurants and in the time of the pandemic Covid19 and new normal.

According to [34], from customers' perspective, some people tend to avoid using QRIS due to several reasons including technology failure, lack of understanding, network constraints, and the availability of QRIS at merchants.

## 2 Methods

This article was written using a qualitative approach focused on analyzing factors influencing the adoption of QRIS in the culinary subsector, focusing on the unique characteristics and challenges faced by businesses in this industry based on secondary data obtained from previous literature. A qualitative approach is chosen as it enables a more in-depth examination of the case studies that can better capture the unique characteristics and challenges faced by businesses in the culinary industry. Moreover, according to Hirschheim & Klein (2012), there is a need for more qualitative research methods in information system research particularly in technology acceptance [35].

The research applies critical review methods to describe phenomena and elaborate factors described in data and facts from studies published in national and international journals and other sources. To collect the data and investigate the facts, these were obtained from journals, afterward, analysis and interpretation are then performed. The data were screened using inclusion and exclusion criteria and then screened according to keywords, title, abstract, and full paper. The research steps are illustrated in the figure 1 below.

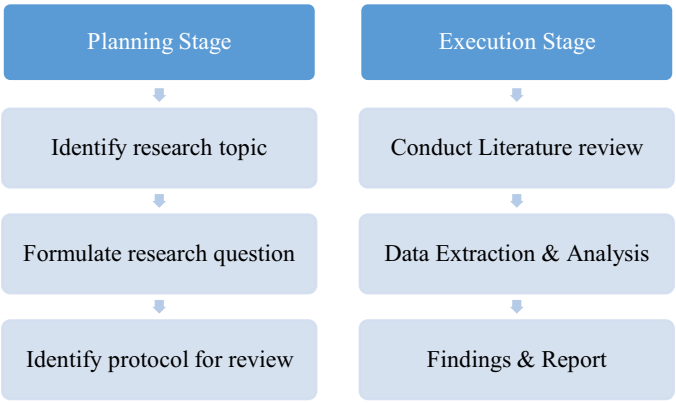


**Fig. 1.** Research Step

The research design is divided into two stages: planning and execution stage. The planning stage is the initial stage of the research whereby authors identify the research topics, formulate clearly defined research questions, and ensure the review to answer the research question has not been conducted before. This is to ensure the usability and applicability of this study. Afterward, a protocol standard is set to determine the study inclusion and exclusion criteria. In the execution stage, authors conduct a literature review based on the protocol that has been determined, extract the data, and conduct the analysis, in the end, authors organize the findings and report, as well as process it into the manuscript.

Table 1 shows the inclusion and exclusion criteria of articles reviewed to identify the factors influencing QRIS adoption on MSMEs in the culinary sector. The articles

included are published in conference papers or journal articles between 2013-2023, empirical research, and written in English and/or Bahasa.

**Table 1.** Inclusion & Exclusion Table

| | |
|---|---|
| Range | 2013-2023 |
| Type of Articles | Empirical research, conference paper, and journal article |
| Language | English, Bahasa |

Table 2 shows the screening process of the literature review. Based on the literature search on keywords, there are not many articles discussing MSME's intention to use QRIS that focus on the culinary sector. On the initial search using the Scopus database with keywords "Publish or Perish on Google Scholar between 2013-2023, there is no article found when authors searched using the keyword "Adoption of QRIS". Afterward, the next phase of the search found 3 articles with the keywords "Adoption of QRIS in the culinary sector" yet after the full paper screening, only 1 included as it is the only one who specifies on small businesses and mentioned the F&B industry on the respondent profile. Besides, the search uses the Google Scholar database which includes results from Scopus, yielding 582 articles. After that, the authors conducted title and abstract screening so that only 28 articles went into full paper screening. Among the 28 articles, only 4 (including results from Scopus) specify the MSMEs in the F&B or culinary sector.

**Table 2.** Screening Process

| Database | Keywords | Keyword Screening | Abstract Screening (QRIS) | Included |
|---|---|---|---|---|
| Scopus | Adoption of QRIS in the culinary sector | - | - | - |
| Scopus | Adoption of QRIS | 3 results | 2 results | 1 |
| Scopus | Adoption of digital payment in the culinary industry | | | |
| Google Scholar | Adoption of QRIS in the culinary sector | 581 results | 28 results | 4 |

After the data was collected, the authors analyzed the studies derived from the analysis using a narrative approach. The results of the analysis can be seen below.

## 3 Results and Discussions

### 3.1 Overview of the data collected.

The search yields 4 case studies to discuss. 4 case studies were derived from articles that discuss technology adoption on MSMEs in the culinary sector. The overview of the data collected is presented in the table below.

**Table 3.** Past literature on QRIS intention to use and efficiency of QRIS on MSMEs

| Title | Author | Topic |
|---|---|---|
| Behavior Intention Penggunaan Digital Payment QRIS Berdasarkan Model Unified Theory of Acceptance and Use of Technology (UTAUT) (Studi pada UMKM Sektor Industri Makanan & Minuman di Kota Jambi) | [36] | Intention to Use QRIS on MSMEs in the F&B Industry |
| QRIS Efficiency in Improving Digital Payment Transaction Services for Culinary Micro-Small and Medium Enterprises in Depok City | [37] | Measuring QRIS efficiency on Culinary MSMEs |
| Integrated QR Payment System (QRIS): Cashless Payment Solution in Developing Country from Merchant Perspective | [38] | Intention to use QRIS on MSMEs |
| Adoption of QRIS payment system on the intensity of interest in use on micro, small and medium enterprises | [39] | Intention to use QRIS on MSMEs |

Pangestu & Pasaribu (2022) used the UTAUT model as the basis of analyzing 80 MSMEs in the F&B sector in Jambi city through multiple regression analysis and found that performance expectancy and effort expectancy variables have a significant effect on behavior intention to use digital payment QRIS. On the other side, they also found that social influence and facilitating conditions have no significant effect on behavior intention to use digital payment QRIS [36]. Listiawati (2019) analyzed the efficiency of using QRIS in 114 culinary MSMEs in Depok City through the Wil-coxon Match Pairs test and found that QRIS increases the efficiency of MSME's digital payment in the culinary industry [40].

Rafferty & Fajar (2022) examines the integrated QR code payment service (QRIS) adoption by retailers in Indonesia to 300 MSMEs analyzed through the PLS-SEM application and found that merchant compatibility, facilitating conditions, trust, and relative advantages are drivers for MSMEs using this payment method [38]. Rahman & Susanto (2022) used a quantitative approach in analyzing 100 MSMEs in Padang city with Partial Least Square (PLS) Structural Equation Model application (SEM), and found that knowledge, perception of benefits, perception of ease, and perception of risk have a positive and significant effect on the intensity of interest in using QRIS [39].

### 3.2 Factors influencing the adoption of QRIS on MSMEs in the culinary sector.

Based on previous literature that discussed the adoption of QRIS on MSMEs in the culinary industry, there are several factors that are deemed significant influencing the adoption including knowledge, perception of ease, perception of risk, merchant compatibility, facilitating conditions, trust, and relative advantages as well as performance expectancy and effort expectancy.

Among the 4 articles, perceptions of ease and usefulness are mentioned the most. Perception of ease and usefulness have the same characteristics as performance expectancy and effort expectancy. Performance expectancy and effort expectance are variables in the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh in 2003 [41] , while perceived ease of use and perceived usefulness are variables in the Technology Acceptance Model developed by Davis in 1985 [42]

Performance expectancy is defined as "the degree to which an individual believes that using the system will help him or her to attain gains in job performance". This construct is derived from five existing constructs perceived usefulness (TAM/TAM2 and CTAM-TPB), extrinsic motivation (MM), job fit (MPCU), relative advantage (IDT), and outcome expectation (SCT) [41]. Although performance expectancy is considered significant in most studies about QRIS, some of the past literature that discussed digital payment adoption found that performance expectancy does not have a significant effect on the intention to use when the technology is still at the introduction stage of the product life cycle [43].

Effort expectancy is defined as "the degree of ease associated with the use of the system". This concept is derived from the existing models: perceived ease of use (TAM/TAM2), complexity (MPCU), and ease of use (IDT). Though previous literature on QRIS shows a positive and significant effect of effort expectancy towards intention to use, there are also different findings in papers that discuss digital payment adoption. found that effort expectancy is not significant due to the difficulty that users face when using digital payment, thus they do not feel the ease associated with the system.

Relative advantage is defined as the degree to which using an innovation is perceived as being better than using its precursor [44]. Perceived usefulness is the degree to which a person believes that using a particular system would enhance his or her job performance (Davis, 1989). Knowledge, in the context of QRIS adoption, is knowledge of Fintech services, influenced by the competence and suitability of the person with the technology that will be used appropriately [45]. Perceived risk is defined as expectations of losses or sacrifices in using risky technology (digital payment) [46].

Below is the conceptual framework for factors influencing the adoption of QRIS on MSMEs in culinary subsectors (Figure 2).

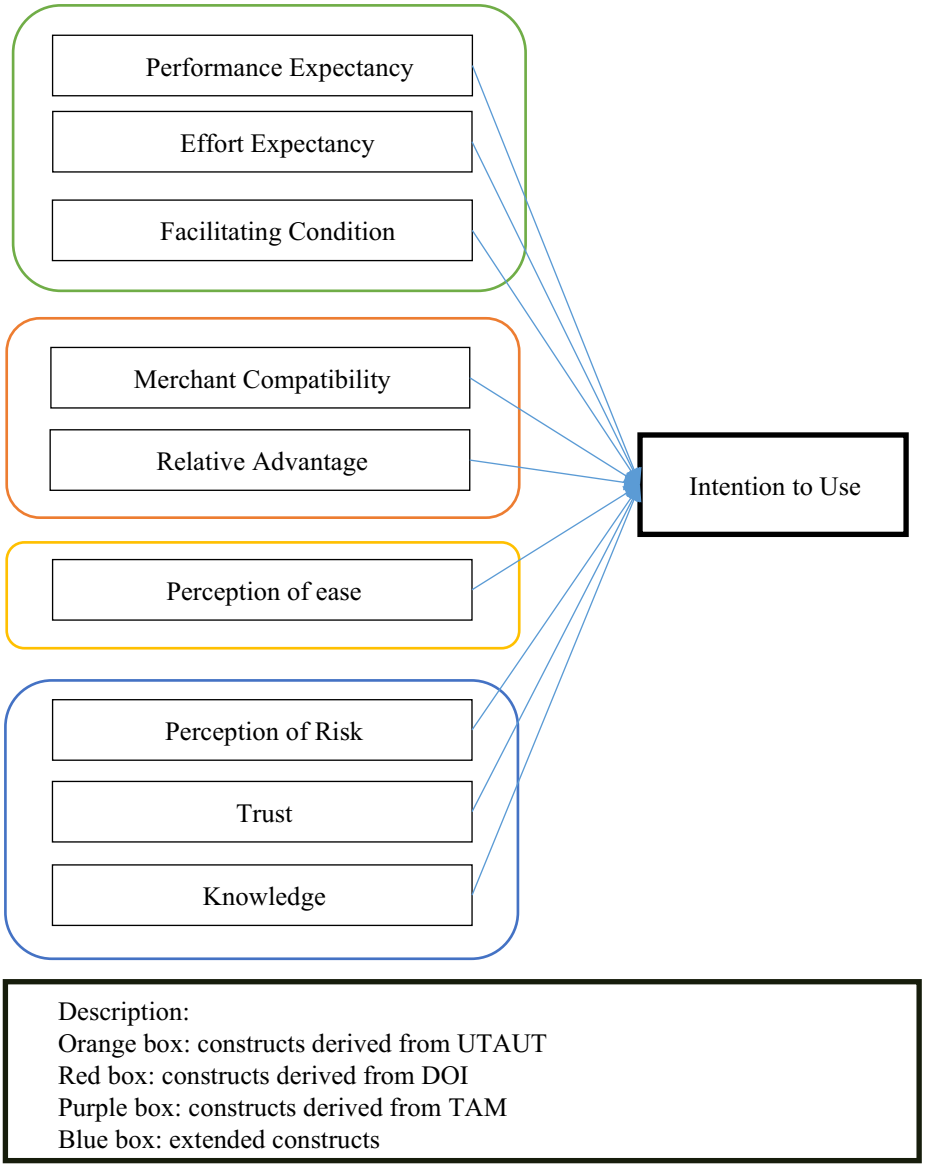


**Fig. 2.** Conceptual framework

### 3.3 Challenges and barriers to QRIS adoption

According to [15], aside from the lack of regulation on the QRIS implementation, there is still a limited number of service providers that use digital payments. Additionally, in

certain areas with inadequate internet connectivity, the adoption of QRIS can be hindered. Without reliable internet connectivity or suitable devices, businesses may face difficulties in accepting QRIS payments, thus impeding adoption. According to [12], many MSMEs faced obstacles of lack of equipment/facilities to operate QRIS and a lack of confidence to use QRIS for their business transactions.

In addition, [12] also found that most respondents experienced internet instability, lack of internet quota, and internet fees become the obstacle of QRIS adoption. [47] also found that the unpreparedness of the resources provided when something happens beyond the trader's expectations, or the contact provided to convey related to the constraints felt by the trader but not given a solution that can solve constraints experienced by traders become the obstacles faced by MSMEs.

## 4 Conclusions

Ultimately, our study elucidates nine factors that influence QRIS adoption on MSMEs in culinary subsectors: performance expectancy, effort expectancy, facilitating condition, merchant compatibility, relative advantage, perception of ease, perception of risk, trust, and knowledge. The perception of ease becomes the most significant factor that relates to how QRIS could help them in achieving significant performance, such as in gaining higher income and easily monitoring their cash flow.

Whilst some benefits have been accepted by the MSME's culinary subsectors, the barriers need the attention of practitioners and policymakers. The acceleration of financial inclusion needs to be balanced with the readiness of regulation and infrastructure. The education of QRIS product knowledge needs to be intensified to the MSME as a potential market including understanding the risk and benefit of QRIS. Through the education/socialization of product knowledge, it would also reduce the perception of risk from the MSME.

Our study has found a framework of factors affecting the adoption of QRIS in MSMEs subsectors. An empirical study will result in a valid and reliable framework that can be adopted in culinary and other subsectors.

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