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The Effect of Financial Literacy, Security and Accounting Information System Quality on QRIS Usage Decision among MSMEs in Cirebon Regency

Ega Nugraha¹, Moh Yudi Mahadianto²

¹Accounting Program, Universitas Swadaya Gunung Jati, Cirebon, West Java, Indonesia, ega.122040075@ugj.ac.id

²Accounting Program, Universitas Swadaya Gunung Jati, Cirebon, West Java, Indonesia, mohyudim@ugj.ac.id

Corresponding Author: mohyudim@ugj.ac.id²

Abstract: Digital transformation in the payment sector has expanded the use of cashless transactions, yet the continued use of digital payment systems among business actors remains uneven, particularly in regional micro, small, and medium enterprises. This study aims to examine the effects of financial literacy, security, and accounting information system quality on the decision to continue using Quick Response Code Indonesian Standard in business transactions among micro, small, and medium enterprises in Cirebon Regency. This study employed a quantitative explanatory survey with a cross-sectional design. Data were collected from 200 respondents through structured questionnaires and analyzed using Partial Least Squares Structural Equation Modeling. The results show that financial literacy, security, and accounting information system quality all have positive and significant effects on continued usage decisions. Financial literacy was found to be the strongest predictor, followed by security and accounting information system quality. The model also demonstrated strong explanatory power, indicating that the three variables jointly explained a substantial proportion of the variance in continued usage decisions. These findings suggest that the sustainability of digital payment use among micro, small, and medium enterprises depends on user capability, transaction safety, and system support for financial administration.

Keywords: Accounting Information System Quality, Continued Use Decision, Financial Literacy, Quick Response Code Indonesian Standard, Security

INTRODUCTION

Digital transformation in the payment sector has substantially changed the way businesses and consumers conduct transactions. The rapid development of financial technology (fintech) has generated a wide range of cashless payment instruments based on mobile applications and quick response (QR) codes, which are generally perceived as more efficient, practical, and affordable than conventional payment methods. At the same time, however, this transformation has also introduced new challenges related to transaction security and user

confidence (Sharmila Devi et al., 2025). Prior studies across countries have shown that financial understanding and behavioral patterns play an important role in the acceptance and use of digital payment services, as individuals with better financial knowledge tend to adopt and use electronic payment systems more actively (Almaiah et al., 2022). Recent Indonesian evidence also shows that financial and digital literacy positively and significantly influence interest in using QRIS and entrepreneurial behavior among market traders (Anggraeni et al., 2025).

At the global level, the expansion of electronic payments has accelerated the shift toward QR code-based payment systems. Nevertheless, adoption is not determined solely by technological availability, but also by users' attitudes and perceptions toward the system. A study conducted in Malaysia found that performance expectancy, social influence, habit, price value, and personal innovativeness significantly affect behavioral intention to adopt QR code-based mobile payment (Suo et al., 2021). More broadly, recent systematic reviews indicate that both adoption and continued use of QR-based payments are shaped by perceived value, convenience, security, and trust, highlighting the importance of examining sustained usage decisions across contexts (Ramayanti et al., 2024).

From a theoretical perspective, the decision to use digital payment systems can be explained by integrating the Unified Theory of Acceptance and Use of Technology (UTAUT) and the DeLone and McLean Information Systems Success Model. UTAUT provides a behavioral framework to understand technology use, particularly in the post-adoption stage where continued use reflects users' commitment rather than initial acceptance. In this context, financial literacy enables MSME actors to evaluate transaction benefits, costs, and risks, thereby strengthening continued usage decisions (Maulana & Suhartono, 2025). This is also consistent with findings from Aceh showing that financial literacy, ease of use, and security jointly influence QRIS transaction decisions among MSMEs (Syahrin et al., 2025). Perceived security is closely associated with trust, as adequate protection of transaction processes and data reduces user concerns and enhances willingness to transact (Agustin et al., 2025). Empirical evidence from Bandung shows that trust and transaction security have a positive and significant influence on interest in using the QRIS payment system (Nabila et al., 2025). In addition, accounting information system quality supports the availability of accurate, reliable, and timely financial information, which increases the perceived usefulness of digital payments in business operations (Mahadianto et al., 2025; Rachmawati et al., 2025). QRIS has also been reported to improve cash receipt information systems and cash reconciliation efficiency, strengthening the usefulness of transaction data for accounting control (Suyatna, 2024). These arguments are consistent with the DeLone and McLean model, which emphasizes that system and information quality influence system use and net benefits. A merchant-perspective study in Semarang similarly found that performance expectancy, social influence, and facilitating conditions directly shape continuance usage intention of QRIS (Amanda & Aeni, 2025).

Empirical findings generally support the importance of these factors, although results remain mixed. Financial literacy has been shown to positively influence both adoption and intensity of e-payment usage, including QRIS (Long et al., 2023; Yanti et al., 2025). Security and trust significantly affect attitudes and intentions toward mobile payments (Almaiah et al., 2022), while perceived risk may vary depending on contextual conditions (Al-Qudah et al., 2024). Moreover, financial literacy, ease of use, and trust have been found to jointly influence QRIS transaction decisions among MSMEs (Putri et al., 2023), although some studies report inconsistent partial effects (Anisah & Amaniyah, 2024). Additionally, accounting information system quality has been empirically shown to positively influence digital payment usage decisions by improving the relevance and reliability of financial information (Dhany et al., 2025; Rachmawati et al., 2025). These inconsistencies indicate the need for a more integrated

approach that simultaneously considers user capability, security perception, and system quality.

In Indonesia, the Quick Response Code Indonesian Standard (QRIS) has become a key instrument in promoting a cashless society. This development is particularly evident in the Cirebon region, where QRIS transactions grew significantly in 2024. However, this growth remains uneven across areas, with Cirebon Regency contributing a relatively smaller share compared to neighboring regions (Yanti et al., 2025). This disparity suggests that factors influencing MSMEs' decisions to continue using QRIS require closer examination.

At the same time, operational vulnerabilities at the merchant level further highlight the importance of security. Reports have identified fraud schemes involving fake proof of payment and QRIS redirection, where manipulated screenshots or redirected payments are used to deceive merchants. Bank Indonesia has clarified that such incidents reflect fraudulent practices rather than flaws in the QRIS system itself. Therefore, safe transaction behavior such as verifying payment notifications, checking merchant identity, and securing QR codes is essential (CNN Indonesia, 2025; Damayanti, 2025; Kompas, 2025). These issues align with findings that some MSME actors still experience limited literacy, lack of familiarity, and concerns about using QRIS (Hidayatullah et al., 2024), indicating that security is not merely a technical issue but a key factor influencing continued usage decisions.

Based on these considerations, this study focuses on the decision to use QRIS among MSMEs in Cirebon Regency, where "decision to use" refers to continued use or commitment rather than initial adoption. In this context, financial literacy is expected to strengthen MSMEs' ability to evaluate transaction outcomes, security is expected to reinforce trust, and accounting information system quality is expected to enhance the usefulness of transaction data in business operations. These factors are therefore highly relevant for explaining continued QRIS usage decisions.

Accordingly, this study aims to examine the effects of financial literacy, security, and accounting information system quality on QRIS usage decisions among MSMEs in Cirebon Regency, both partially and simultaneously. This study is expected to contribute theoretically by extending the discussion on digital payment usage beyond convenience and benefit variables, while incorporating accounting information system quality as a system-related factor. Practically, the findings are expected to provide insights for policymakers and stakeholders in strengthening MSMEs' commitment to using QRIS through improved financial literacy, enhanced security, and better integration of transaction data into accounting practices.

METHOD

This study employed a quantitative explanatory survey design to examine the relationships among financial literacy, security, accounting information system quality, and the decision to continue using QRIS among Micro, Small, and Medium Enterprises (MSMEs) in Cirebon Regency. The study was cross-sectional, meaning that the data were collected only once during the research period. The unit of analysis consisted of MSMEs that had already adopted QRIS, while the respondents were business owners or managers directly involved in managing business transactions. Data were gathered through a structured closed-ended questionnaire using a five-point Likert scale ranging from strongly disagree to strongly agree. The use of Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4 was considered appropriate because it allows the simultaneous assessment of the measurement model and the structural model for latent constructs measured by multiple indicators and is suitable for predictive and survey-based research that does not require strict normality assumptions.

The population of this study comprised all MSME actors in Cirebon Regency who were already using QRIS in their business transactions. Respondents were selected based on several

criteria, namely being MSME owners, managers, or persons in charge operating in Cirebon Regency, being directly involved in sales transaction management, actively using QRIS, and being willing to complete the questionnaire. The sample size was determined based on the recommendation of five to ten times the number of indicators (Hair Jr et al., 2021). Since this study used 18 indicators, the minimum sample requirement ranged from 90 to 180 respondents. To ensure more stable model estimation, this study used 200 respondents. The data consisted of primary and secondary data. Primary data were obtained directly from respondents through questionnaire distribution, while secondary data were collected from official publications of Bank Indonesia and the Financial Services Authority (OJK), as well as prior studies related to QRIS, financial literacy, transaction security, accounting information systems, and digital payment decisions.

Data collection was conducted through both online and offline procedures. Online questionnaires were distributed via Google Forms through social media and MSME community networks in Cirebon Regency, while offline questionnaires were distributed directly to business actors to reach respondents with limited digital access. The questionnaire covered five sections, namely respondent demographics, financial literacy, security, accounting information system quality, and the decision to use QRIS. Financial literacy was measured through indicators related to understanding the benefits and consequences of QRIS, procedural knowledge in handling transaction problems, transaction recording behavior, and attitudes toward digital payments. Security was measured through confidentiality, perceived transaction security, transaction integrity, protection from fraud or misuse, and support for incident handling. Accounting information system quality was measured through system quality, information quality, and service quality, while the decision to use QRIS was reflected in continued usage decisions, commitment to future use, payment preference, and continuance intention.

Validity and reliability were assessed within the PLS-SEM measurement model. Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE), while construct reliability was examined through Composite Reliability and Cronbach's Alpha. Discriminant validity was tested using the Heterotrait–Monotrait Ratio (HTMT), and collinearity was assessed through the Variance Inflation Factor (VIF). The data analysis began with descriptive statistics to present respondent characteristics and summarize variable responses. This was followed by the evaluation of the outer model and inner model, including the assessment of predictor collinearity, coefficient of determination (R^2), and effect size (f^2). Model fit was assessed using the Standardized Root Mean Square Residual (SRMR), and predictive relevance was examined using PLSpredict and Q^2 predict. Hypothesis testing was conducted using bootstrapping with 5,000 subsamples to obtain path coefficients, t-statistics, and p-values. The study was conducted in Cirebon Regency, West Java, Indonesia, and data were collected in January 2026. All procedures were carried out in accordance with research ethics, including informed consent, confidentiality, anonymity, and the ethical guidelines of Universitas Swadaya Gunung Jati.

RESULTS AND DISCUSSION

Results

1. Respondent Profile and Data Overview

This study analyzed data from 200 respondents representing Micro, Small, and Medium Enterprises (*MSMEs*) in Cirebon Regency that had adopted QRIS as a payment method. The respondents consisted of business owners, managers, and individuals directly involved in managing sales transactions. Data were collected in January 2026 through a structured questionnaire using a five-point Likert scale and were distributed through both online and

offline channels to accommodate different levels of digital access among MSME actors. The profile of respondents is presented in Table 1.

Table 1. Respondent Characteristics

Category	Response Option	Frequency (F)	Percentage (%)
Type of Business	Culinary	108	53.0
	Trade and Retail	50	25.0
	Services	36	19.0
	Others	6	3.0
Length of Business Operation	< 1 year	23	11.5
	1–3 years	30	15.0
	> 3 years	147	73.5
Transaction Recording Method	No recording	7	3.5
	Manual bookkeeping	101	50.5
	Excel	74	37.0
	Accounting application	17	8.5
	Others	1	0.5
QRIS Availability	Yes	200	100.0
	No	0	0.0

As shown in Table 1, most respondents operated culinary businesses (53.0%), followed by trade and retail (25.0%) and services (19.0%). In terms of business maturity, 73.5% had been operating for more than three years, indicating that the sample was dominated by relatively established MSMEs. With respect to transaction recording practices, manual bookkeeping remained the most common method (50.5%), followed by Excel-based recording (37.0%), while only a small proportion used accounting applications (8.5%). This profile suggests that QRIS usage among MSMEs in Cirebon Regency has developed in a business environment where digital payment adoption is not always accompanied by advanced accounting system usage.

2. Measurement Model Evaluation

The measurement model was evaluated before testing the structural relationships in order to ensure that all constructs were valid and reliable. The assessment included convergent validity through outer loadings and Average Variance Extracted (AVE), construct reliability through Cronbach’s Alpha and Composite Reliability, and discriminant validity through the Heterotrait–Monotrait Ratio (HTMT). The results indicate that all indicators met the required thresholds and no item had to be removed.

a. Convergent Validity: Outer Loadings

The first step in evaluating convergent validity was to examine the outer loading values of all indicators. As reported in Table 2, all indicators loaded above 0.70, indicating that each item adequately represented its intended construct.

Table 2. Outer Loadings

Construct	Indicator	Outer Loading	Criterion (≥ 0.70)	Decision
Financial Literacy (X1)	X1.1	0.859	Meets	Valid
	X1.2	0.877	Meets	Valid
	X1.3	0.880	Meets	Valid
	X1.4	0.837	Meets	Valid
	X1.5	0.837	Meets	Valid
Security (X2)	X2.1	0.893	Meets	Valid
	X2.2	0.829	Meets	Valid
	X2.3	0.866	Meets	Valid

	X2.4	0.879	Meets	Valid
	X2.5	0.804	Meets	Valid
AIS Quality (X3)	X3.1	0.865	Meets	Valid
	X3.2	0.856	Meets	Valid
	X3.3	0.846	Meets	Valid
	X3.4	0.872	Meets	Valid
QRIS Usage Decision (Y)	Y1.1	0.894	Meets	Valid
	Y1.2	0.881	Meets	Valid
	Y1.3	0.898	Meets	Valid
	Y1.4	0.890	Meets	Valid

As seen in Table 2, all loading values ranged from 0.804 to 0.898. These results confirm that each indicator had a strong association with its respective construct and that the model met the criteria for convergent validity.

b. Construct Reliability

Construct reliability was then assessed using Cronbach’s Alpha and Composite Reliability. The results are summarized in Table 3.

Table 3. Construct Reliability

Construct	Cronbach’s Alpha	Composite Reliability (rho_A)	Composite Reliability (rho_C)	Conclusion
Financial Literacy (X1)	0.910	0.912	0.933	Reliable
Security (X2)	0.908	0.913	0.931	Reliable
AIS Quality (X3)	0.882	0.883	0.919	Reliable
QRIS Usage Decision (Y)	0.913	0.913	0.939	Reliable

As shown in Table 3, all Cronbach’s Alpha values ranged from 0.882 to 0.913 and all Composite Reliability values exceeded 0.90. These findings indicate that the indicators for each construct demonstrated strong internal consistency.

c. Convergent Validity: Average Variance Extracted

Convergent validity was further examined using AVE. As presented in Table 4, all constructs exceeded the minimum threshold of 0.50.

Table 4. Average Variance Extracted (AVE)

Construct	AVE	Criterion (≥ 0.50)	Conclusion
Financial Literacy (X1)	0.736	Meets	Valid
Security (X2)	0.731	Meets	Valid
AIS Quality (X3)	0.739	Meets	Valid
QRIS Usage Decision (Y)	0.793	Meets	Valid

The AVE values in Table 4 ranged from 0.731 to 0.793, indicating that each construct explained more than 50% of the variance of its indicators. This confirms adequate convergent validity for all latent variables.

d. Discriminant Validity

Discriminant validity was assessed using HTMT. The results are shown in Table 5.

Table 5. Discriminant Validity (HTMT)

Construct Pair	HTMT	Criterion (< 0.90)	Conclusion
X1 – X2	0.746	Meets	Distinct

X1 – X3	0.716	Meets	Distinct
X2 – X3	0.685	Meets	Distinct
X1 – Y	0.872	Meets	Distinct
X2 – Y	0.833	Meets	Distinct
X3 – Y	0.822	Meets	Distinct

As displayed in Table 5, all HTMT values were below 0.90, ranging from 0.685 to 0.872. This indicates that the constructs were empirically distinct and that discriminant validity was established.

Taken together, Tables 4–7 demonstrate that the measurement model was satisfactory. All indicators showed strong loadings, all constructs were reliable, and both convergent and discriminant validity were established. Therefore, the model was suitable for structural analysis.

3. Structural Model Evaluation

After confirming the adequacy of the measurement model, the structural model was examined to test the relationships among Financial Literacy (X1), Security (X2), AIS Quality (X3), and QRIS Usage Decision (Y). The assessment included collinearity, explanatory power, model fit, hypothesis testing, effect size, and predictive relevance.

a. Collinearity Assessment

Collinearity among exogenous constructs was examined using the Variance Inflation Factor (VIF). The results are presented in Table 6.

Table 6. Collinearity Statistics (VIF)

Relationship	VIF	Criterion (< 5.00)	Conclusion
X1 → Y	2.188	Meets	No multicollinearity
X2 → Y	2.061	Meets	No multicollinearity
X3 → Y	1.895	Meets	No multicollinearity

As shown in Table 6, all VIF values were well below 5.00, indicating that multicollinearity was not a concern in the structural model. To provide an overview of the estimated relationships, the structural model is illustrated in Figure 1.

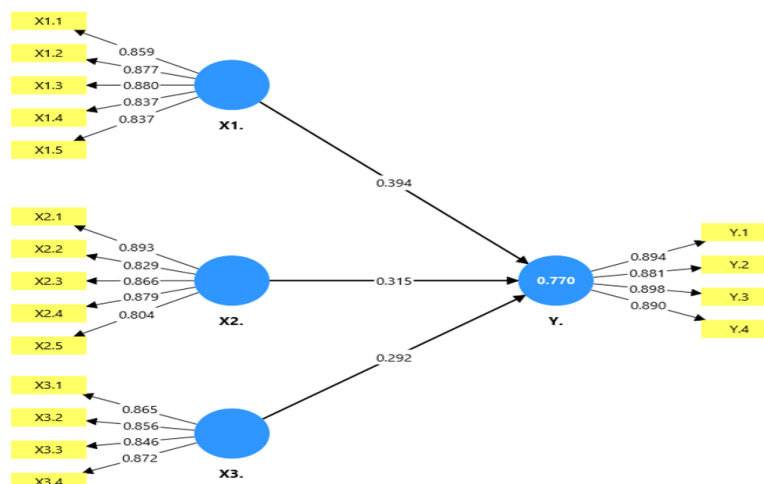


Figure 1. Structural Model Estimated Using SmartPLS 4

As illustrated in Figure 1, all path coefficients are positive, and the endogenous construct shows a relatively high coefficient of determination.

b. Coefficient of Determination

The explanatory power of the model was evaluated using R^2 . The result is reported in Table 7.

Table 7. Coefficient of Determination (R^2)

Endogenous Variable	R-square	R-square Adjusted
QRIS Usage Decision (Y)	0.770	0.766

As presented in Table 7, the three exogenous variables jointly explained 77.0% of the variance in QRIS Usage Decision. This indicates a strong level of explanatory power and suggests that Financial Literacy, Security, and AIS Quality collectively play an important role in explaining continued QRIS use among MSMEs.

c. Model Fit

Model fit was evaluated using SRMR and NFI. The results are summarized in Table 8.

Table 8. Model Fit Indices

Indicator	Saturated Model	Estimated Model	Criterion	Conclusion
SRMR	0.046	0.046	≤ 0.08	Good fit
NFI	0.893	0.893	Close to 0.90	Acceptable fit

As shown in Table 8, the SRMR value of 0.046 indicates good model fit, while the NFI value of 0.893 suggests an acceptable level of overall fit.

d. Hypothesis Testing

Hypothesis testing was conducted using bootstrapping.

Table 9. Hypothesis Testing Results

Hypothesis	Relationship	β (Original Sample)	t-statistic	p-value	Decision
H1	X1 \rightarrow Y	0.394	4.052	0.000	Supported
H2	X2 \rightarrow Y	0.315	3.484	0.000	Supported
H3	X3 \rightarrow Y	0.292	3.333	0.001	Supported

As reported in Table 9, Financial Literacy had the strongest direct effect on QRIS Usage Decision ($\beta = 0.394$), followed by Security ($\beta = 0.315$) and AIS Quality ($\beta = 0.292$). Since all p-values were below 0.05, all three hypotheses were supported.

e. Effect Size

To assess the relative contribution of each predictor, effect size (f^2) was examined. The results are shown in Table 10.

Table 10. Effect Size (f^2)

Relationship	f^2	Category	Interpretation
X1 \rightarrow Y	0.309	Medium (approaching large)	Relatively strong
X2 \rightarrow Y	0.210	Medium	Moderate contribution
X3 \rightarrow Y	0.195	Medium	Moderate contribution

As shown in Table 10, Financial Literacy made the largest contribution to explaining QRIS Usage Decision, followed by Security and AIS Quality. All three effects were meaningful and fell within the medium range.

f. Predictive Relevance

Predictive relevance was evaluated using *PLSpredict*. The results are summarized in Table 11.

Table 11. PLSpredict Summary

Indicator	Q ² predict	PLS-SEM RMSE	PLS-SEM MAE	LM RMSE	LM MAE	Conclusion
Y1	0.608	0.648	0.514	0.647	0.504	LM slightly better
Y2	0.582	0.655	0.545	0.666	0.554	PLS better
Y3	0.613	0.643	0.529	0.659	0.533	PLS better
Y4	0.565	0.660	0.519	0.673	0.540	PLS better

As presented in Table 11, all Q²predict values were positive, indicating that the model had predictive relevance. In addition, the PLS model outperformed the linear benchmark model on three of the four endogenous indicators, suggesting that the model had adequate predictive capability.

4. Summary of Results

Overall, the findings in Tables 4–11 and Figure 1 indicate that the proposed model performed well. The measurement model met the criteria of validity and reliability, the structural model was free from multicollinearity, and the explanatory power of the model was strong. Most importantly, Financial Literacy, Security, and AIS Quality all had positive and significant effects on the decision of MSMEs in Cirebon Regency to continue using QRIS.

Discussion

Financial Literacy and QRIS Usage Decision

As reported earlier in Table 9, Financial Literacy had a positive and significant effect on QRIS Usage Decision ($\beta = 0.394, t = 4.052, p = 0.000$). This result indicates that MSME actors with higher levels of financial literacy are more likely to maintain their commitment to using QRIS in business transactions. In the post-adoption stage, financial literacy appears to help users evaluate the benefits of QRIS more objectively, including transaction efficiency, easier cash flow control, and more organized transaction recording. Because of this, QRIS is more likely to be retained as a practical and valuable payment instrument rather than treated as a temporary option.

The magnitude of the relationship is also meaningful. As shown previously in Table 10, Financial Literacy produced the largest f^2 value among the three predictors, indicating that it was the strongest explanatory factor in the model. This suggests that continued QRIS use among MSMEs is shaped not only by technological availability but also by the user’s financial capability and decision-making competence. This finding is consistent with earlier studies reporting that financial literacy positively influences QRIS-related decisions among business actors (Maulana & Suhartono, 2025).

Security and QRIS Usage Decision

The structural results presented earlier in Table 9 also show that Security positively and significantly affected QRIS Usage Decision ($\beta = 0.315, t = 3.484, p = 0.000$). This finding underscores the importance of perceived transaction safety in sustaining QRIS use. MSME actors are more willing to continue using QRIS when they believe that transactions are secure, payment confirmation is reliable, and the risk of fraud or misuse is sufficiently controlled. In the context of continued use, security is not merely a technical feature but a psychological assurance that supports trust and reduces hesitation.

This interpretation is strengthened by the descriptive context shown earlier in Table 1, where many respondents still relied on manual bookkeeping. In such settings, merchants may depend heavily on system notifications, transaction history, and platform trust to verify payment completion. Consequently, the perception of secure and controllable transactions becomes central to continued QRIS usage. The moderate f^2 value shown previously in Table 10 further indicates that Security contributed meaningfully to the model. This result is in line with earlier evidence suggesting that transaction security positively affects QRIS usage among business actors (Riflan Buluati, 2023).

AIS Quality and QRIS Usage Decision

As shown earlier in Table 9, AIS Quality also had a positive and significant effect on QRIS Usage Decision ($\beta = 0.292$, $t = 3.333$, $p = 0.001$). This result suggests that MSMEs are more likely to continue using QRIS when the transaction recording system they rely on is perceived as accurate, accessible, timely, and supportive of business administration. In this study, AIS Quality reflects not only the presence of accounting software but also the overall quality of the recording process and the usability of transaction information for financial management.

This finding becomes especially relevant when viewed together with the respondent profile presented previously in Table 1, which shows that only a small proportion of respondents used dedicated accounting applications. This means that for many MSMEs, the value of QRIS lies partly in its ability to support or improve existing recording practices, whether manual or spreadsheet-based. When QRIS-generated transaction information can be integrated into business records and used for financial control, QRIS becomes more than a payment tool; it becomes part of the enterprise's accounting and decision-support process. The moderate f^2 value shown earlier in Table 10 confirms that AIS Quality made a meaningful contribution to continued QRIS use. This result aligns with prior studies emphasizing that higher accounting information system quality supports better information use and stronger organizational outcomes (Dhany et al., 2025; Hidayatullah et al., 2024).

Overall Interpretation

Taken together, the results presented earlier in Table 7, Table 9, Table 10, and Figure 1 show that the continued use of QRIS among MSMEs in Cirebon Regency is shaped by three complementary dimensions: user capability, perceived transaction safety, and system-related support for financial administration. The relatively high R^2 value reported in Table 7 indicates that these three variables jointly explain a substantial proportion of the variance in QRIS Usage Decision. This suggests that continued QRIS use cannot be explained simply by adoption status alone. Rather, it is sustained when business actors understand the financial implications of the tool, trust its security, and perceive it as compatible with their accounting and recordkeeping practices.

In practical terms, these findings imply that policies aimed at strengthening QRIS sustainability among MSMEs should not focus only on increasing merchant onboarding. They should also improve MSMEs' financial literacy, reinforce secure transaction practices, and support better integration between digital payment data and business recordkeeping. Such a multidimensional approach is more likely to strengthen post-adoption commitment and encourage QRIS to remain a routine payment option in MSME operations.

CONCLUSION

Based on the results presented earlier, this study concludes that Financial Literacy, Security, and Accounting Information System (AIS) Quality all have positive and significant effects on the decision of MSME actors in Cirebon Regency to continue using QRIS in the

post-adoption stage. Among the three predictors, Financial Literacy emerged as the most dominant factor, as indicated by the highest path coefficient and effect size, followed by Security and AIS Quality. The model also demonstrated strong explanatory power, with an R^2 value of 0.770, meaning that 77.0% of the variance in continued QRIS usage decision could be explained by the three exogenous variables, while the remaining variance was influenced by factors outside the model.

These findings imply that the sustainability of QRIS usage among MSMEs is not determined solely by the prior availability or adoption of digital payment technology, but by whether business actors understand its financial value, trust its transaction security, and perceive that it supports their transaction recording and financial management processes. Theoretically, this study strengthens the literature on continued use of digital payment services by showing that post-adoption behavior is shaped by a combination of user capability, trust-related perceptions, and system-support factors, thereby extending the relevance of the extended UTAUT perspective and the DeLone and McLean Information Systems Success Model in the MSME context. Practically, the findings suggest that efforts to strengthen continued QRIS usage should focus on improving MSMEs' financial literacy, reinforcing transaction security through both technical safeguards and user education, and supporting better integration of QRIS transaction data into accounting and recordkeeping practices.

Nevertheless, this study is limited by its focus on MSMEs in Cirebon Regency, its reliance on self-reported cross-sectional survey data, and its restriction to three explanatory variables, which means that future studies are encouraged to include additional determinants such as perceived usefulness, ease of use, service quality, and facilitating conditions, as well as broader samples and longitudinal designs to better capture changes in continued QRIS usage over time.

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