KnE Social Sciences

Knowledge E
enriching | engaging | empowering

Research Article

The Influence of Digital Literacy on Intention to Use QRIS by Using TAM as the Cashless Paying Method on MSME in Samarinda Seberang District

Kristin Wulansari*, Della Olivia Caterina Kalangit, Suminto

Business Administration Department, Politeknik Negeri Samarinda, Indonesia

Abstract.

This research was conducted to measure the influence of digital literacy with an intention to use QRIS by utilizing TAM (technology acceptance model) as supporting technology. The object of this research is the MSMEs of Samarinda Seberang District in East Kalimantan. Data collection was carried out through a self-filled questionnaire with a closed statement structure to confirm various information and concepts that explain the intention of using QRIS in MSMEs among MSME actors in Samarinda District, Samarinda. A total of 120 responses were used in this study. Based on the results of the analysis, it can be concluded that perceived usefulness (X1) significantly impacts intention to use (Y); perceived ease of use (X2) significantly impacts on intention to use (Y); perceived usefulness (X1) significantly impacts on perceived ease of use (X2); and Digital Literacy (X3) significantly impacts on intention to use (Y). This means that the intention to use QRIS as a payment application can be created through the perceived benefits, convenience created, and understanding of digital literacy owned by MSME members in Samarinda Seberang District. In summary, the findings of this investigation lend credence to the TAM theory which has been tested by previous researchers.

Keywords: digital literacy, perceived ease to use, perceived usefulness, intention to use, TAM, MSME

1. Introduction

Samarinda is the capital city of East Kalimantan, which will become one of the four buffer zones for the new IKN (National Capital) movement from Jakarta to East Kalimantan; even Samarinda is said to be the "heart" of a nation when IKN is established [1]. When discussing the economy of IKN supporting areas, Micro, Small, and Medium-Sized Businesses (MSMEs) are a prevalent factor in a region's economic strength, and their existence in the market cannot be disregarded. Compared to large enterprises, MSMEs are more able to adjust to quickly changing market conditions. Based on data from the Department of Cooperatives and SMEs in Samarinda, the number of MSMEs

OPEN ACCESS

constantly increases. In 2020, there were 39,042 MSMEs. In 2021, it reached 70,465 MSMEs; in 2022, there were 73,636 MSMEs [2].

MSMEs are comparable to the backbone of the national economy since they effectively accelerate economic growth by lowering the unemployment rate in Indonesia. As a result, MSMEs are vital and important to the nation's economy's recovery. [3] [4] [5]. Based on this, MSME is a market with great potential for the financial services industry [6]. Payment mechanisms, namely digital transactions, have undergone tremendous changes over the last few decades [7]. Evidence shows that users' preferences in using technology must be included: applicable, convenient, and fast [8] [9]. Must be utilised with information technology (IT), including MSMEs. In addition to increasing capability in business competition, the need for efficiency and effectiveness in business management demands readiness to adopt technology. A business that is not ready and assumes IT implementation will automatically be abandoned by customers [10] [11].

The QR Code Indonesian Standard is one of the modern applications of IT (QRIS). Created by the Indonesian Payment System Association and Bank Indonesia (BI), A single QR code from multiple Payment System Service Providers can be used to integrate multiple QR kinds with QRIS, a payment system (PJSP). The QRIS function facilitates the transaction process with a QR code to make it easier, faster and safer. So, we only need one QR code for all types of payments [12]. In addition to encouraging financial inclusion, which is one of the government's goals to improve the economy, QRIS's innovation also supports various payment, purchase and investment products. It can also help the creative economy in the MSMEs economy as a stimulus for more modern and adequate economic growth.

Based on this phenomenon, the novelty of this study is the readiness of creative industry MSMEs to adopt QRIS. This research is necessary because (1) empirical research examining the Intention to use QRIS for MSMEs in Samarinda is still relatively limited in the current condition. Studies on the determinants of adoption and Intention to use QRIS provide strategic information for the Government of Samarinda in formulating MSMEs development policies in supporting national economic growth. (2) existing empirical studies tend to examine the context of large companies so that their findings cannot be generalized to the MSMEs context because the two research contexts have fundamental differences in company size, economic scale, managerial model, type of IT required, and its IT governance system model. This research is measured through the TAM models with the variables Perceived Usefulness, Perceived Ease of Use, Digital Literacy, and Intention to Use [13] [14] [15][16][17].

2. Literature Review

2.1. Technology Acceptance Model (TAM)

The concept of reasoned action established by Fishbein and I. Ajzen is incorporated into the TAM model [18]. TAM is a model that establishes a connection between individual attitudes and behaviour regarding technology acceptance and cognitive beliefs. After explaining each recipient's information technology behaviour, TAM concludes that the main elements impacting technology use are perceived utility and perceived ease of use. According to Davis [19]. TAM predicts whether technology use will be acceptable based on the influence of two cognitive factors: perceived ease of use and perceived usefulness. TAM is based on what social psychologists refer to as a causal chain of attitudes, beliefs, intentions, behaviors [18] and who became famous for the Theory of Reasoned Action (TRA). A person establishes an attitude toward an object depending on how they intend to behave based on specific beliefs [19]. Adapted TRA by developing two beliefs specifically on technology use.

TAM is a behavioural model of information technology utilization in management information systems literature [19]. This model offers a theoretical framework for investigating the variables that account for software utilization and connecting them to user productivity. By building TAM on users' views of the advantages and usability of information technology, it focuses on attitudes regarding its use by users. Based on opinions about how simple it is to use the advantages of information technology, TAM is frequently used to forecast the degree of user adoption and utilization [20].

Therefore, The notions of perceived usefulness and perceived ease of use are used in this study to predict MSMEs' intentions to utilize QRIS in Samarinda Seberang District [21]. TAM is included in the midrange theory category, which is used to explain Information Systems adoption and utilization behaviour [22] was the first researcher to develop TAM in empirical studies and proposed three determinants of managerial computer use, which are [21]:

The intention is to apply QRIS as a rational behavior predictor. A user's Intention to use a particular technology is known as Intention to use. A person's attitude toward computer technology, such as their desire to add auxiliary devices, their drive to keep using it, and their desire to inspire other users, can be used to forecast how much they will use it.

The primary predictor of Intention to utilize QRIS is Perceived usefulness. Perceived usefulness is the extent to which a person believes that employing a particular technique

would enable them to achieve anything. In other words, a system can be used to improve that person's work performance.

The second predictor of Intention to utilize QRIS is perceived ease of use. Perceived Ease of Use is when someone believes using a particular system makes it easier to do something.

2.2. Digital Literacy

According to Ayun [23], The capacity to produce and share in various forms—such as effectively creating, elaborating, and communicating—as well as knowing when and how to use information technology tools to assist these activities, is known as digital literacy. Meanwhile [24] explains in more detail that digital literacy is the ability of a person to utilize digital technologies effectively so that he can access, manage, integrate, assess, and analyze digital resources to accomplish social growth and to produce media of expression, learn new things, and communicate with others in specific situations.

According to Anggreani et al. [25], digital literacy is not just about being able to read, write, listen, and communicate orally; it can also be thought of as a set of skills connected digitally. According to Syah et al. [26], digital literacy is finding, evaluating, and creating comprehensible text and other media across various digital platforms. Meanwhile, according to Case & During [27], to effectively participate in society, people must have specific interests, attitudes, and skills related to using digital technology and communication tools for information access, management, integration, analysis, and evaluation, creating new knowledge; and interacting with others. This is known as digital literacy.

Considering the views of the experts above, In summary, digital literacy refers to an individual's capacity to respond correctly to advances in digital media, which includes abilities and aptitude for doing online information searches, reading skills and dynamic understanding of the website environment, evaluating media content. Digital, and the ability to compile knowledge or collect information from various sources and digital media.

2.3. Micro, Small and Medium Enterprises (MSMEs)

As per the MSMEs regulations set forth by Law Number 20 of 2008, these profitable firms are owned by people or individual business entities that meet the standards for Micro Enterprises (MSMEs). To the extent that this law permits it, small businesses are

profitable stand-alone operations run by individuals or organizations that don't fit the definition of subsidiaries or branches of corporations that are owned, run, or connected in any way to medium-sized or larger, legally compliant businesses. When a business is run independently by a company that isn't a branch or subsidiary of any other company that owns, controls, or has any other connection, direct or indirect, with any other kind of business, regardless of size, and it is profitable and meets certain legal requirements, it is classified as medium-sized. Small firms must meet the conditions listed below: The top holdings for medium-sized businesses are IDR 500 million, with a maximum turnover of IDR 2.5 billion; the total assets for small businesses range from IDR 50 million to IDR 500 million, with a maximum turnover of IDR 300 million to IDR 2.5 billion. The maximum assets for micro businesses are IDR 50 million, and the maximum turnover is IDR 300 million. 50 million IDR.

3. Material and Methods

This study is explanatory, employing statistical methods to examine data from a questionnaire survey based on ideas and theories that help explain the phenomena of digital literacy concerning MSMEs' Intention to utilize QRIS as a payment method in Samarinda District, Samarinda. The information was gathered using a self-administered questionnaire with a closed statement format to validate several ideas and facts that help explain the phenomena of MSMEs' intention to use QRIS among MSME actors in Samarinda District, Samarinda.

The objects observed in this study are MSME actors in Samarinda Seberang District who use QRIS, with the following variables as the dependent variable are Intention to Use (Y1) with indicators of user intention/willingness, future user tendencies, user actions and variables -variables that influence it as independent variables are Perceived Usefulness (X1) with indicators of Value, Effectiveness, Advantage, Perceived Ease of Use (X2) with indicators Clear and Understandable, Less effort, Easy to use, and Digital Literacy (X3) with indicators Underpinning, Background Knowledge, Attitudes and Perspective [22][21][28][29][30].

This research uses primary data from research subjects, namely MSMEs in the food, beverage, various cakes, ready-made clothing, and artisans/crafts industries in Samarinda Seberang District, with sample determination using Hair theory with an error rate of 5%. The sample was determined as many as 120 respondents obtained from the number of indicators 12 x scale 10 = 120 responses [31]. Determination of this sample refers to a maximum of ten times the number of indicators. A questionnaire

was used to gather the data, designed with a 1-5 Likert scale with the criteria 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree [32]. The sampling procedure is non-probability using a purposive method. The criteria used in determining respondents were a sample of MSMEs in Samarinda Seberang District in six subdistricts, namely: Baqa Subdistrict, Gunung Panjang Subdistrict, Mangkupalas Subdistrict, Mesjid Subdistrict, Sungai Keledang Subdistrict, Tenun Subdistrict.

The technique used in this research is data analysis techniques using the Excel computer program and the assistance of WarpPLS 3.0 software, which includes:

3.1. Descriptive Analysis

Descriptive analysis is data analysis that describes the data collected to draw general conclusions or generalizations. Presentation of descriptive statistical data can be done by presenting data in the form of tables, graphs, diagrams, circles, mode calculations, medians, means, decile calculations, percentages, averages and standard deviations, as well as percentage calculations.

3.2. Measurement Model Testing (Outer Model)

Confirmatory Factor Analysis (CFA) is a technique used in tests on the outer model to assess the validity of each indicator and the dependability of the construct. Based on a reflexive indicator model, the study's validity criteria were established through the use of convergent and discriminant validity. When an indicator's Average Variance Extracted (AVE) value is more than 0.50, convergent validity is satisfied. However, early in the research development process, a loading value of 0.5 to 0.6 is considered sufficient. Construct dependability was measured using Cronbach's Alpha and Composite Reliability. A construct is considered dependable if its Composite Reliability and Cronbach Alpha scores are both higher than 0.70.

3.3. Structural Model Testing (Inner Model)

Typically, latent variables are inner relations, and this model defines the relationship between them. This test aims to identify the type and degree of latent variable influence that the independent variable has over the dependent one. This analysis consists of:

The amount to which the change of the dependent latent variable may be explained by the independent latent variable is found using the R Square Determinant Coefficient Test (R^2).

Confirming how well the outer model and inner model (structural model) function collectively (measurement model) is done through the use of the Goodness of Fit Index (GoF), which is calculated $= \sqrt{AVE \; x \; R^2}$

Construct parameter estimates are combined with fitting and validation functions, and predictions of manifest variables is presented using Q^2 predictive relevance.

3.4. Hypothesis Testing

One way to explain the direction of the link between the independent and dependent variables is through hypothesis testing. The developed model's path coefficient analysis is used for this hypothesis test. The output results in the view path coefficients and P-value section show how the hypothesis was evaluated. While the significant value used with a P-value of 0.10 (significant level = 10%), 0.05 (significant level = 5%), and 0.01 (significant level = 0.001) in this study using a P-value of 0.05 (significant level = 5%) which means if: p-value $\geq$ 0,05, Ho is approved while Ha is disapproved and if the p-value is less than 0.05, then Ha is disapproved and Ho is approved.

4. Results and Discussion

This study aims to ascertain how perceptions of usefulness, usability, and digital literacy affect intentions to use. To gather information for this study on perceived usefulness, perceived ease of use, digital literacy, and Intention to use, questionnaires were sent to 120 respondents. Following collection, the research data is subjected to descriptive and quantitative analysis. To describe perceived usefulness, perceived ease of use, digital literacy, and Intention to use, a descriptive study was conducted using the Microsoft Excel program. Meanwhile, utilizing the PLS method and the Smart PLS 3.0 tool, a quantitative study was conducted to determine the influence of perceived usefulness, perceived ease of use, and digital literacy on intention to use.

4.1. Descriptive Analysis

A general summary of the respondent's responses to the statements or survey questions is provided by descriptive data. According to the results of questionnaires about the study's contributing elements that were distributed to 120 respondents.

The Perceive Usefulness variable (X1) consists of 3 indicators, with 6.39% saying they strongly disagree, 14.17% saying they disagree, 16.11% saying they are unsure, 36.67% saying they agree, and 26. 67% said they strongly agreed. The average in this statement is 3.63.

Perceived Ease of Use variable (X2) consists of 3 indicators, with 1.94% strongly disagreeing, 11.11% disagreeing, 10.0% doubting, 41.67% agreeing, and 35.28% stating that they strongly agreed. The average in this statement is 3.97.

Digital Literacy Variable (X3) consists of 3 indicators, with 1.67% strongly disagree, 8.89% disagree, 21.94% doubt, 44.72% agree, and 22, 78% stated that they strongly agreed. The average in this statement is 3.78.

The Intention to Use (Y) indicator variable consists of 3 indicators, with 1.67% saying they strongly disagree, 12.5% saying they disagree, 18.33% saying they are unsure, 45.56% saying they agree, and 21.94% saying they strongly agree. The average in this statement is 3.74.

4.2. Measurement Model Testing (Outer Model)

4.2.1. Validity Test

Convergent Validity

Confirmatory Factor Analysis (CFA) is the procedure of validating a hypothesis by first determining if each construct of an observed variable can be used to assess an unobserved variable. If the factor loading value of an indicator is higher, it is considered to have high validity. greater than 0.70.

Discriminant Validity

Discriminant validity testing is the second stage of validity testing. The cross-loading value of the measurement with the construct and the extracted average variance serve as the foundation for this test (AVE).

Next, the Average Variance Extracted, or AVE, value is examined throughout the discriminant validity testing process. If the AVE number is more than 0.50, it is considered good.
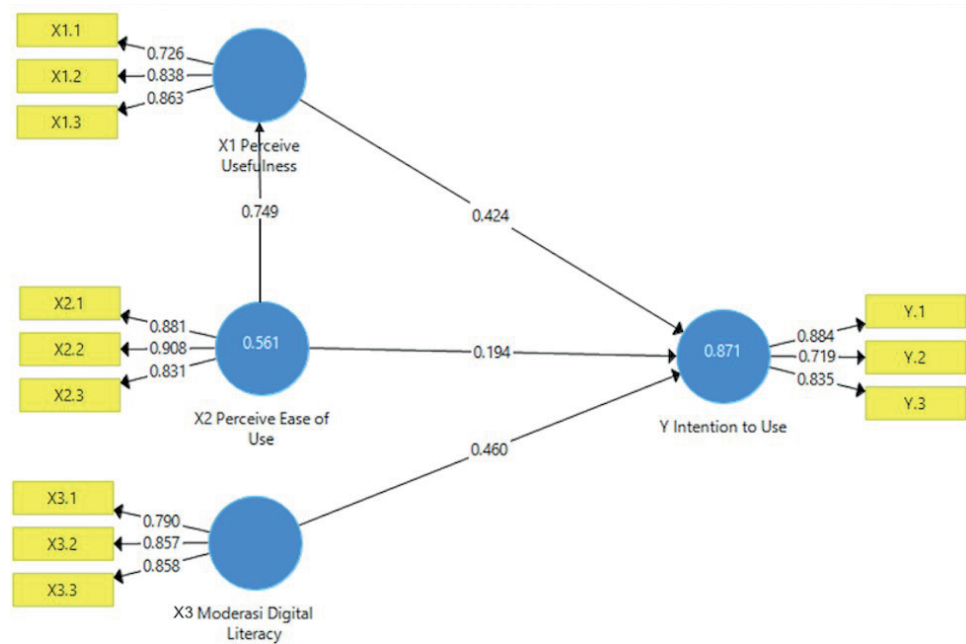
Figure 1: Outer Loading Results Source: Author's work.

TABLE 1: Values of all variables' outer loads.

Variable	Indicator code	Outer Loading Value	Cond	Information
X1 Perceive Usefulness	X1.1	0.726	> 0,7	**Valid**
	X1.2	0.838	> 0,7	**Valid**
	X1.3	0.863	> 0,7	**Valid**
X2 Perceive Ease of Use	X2.1	0.881	> 0,7	**Valid**
	X2.2	0.908	> 0,7	**Valid**
	X2.3	0.831	> 0,7	**Valid**
X3 Digital Literacy	X3.1	0.790	> 0,7	**Valid**
	X3.2	0.857	> 0,7	**Valid**
	X3.3	0.858	> 0,7	**Valid**
Y Intention to Use	Y.1	0.884	> 0,7	**Valid**
	Y.2	0.719	> 0,7	**Valid**
	Y.3	0.835	> 0,7	**Valid**

Source: Author's work

4.2.2. Reliability Test

The reliability value for each indicator block in this study is determined by taking the values of Cronbach's alpha and the composite reliability. The alpha or composite dependability value should, in general, be more significant than 0.7, though a score of 0.6 is still acceptable.

TABLE 2: Cross Loading Value.

Indicators	X1 Perceive Usefulness	X2 Perceive Ease of Use	X3 Digital Literacy	Y Intention to Use
X1.1	**0.726**	0.420	0.322	0.530
X1.2	**0.838**	0.670	0.536	0.738
X1.3	**0.863**	0.688	0.429	0.696
X2.1	0.745	**0.881**	0.543	0.720
X2.2	0.648	**0.908**	0.515	0.728
X2.3	0.553	**0.831**	0.511	0.604
X3.1	0.422	0.509	**0.790**	0.650
X3.2	0.419	0.478	**0.857**	0.675
X3.3	0.511	0.513	**0.858**	0.693
Y.1	0.705	0.701	0.681	**0.884**
Y.2	0.619	0.477	0.635	**0.719**
Y.3	0.675	0.731	0.655	**0.835**

Source: Author's work

TABLE 3: AVE (Average Variance Extraction).

Variables	AVE Value	Standard AVE
X1 Perceive Usefulness	0.657	0.5
X2 Perceive Ease of Use	0.764	0.5
X3 Digital Literacy	0.698	0.5
Y Intention to Use	0.665	0.5

Source: Author's work

TABLE 4: Reliability Value.

Variable	Cronbach's Alpha	Composite Reliability	AVE
X1 Perceive Usefulness	0.783	0.874	Reliable
X2 Perceive Ease of Use	0.742	0,851	Reliable
X3 Digital Literacy	0.845	0.906	Reliable
Y Intention to Use	0.744	0.855	Reliable

Source: Author's work

4.3. Structural Model Testing (Inner Model)

4.3.1. Determinant Coefficient R Square (R^2) Test

Substantial, moderate, and weak categories are used to determine the R2 value limitation criteria: R^2 = 0.67, 0.33, and 0.19.

The variables of Perceive Usefulness, Perceive Ease of Use, and Digital Literacy can influence 86.7 percent of the Intention to Use (Y) variables, with the remaining 13.3

TABLE 5: R^2 Value.

Variable	R-square	R-square Adjusted
X2 Perceive Ease of Use	0.561	0.557
Y Intention to Use	0.871	0.867

Source: Author's work

percent being influenced by variables not included in the study. This is based on the R-square value of Adjusted Intention to Use (Y), which shows a 0.867 correlation between the constructs.

4.3.2. Goodness of Fit Index (GoF)

According to Ghozali and Latan [33], GoF small is equal to 0.1, GoF medium to 0.25, and GoF large to 0.36.

$$\text{GoF} = \sqrt{AVE \; x \; R^2}$$

$$\text{GoF} = \sqrt{0.696 \; x \; 0.716}$$

$$\text{GoF} = \sqrt{0.498}$$

$$\text{GoF} = 0.705$$

These figures demonstrate that the measuring model (outer model) and the structural model (inner model) both function well overall when the Goodness of Fit Index (GoF) score is greater than 0.36. (large GoF scale).

4.3.3. Q^2 Predictive Relevance

Q^2 Forecasting Models, 0.002, 0.15, and 0.35, are regarded as weak, moderate, and vigorous, respectively, about relevance values. When the Q^2 value is more than 0, the model is predictively relevant; it is not predictively appropriate when it is less than 0. [34].

Table 6:

TABLE 6: Q^2 Value.

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
X1 Perceive Usefulness	360.000	360.000	-
X2 Perceive Ease of Use	360.000	210.405	0.416
X3 Digital Literacy	360.000	360.000	-
Y Intention to Use	360.000	156.047	0.567

Source: Author's work

The value of Q2 Predictive relevance for the independent variable construct has a value of 0.416 and 0.567, which is above 0, so it has predictive relevance results for the dependent variable construct.

4.4. Hypothesis Test

To test the hypothesis between constructs, the bootstrap resampling method was employed. The path coefficient, or the correlation between the variables' t-statistical values in the study, is the result of the computations of the SmartPLS 3.0 hypothesis test and is reported. By comparing the t-test value to the t value of 1.96 with a significance level (α) of 0.05 and structural equations in evaluating the research hypothesis, t-test statistics utilizing a formula or SmartPLS 3.0 can be observed:

$X_2 = 0{,}749\ X_1 + e,\ R^2 = 0.561$

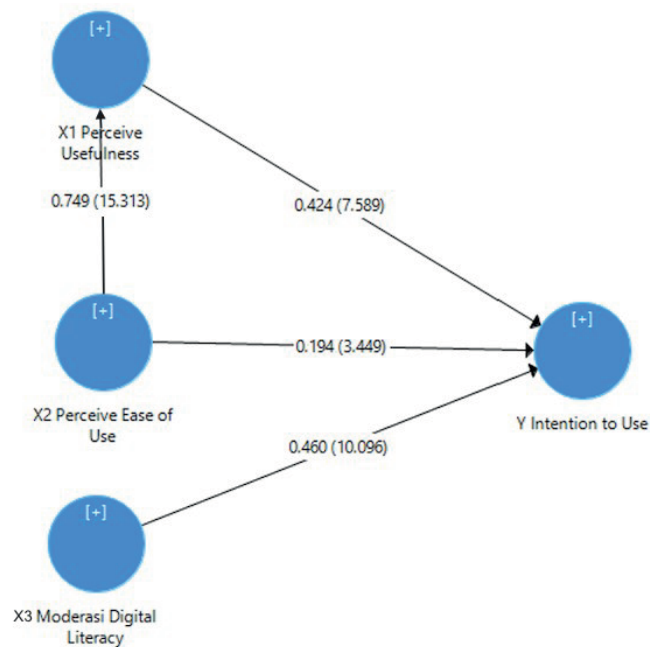$Y = 0{,}424\ X_1 + 0{,}194\ X_2 + 0{,}460\ X_3 + e,\ R^2 = 0.867$

Figure 2: The structural statistics and path coefficient model. Source: Author's work.

H_1 The Influence of Perceive Usefulness (X1) on Intention to Use (Y)

P-Values = 0.000, less than α = 0.05, and a t statistics value of 7.589, more than the t value of 1.96, indicating that Ha is accepted, i.e., that the variable Perceive Usefulness (X1) influences Goal to Utilize (Y). The positive coefficient value of 0.424 implies that the Perceive Usefulness variable (X1) positively influences the Intention to Use variable (Y) by 42.4 percent. Therefore, it is agreed upon that the study's H1 hypothesis, which

TABLE 7: Path Coefficient Values, t-statistics, and P-Values.

Effect	Original Sample	Sample Mean	Standard Deviasi	T Statistics	P Value
X1 Y	0.460	0.462	0.046	10.096	0.000
X2 Y	0.749	0,750	0,049	15,313	0,001
X2 X1	0.424	0.421	0.056	7.589	0.000
X3 Y	0.194	0.196	0.056	3.449	0.000

Source: Author's work

claims that "Perceived Usefulness (X1) has a considerable effect on Intention to Use (Y)," is correct.

H$_2$ The Influence of Perceived Ease of Use (X2) on Intention to Use (Y)

P-Values value of 0.000 is less than α = 0.05, while t statistics value of 3.449 is more than t = 1.96. Ha is accepted, i.e., there is an influence of the Perceive Ease of Use (X2) variable on Intention to Use (Y). The Perceive Ease of Use (X2) variable has a positive effect or raises the Intention to Use (Y) variable by 19.4%, according to the positive coefficient value of 0.194. Therefore, it is agreed upon that the study's second hypothesis, "Perceived Ease of Use (X2) has a significant effect on Intention to Use (Y)".

H$_3$ The Influence of Perceive Ease of Use (X2) on Perceive Usefulness (X1)

With a t statistics value of 15.313 exceeding the number of 1.96 and a P-Value of 0.000 below the α = 0.05 significance level, it may be concluded that Ha is accepted, indicating that the variable Perceive Ease of Use (X2) has an impact on Perceive Usefulness (X1). The positive coefficient value of 0.749 indicates that the variable Perceive Ease of Use (X2) has a positive effect or increases the variable Perceive Usefulness (X1) by 74.9 percent. Thus, it can be concluded that the study's H3 hypothesis, which claims that "Perceived Usefulness (X1) has a considerable effect on Perceived Ease of Use (X2)," is valid.

H$_4$ The Influence of Digital Literacy (X3) on Intention to Use (Y)

10.096, the t statistics value, is higher than 1.96, and 0.000, the P-Values value, is lower than α = 0.05, both support the idea that the digital literacy variable (X3) influences Intention to use (Y). The positive coefficient value of 0.460 implies that the Digital Literacy (X3) variable positively influences the Intention to Use (Y) variable by 46.0 percent. Hence, it is concluded that the study's fourth hypothesis, "Digital Literacy (X3) has a significant effect on Intention to Use (Y)," is valid.

5. Conclusion

The results of the investigation validate the idea that MSME actors benefit from the existence of QRIS, which can be applied as a cashless payment system. This is evident from the results of testing hypotheses 1 to 4, which demonstrate a notable beneficial impact from each relationship that has been tested. The determined CR value of 1.96 and the probability value of 0.005 support this. This means that the Intention to use QRIS as a payment application can be created through the perceived benefits, convenience, and understanding of digital literacy owned by MSME members in Samarinda Seberang District. It is clear from the study's findings that the TAM theory, which other academics have investigated, is supported.

References

[1] Ardi PU. Fakta Seputar IKN, 4 Daerah Penyangga, Samarinda Jadi "Jantung", Balikpapan sebagai "Otot." Kompas 2022.

[2] Dinas Koperasi dan UKM. Jumlah UMKM Kota Samarinda. Satu Data Samarinda 2023.

[3] Bank Indonesia. Profil Bisnis Usaha Mikro, Kecil Dan Menengah (Umkm). Bank Indonesia Dan LPPI 2015:1–135.

[4] Tetlay A, John P. Determining the lines of system maturity, system readiness and capability readiness in the system development lifecycle. 7th Annual Conference on Systems Engineering Research (CSER 2009) 2009;2009:1–8.

[5] Nimfa DT, Shaharudin A, Latiff A, Wahab SA. Theories Underlying Sustainable Growth of Small and Medium Enterprises. African Journal of Emerging Issues (AJOEI) Online ISSN 2021:43–66.

[6] Gunawan H, Sinaga BL, Sigit Purnomo WP. Assessment of the readiness of micro, small and medium enterprises in using E-money using the unified theory of acceptance and use of technology (UTAUT) method. Procedia Computer Science 2019;161:316–23. https://doi.org/10.1016/j.procs.2019.11.129.

[7] Qasem Z. The effect of positive TRI traits on centennials adoption of try-on technology in the context of E-fashion retailing. International Journal of Information Management 2021;56:102254. https://doi.org/10.1016/j.ijinfomgt.2020.102254.

[8] Balakrishnan V, Shuib NLM. Drivers and inhibitors for digital payment adoption using the Cashless Society Readiness-Adoption model in Malaysia. Technology in Society 2021;65:101554. https://doi.org/10.1016/j.techsoc.2021.101554.

[9] Verkijika SF. Factors influencing the adoption of mobile commerce applications in Cameroon. Telematics and Informatics 2018;35:1665–74. https://doi.org/10.1016/j.tele.2018.04.012.

[10] Lucchetti R, Sterlacchini A. The Adoption of ICT among SMEs: Evidence from an Italian Survey. Small Business Economics 2004;23:151–68. https://doi.org/10.1023/B:SBEJ.0000027667.55821.53.

[11] Arner DW, Barberis JN, Buckley RP. The evolution of Fintech: A new post-crisis paradigm? SSRN Electronic Journal 2015. https://doi.org/10.2139/ssrn.2676553.

[12] Bank Indonesia. QR Code Indonesian Standard (QRIS). Bank Indonesia 2020. https://www.bi.go.id/QRIS/default.aspx#heading2.

[13] Parasuraman A. Technology Readiness Index (Tri): A multiple-item scale to measure readiness to embrace new technologies. Journal of Service Research 2000;2:307–20. https://doi.org/10.1177/109467050024001.

[14] Ahmad H, Butt AH, Khan A, Shafique MN, Nawaz Z. Reluctance to acceptance: Factors affecting e-payment adoption in Pakistan (The integration of TRI and TAM). SMART Journal of Business Management Studies 2020;16:49. https://doi.org/10.5958/2321-2012.2020.00016.0.

[15] Kumar A, Mukherjee A. Shop while you talk: Determinants of purchase intentions through a mobile device. Mobile Marketing Association. Ijmm 2015;8:23–27.

[16] Abima B, Engotoit B, Kituyi GM, Kyeyune R, Koyola M. Relevant local content, social influence, digital literacy, and attitude toward the use of digital technologies by women in Uganda. Gender, Technology and Development 2021;25:87–111.

[17] Prayaga P, Rennie E, Pechenkina E, Hunter A. Digital literacy and other factors influencing the success of online courses in remote indigenous communities. In: Frawley J, Larkin S, Smith JA, editors. Indigenous pathways, transitions and participation in higher education: From policy to practice, Singapore: Springer Singapore; 2017, p. 189–210. https://doi.org/10.1007/978-981-10-4062-7_12.

[18] Fishbein M, Ajzen I. Belief, attitude, intention, and behavior: An introduction to theory and research. Contemporary Sociology 1977;6:244. https://doi.org/10.2307/2065853.

[19] Dachyar M, Banjarnahor L. Factors influencing purchase intention towards consumer-to-consumer e-commerce. Intangible Capital 2017;13:946–66. https://doi.org/10.3926/ic.1119.

[20] Davis FD. Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Q 1989;13:319–40. https://doi.org/10.2307/249008.

[21] Jogiyanto H. Sistem informasi keperilakuan. Yogyakarta: Andi Offset; 2007.

[22] Davis FD, Bagozzi RP, Warshaw PR. User acceptance of computer technology: A comparison of two theoretical models. Management Science 1989;35:982–1003. https://doi.org/10.1287/mnsc.35.8.982.

[23] Ayun Q. Analisis Tingkat Literasi Digital dan Keterampilan Kolaborasi Siswa dalam Pembelajaran IPA Kelas VII Secara Daring. Jurnal Didaktika Pendidikan Dasar 2021;5:271–90. https://doi.org/10.26811/didaktika.v5i1.286.

[24] Maspuroh U, Nurhasanah E, Syafroni RN, Sugiarti DH. Implementasi Literasi Digital dalam Keterampilan Berbicara Melalui Siniar untuk Membentuk Personal Branding Siswa SMA Negeri 1 Telukjambe dan Sma Negeri 1 Majalaya Kabupaten Karawang. Syntax Literate: Jurnal Ilmiah Indonesia 2022;7. https://doi.org/https://doi.org/10.36418/syntax-literate.v7i2.6273.

[25] Anggraeni H, Fauziyah Y, Fahyuni EF. Penguatan Blended Learning Berbasis Literasi Digital dalam Menghadapi Era Revolusi Industri 4.0. Al-Idarah : Jurnal Kependidikan Islam 2019;9:190–203.

[26] Syah R, Darmawan D, Purnawan A. Analisis Faktor yang Mempengaruhi Kemampuan Literasi Digital. Jurnal AKRAB 2019;10:60–9. https://doi.org/10.51495/jurnalakrab.v10i2.290.

[27] Case T, During S. The effect of electronic word of mouth and social media on the decision to visiting with destination image as a mediating variable. Hasanuddin Journal of Business Strategy 2021;3:69–84.

[28] Penz D, Amorim BC, Nascimento S, Rossetto CR. The influence of technology readiness index in entrepreneurial orientation: A study with Brazilian Entrepreneurs in the United States of America. International Journal of Innovation 2017;5:66–76. https://doi.org/10.5585/iji.v5i1.150.

[29] Sani A, Aisyah S, Budiyantara A, Doharma R, Hindardjo A, Frieyadie F. Readiness technology and success model information technology in implementation between SMES in Jakarta. JITK (Jurnal Ilmu Pengetahuan Dan Teknologi Komputer) 2022;7:111–8. https://doi.org/10.33480/jitk.v7i2.2981.

[30] Alam SS, Ali MY, Jani MFM. An empirical study of factors affecting electronic commerce adoption among SMEs in Malaysia. Journal of Business Economics and Management 2011;12:375–99. https://doi.org/10.3846/16111699.2011.576749.

[31] Hair F Joseph, William C. Black B, Babin BJREA. Multivariate Data Analysis: Global Edition, 7th Edition. Pearson Education; 2010.

[32] Sugiyono. Metode Penelitian Kuantitatif Kualitatif dan R & D. Bandung: Alfabeta; 2012.

[33] Ghozali I, Latan H. Konsep, teknik, aplikasi menggunakan Smart PLS 3.0 untuk penelitian empiris. BP Undip Semarang 2015;290.

[34] Ghozali I, Latan H. Partial least squares konsep, teknik dan aplikasi menggunakan program smartpls 3.0 untuk penelitian empiris. Semarang: Badan Penerbit UNDIP 2015.