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Perceptions of Village-Owned Enterprise Managers on The Use of QRIS As A Digital Payment Instrument

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Abstract
Technological development has accelerated the adoption of digital payment systems, including the Quick Response Indonesian Standard (QRIS), among business entities. This study explores the perceptions of five Village-Owned Enterprise (BUMDes) managers in Masaran District, Sragen Regency, regarding QRIS usage. Qualitative interviews and thematic analysis revealed that QRIS is highly beneficial for transaction efficiency, flexibility, and record-keeping. However, barriers such as unstable Internet connectivity and limited digital literacy among the broader community remain challenges. This study recommends strengthening innovation diffusion through targeted socialization and technical support to increase QRIS adoption among BUMDes managers and rural communities.

Keywords: QRIS; Digital transactions; BUMDes management

Introduction

Technological advancements have transformed almost every aspect of life. Digital technology has become increasingly integrated into daily activities in response to rapidly evolving needs and shifting social patterns (Danuri, 2019). The rapid advancement of technology and information is driving the growth of the digital economy, including the development of digital payment systems, which have fundamentally changed the way we conduct economic transactions.

Technological advances in the fields of information and communication that continue to develop provide convenience for human life, in line with the rapid pace of technological innovation. This progress also has implications for changing the role of cash in non-cash transactions, with the advantage of being more efficient and economical (Parastiti et al., 2015). E-money and electronic money provide a more practical and efficient alternative to traditional cash. Payment transactions with electronic media, such as m-banking, e-wallet, and Internet banking, are a solution for digital payments.

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Electronic payment transactions are gaining popularity and growth in Indonesia. Financial transactions are facilitated by electronic payments, which enable automated payment processing. Depending on their demands, people can use digital currencies to follow or reject lifestyle choices (Ramadani, 2016). The rapid development of digital payment systems clearly indicates how innovative and adaptive people deal with contemporary issues.

Bank Indonesia introduced a digital-based payment system using the Quick Response Indonesian Standard (QRIS) to facilitate contactless and cashless transactions in the digital economy era. With the aim of creating a payment system that is faster, more practical, and centrally supervised, QRIS was developed as an innovation by collaborating with the Indonesian Payment System Association (ASPI) Bank Indonesia (BI) (Paramitha & Kusumaningtyas, 2020). Since January 1, 2020, QRIS (Quick Response Indonesian Standard) QR codes have been used in transactions through the use of digital wallets (e-wallets), mobile banking, and server-based electronic money (Silalahi et al., 2022). Bank Indonesia expects people to prefer using electronic money for transactions; therefore, systems and regulations related to financial transactions continue to be developed and improved. This step reflects an increasing trend in the use of electronic transactions.

The frequency of people using social media as a means of promoting their business in the era of digital commerce continues to grow, as well as in Village-Owned Enterprises (BUMDes) (A. Rahayu & Zaki, 2020). With the advancement of digitalization, BUMDes must be tech-savvy as business entities. BUMDes managers may find it easier to do business when digital money (QRIS) is used as a payment method, both online and offline. However, the perception of each person or company plays an important role in deciding whether to adopt digital transaction technology such as QRIS. Interest in and decisions to utilize electronic money are influenced by perceptions of benefits and ease of use (Ramadhan et al., 2016).

Similar research on the application of QRIS has been conducted by other researchers. The first study, entitled "Consumer Preferences in the Use of the Indonesian Standard Quick Response Code (QRIS) as a Digital Payment Tool" was conducted by Saputri (2020). This study aims to determine consumer desires or preferences for QRIS codes, which are digital payment methods. The findings of this study explain that there is at least one factor that significantly influences customer interest in utilizing a QRIS to complete financial transactions. Customers' decisions to adopt a QRIS are significantly influenced by the aspects of perceived usefulness.

Second, research conducted by Ardana et al. (2023) entitled The Effectiveness of Using QRIS for UNNES Students for Payment Transactions to Encourage Economic

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Development in the Digitalization Era. This study aims to (1) identify and describe the effectiveness of using the QRIS among UNNES students. (2) Knowing and characterizing the practice of using QRIS to encourage development. Based on the results of this study, the use of QRIS to facilitate student payment transactions can provide several benefits, including increased transaction security, consumer convenience, and economic expansion.

Third, research was conducted by Ningsih et al. (2021) with the title "The Effect of Perceived Benefits, Perceived Ease of Use, and Perceived Risks on Decisions to Use Electronic Money (QRIS) in Students," to understand how perceived usefulness or perceived benefits, risks, and ease of use influence students' decisions to use QRIS-based electronic money. This study focused on a Persada Indonesia Y.A.I University student in Jakarta. The results showed that perceived benefits, risks, and ease of use, both in individuals and groups, had a significant positive effect on students' decisions to use the QRIS.

Fourth, the study conducted by Azzahroo and Estiningrum (2021) with the title "Student Preferences in Using Quick Response Code Indonesia Standard (QRIS) as Payment Technology," aims to determine student preferences in using QRIS as a payment method. The results show that expectations of performance and favorable conditions have a positive impact on interest in using QRIS as a digital payment tool. This finding is reinforced by the significant increase in the use of QRIS.

Based on the description of the background above, this study examines the perceptions of the managers of Village-Owned Enterprises in using QRIS as a tool for conducting digital transactions.

Literature Review

Definition of Perception

Etymologically, the word perception or in English perception is a word that comes from Latin, namely perceptio from the word precipice which means to take or receive. The basic definition of perception, according to Sobur (2013), is acceptance or the way someone receives something, while more broadly, perception is defined as a view, understanding, or the way someone perceives or interprets something. In contrast, Asrori (2007) argued that perception is the process of a person interpreting and giving meaning to stimuli that come from their environment and is the result of learning and experience. Thus, it can be concluded that perception is a process that individuals use to determine their attitudes and sentiments based on their behavior in different contexts. Three forms of perception, defined by Ramadhan et al., were used

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in this study to examine how a person, business entity, or business actor is perceived. Perceived benefits, perceived ease of use, and perceived risk (2016).

a. Perceived Benefits

Perceived usefulness, as defined by Davis et al. in Singgih Priambodo (2016), is the level at which consumers consider the use of a technology or system to increase their productivity at work. Meanwhile, perceived usefulness is defined by Davis et al. (in Ningsih et al., 2021) as the level at which users consider that the use of technology or systems can improve their performance. Perceived usefulness has several dimensions including (1) speeding up transactions, (2) increasing productivity at work, and (3) helping.

b. Perceived Ease of Use

A person's perception that utilizing a certain system will be easy is called convenience. Previous studies mentioned that if someone thinks that a technology is easy to use, then he will use it. The quality of performance that users perceive in their daily lives is enhanced by the ease offered by the payment system, which contributes to opinions regarding the usability of QRIS (Ersaningtyas, 2019). Thus, the decision to accept or not adopt a QRIS is highly correlated with users' perceived usability (Fahmy & Azhari, 2020). Meanwhile, Fusilier and Durlabhji (in Ningsih, 2021) state that the following elements influence how easily technology is perceived to be used: it must be easy to understand, it must be easy to interact with mobile commerce technology services, and it must not require much effort.

c. Perceived Risk

According to Pavlou (2003), risk is defined as an uncertain condition considered when a person determines whether to make an online transaction. Nenandha (2020) defines risk as a condition of uncertainty that has a negative component and can be a danger that in the future can have effects or implications on a decision made, which is not what QRIS users want. According to Featherman and Pavlou (2003), risk perception is defined as the uncertainty and potential negative outcomes of using a service or product (Silalahi et al., 2022). This risk perception has a significant influence on a person's level of trust; the higher the risk perception felt by individuals, the lower the level of trust, and vice versa. There are several dimensions to risk perception, namely: (1) financial risk, (2) performance risk, (3) time risk, (4) physical or security risk, (5) psychological risk, and (6) social risk

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Quick Response Code Indonesia (QRIS)

Social media are being used by an increasing number of people to promote their businesses in the rapidly growing era of digital commerce (Zaki & Rahayu, 2020). The QRIS ecosystem is expanding, big data is being used, Application Programming Interface (API) applications are being used, and fraud and cybersecurity in digital payments are being monitored more closely (Trotsek, 2020). The Quick Response Code for Indonesia Standard (QRIS) is a breakthrough for payment methods implemented by Bank Indonesia. Indonesia officially ratified the QRIS on August 17, 2019. (Tobing et al. 2021). In addition, QRIS (Quick Response Indonesian Standard) is a payment method that reads the QR Code with a unique algorithm using the camera on a smartphone. (Saibil et al. 2022).

QRIS services are available to various payment system service providers (PJSP) that use QR codes. QRIS has several advantages, such as simplifying the transaction process and reducing the circulation of counterfeit money. According to Hutagalung et al. (2021), the national QR code standard through QRIS also brings several benefits; A. For payment application users: (1) faster and by trends; (2) more practical because there is no need to carry cash; (3) safe because all PJSPs that organize QRIS are licensed and under the supervision of Bank Indonesia; (4) expenses can be recorded. B. For merchants: (1) transactions are automatically recorded and go directly to the account, making it easy for the company to monitor; (2) can increase branding; (3) only use one QRIS, which is more practical; and (4) cheap and free of charge for business entities. There are no monetary transactions, because the QRIS code is a digital payment. This minimizes the possibility of obtaining counterfeit currency and helps to stop its spread. The ability to store currency in real time is an indirect business operation supported by the QRIS, and its existence facilitates such activities for BUMDes. The goal of the QRIS is to advance BUMDes, accelerate financial inclusion, and improve transaction efficiency, all of which have the potential to drive economic growth.

Village-Owned Enterprises (BumDes)

According to Law No. 6 Year 2014 Article 1 Paragraph 6, a Village-Owned Enterprise (BUMDes) is a business entity whose capital is the majority or wholly owned by the village through direct investment from separated village assets, to manage assets, provide services, and run various other businesses to improve the welfare of the village community.

Article 87 of the same law also states that: 1) Villages have the right to establish Village-Owned Enterprises (BUMDes); 2) BUMDes management is carried out by

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prioritizing the principles of kinship and *gotong royong;* and 3) BUMDes can be engaged in economic business and/or public services through the provisions of laws and regulations.

Ultimately, BUMDes play a role as a catalyst for the village economy and welfare of the local population, making their existence very strategic. The existence of BUMDes is expected to encourage the establishment of new businesses that utilize the potential of local resources and optimize existing economic activities in the village community. BUMDes aim to maximize the management of village assets, optimize the village economy, and improve the welfare of villagers. Businesses run by BUMDes are profit oriented. Although BUMDes have been established in all villages, not everyone has taken advantage of the latest technological advances, especially the electronic payment systems with QRIS. This is because of different views. Moreover, studies examining QRIS adoption specifically among rural business managers such as BUMDes remain limited. This study addresses that gap by focusing on the practical perceptions and barriers faced at the grassroots economic level

Methods

This research used a qualitative methodology to provide a detailed description of Kecamatan Masaran and Kabupaten Sragen. There are 21 BUMDes in the Masaran Sub-district, and the types of business entities included in the category are as follows: *Simpan Pinjam* (4), Service Sector (5), Trade Sector (6), Service and Trade Sector (5), and LKD (1). The informants were purposively sampled, with five informants per business entity. One informant was from the service sector, two from the trade sector, three from the savings and loan sector, four from the LKD sector, and five from the service sector. In this study, informants were purposively selected from the different types of businesses owned by BUMDes in Masaran District. Each informant had an active role in direct experience in the particular management practices of specific sectors of services, trade, savings and loans, and Village Financial Institutions (LKD). Their different backgrounds were meant to elicit a variety of opinions regarding the use of QRIS, as each sector is likely to possess varied operational-feature transaction patterns and application obstacles in new technology. This process of selection would, thus, be vital to give a holistic overview of perceptions and ways in which QRIS is interpreted and utilized in various business models under BUMDes operations.

The monetary strategy was applied in conjunction with perceptions of risk, utility, and ease of use. The interviews were used as a data collection technique to enable researchers to extract in-depth information directly from relevant informants. The data were manually coded and categorized into major themes using an inductive

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thematic analysis approach. To ensure the validity of the data, the source triangulation method was applied by comparing several pieces of information obtained from different sources to obtain a more accurate picture and reduce bias. All data obtained will then be analyzed using an interactive analysis model, which involves an iterative process between data collection, reduction, presentation, and conclusion drawing, resulting in a deeper and more comprehensive understanding of the phenomenon under study.

Result

Bank Indonesia has established a server-based cashless payment system that uses QR codes as a digital transaction medium through a QRIS application. This research was conducted by involving five BUMDes managers as resource persons, who were selected based on the type of business and their understanding of QRIS as a transaction tool. The BUMDes managers explained that QRIS is a QR code for non-cash payments designed to make the payment process more effective, efficient, fast, and secure. However, BUMDes' decisions to implement online transactions depend largely on their perceptions. The perceptions of BUMDes managers are as follows:

a. Perceived Benefits

The results of interviews with several respondents about the perception of usefulness, Respondent 01 stated that: *"The benefits of using QRIS, I can make transactions faster, more practical, simple, efficient, and financial transactions will be recorded automatically". While the perception of the BumDes manager*/respondent 05: *"using QRIS is very useful, especially it can increase work productivity and work effectiveness: " This is reinforced by respondent 02: "revenue is maximized because more customers do not have to come but simply go online using a cellphone."* Opinion from respondent 03*: "I am a business manager, the benefits of using QRIS in transactions do not need to bother providing change, because when transacting the nominal we want is appropriate."* Based on the results of the interviews above, it can be said that the use of QRIS is very useful in transactions.

b. Perceived Ease of Use

The results of the interviews with several respondents related to the perception of ease of use, according to respondent no. 02: *"When I want to use the QRIS transaction tool, I have to learn first and it turns out to be very easy to understand and very fast to use."* Interview results by respondent 05: *"There are so many conveniences in using QRIS such as without having to calculate, in a fast time, and in my opinion, the QRIS application is a flexible system."*

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The above statement is reinforced by respondent 03: *"I as a business manager feel that the use of QRIS is very easy in transactions, we only need to provide a QR code and customers only need to scan with a cellphone."* Based on the results of the interviews, it can be said that the use of the QRIS application is very convenient and flexible in transactions.

c. Perceived Risk

In connection with interviews conducted with several respondents regarding risk perceptions, in general, they said that the risks, both in the form of obstacles or obstacles in the use of QRIS, were relatively very small and less significant, this was as stated by respondent number 04: *"in terms of saving and borrowing by using the QRIS application related to the use of the money we feel safe from the use of counterfeit money, so there are no obstacles in billing."* According to the manager of the Village Financial Institution (LKD) respondent no 05: *"I think it's safe, yes, it's just sometimes loading problems, so the risk takes a long time 1x 24 hours of new transactions running, actually using the QRIS application there are no obstacles, only when it runs out of Quota, people are often confused."* Somewhat different from the statement of respondent 01: *"We live in a village, therefore the obstacles we face come from customers or the community, it seems that people are not accustomed to transacting using the application (QRIS), most of whom use only young people while most parents are still comfortable transacting with cash."*

Discussion

Beyond perceived usefulness and ease of use, broader systemic factors significantly influence adoption intention. The adoption of the Quick Response Code Indonesian Standard (QRIS) as a digital payment platform by Village-Owned Enterprises (BUMDes) is a momentous event for Indonesia in its rural digital and financial literacy. While BUMDes managers generally exhibit a positive outlook toward QRIS adoption, variations emerge due to infrastructural limitations, sociocultural dynamics, organizational capacity, and levels of institutional trust. Hence, the conversation on the impetus for the adoption of QRIS fails to be reduced from the perspectives of ease and usefulness, but must further embrace a multidimensional recognition of the systemic and structural conditions into which BUMDes operate.

At the basic level, organizational readiness becomes the most critical determinant of QRIS adoption. The ability of BUMDes managers to innovate and optimally manage these systems of digital payments is dependent on their managerial maturity, financial literacy, and adaption to technology (Djoyo et al., 2022). Most

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BUMDes operate with limited human resources, and cannot afford people with ICT expertise to handle and maintain digital systems. Hence, there is no serious effort to build internal capacities, and hence, QRIS use will surface to mere nominal compliance with genuine dramatic transformation. This finding converges with those of Kuswoyo et al. (2024), who contend that performance expectancy in the case of the QRIS system materializes only when organizations exhibit absorptive capacity.

Adoption has emerged as being further complicated by infrastructure constraints. On the contrary, some BUMDes managers view QRIS as efficient and user-friendly, but reliability in broadband service is still erratic, while the digital infrastructure in rural areas is limited, thus limiting the full realization of benefits from the QRIS. Christian et al. (2024) found that in areas that have poor digital backbone infrastructures, perceived risks due to a lack of reliable technology multiply and thus increase the reluctance of users to adopt. The inference from BUMDes' perspective is that investment in infrastructure must be conducted in tandem with the use of digital payments. Otherwise, perceived risk may tip the scaleover-perceived usefulness, with the result that digital payment initiatives would stagnate or even be gradually discarded.

Digital literacy and gaps in financial inclusion, along with infrastructural issues, remain significant challenges. The interviewed managers were relatively receptive to QRIS; however, the same cannot be said about the much broader section of the community, especially that of the older generations, which is often resistant to any form of digital financial tools. Studies such as Ardiana et al. (2021) show that digital payment systems' success in and for rural areas relies on managerial acceptance and that they also depend on the community's readiness to engage with these technologies or trust them. Cash transactions are ingrained deep into the social life of villages, as they are under concepts such as trust, familiarity, and immediacy. Thus, the shift toward QRIS will require gradual, continued behavioral change, but this will have to be accompanied by a wide-ranging education campaign.

There are also differences in social influence on the adoption of QRIS. Younger villagers, who are more digitally literate, flexible, and dynamic in social mobility, are more likely to adopt the QRIS. Conversely, older members of the community tend to be wary of technology, thinking that it is complicated, as well as fear security in transactions (Syafaastuti et al., 2024). The use of influential community members, such as religious leaders and elders, in their societies as advocates of QRIS can help bridge this gap. Trust via peer networks is essential in rural sociocultural settings where interpersonal endorsements usually complement formal promotions.

Trust in institutions and technologies also counts much beyond individual and community levels. Though the interviewed managers of BUMDes Profound believed

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in QRIS as a Bank Indonesia-supervised system, the trust of the larger public has not reached such levels. Perceived risk, whether associated with losing money, security breach, or privacy, according to Featherman and Pavlou (2003), is inversely proportional to trust levels. Unless there are continued mechanisms of assurance, such as customer support services, transparent handling of grievances, and visible structures for accountability, the risk of the erosion of public confidence remains high. According to Witjaksono et al.(2021), strengthening technological trustworthiness through certification, compliance audits, and public reporting could raise QRIS credibility in rural communities.

Lastly, the economic rationale for adopting QRIS also needs to be problematized. It is nice to note that theoretically, one can make digital payments, but they come with their own costs such as mobile data costs, maintenance of a smartphone, and transaction costs on an occasional basis. Hidden costs might dissuade infrequent low-income communities from adopting cashless transactions because the apparent alternative is cash transactions, which are perceived as zero cost. According to Prihandoko et al. (2024), digital payment systems will remain partially adopted and precarious unless proven benefits accrue to users' finances, in terms of increased sales, savings, or access to services.

Diffuse innovation in rural contexts, such as BUMDes, is not only about the availability of technology, but also institutional scaffolding. Essentially, referring to Rogers' (2003) diffusion theory, innovations such as QRIS must pass through different stages of diffusion, namely, knowledge, persuasion, decision, implementation, and confirmation. Any of these stages should be firmly buttressed by some support; if not, for example, if the dissemination did not make its way into knowledge or if persuasive efforts failed to make an effort on anxieties in the locality, it leads to a poor turnover of acceptance. Therefore, QRIS advocacy should be framed not as a technology upgrade but as a community-driven financial empowerment project with participatory planning and implementation of feedback mechanisms. Some insights in this regard make several recommendations for policymakers, practitioners, and BUMDes managers: continuous capacity building needs to be institutionalized; programs are not going to be part of end-to-end workshops, but rather will be continuous mentorship and coaching for the aspects of QRIS technical management, digital marketing, cybersecurity awareness, and innovations in entrepreneurship. Unique collaborations can be established with local universities and financial technology companies to build a cost-effective, scalable training ecosystem. Co-development of Infrastructure. Digital infrastructure development must go hand-in-hand with village economic empowerment programmes. Bank Indonesia and regional governments can help facilitate the

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development of microcell community towers put in place with these partnerships and subsidization of mobile data for BUMDes operatives. The next step was to foster community-driven digital-literacy campaigns. These should bring together community actors and co-create educational materials, thereby attaining their relevance, cultural sensitivity, and resonance. For instance, gamification, storytelling, and testimonial videos by successful QRIS users can make the learning process more interesting and relatable. Develop incentives to promote QRIS adoption. Examples can be given: temporary fee waivers, cashback programs, or small grants directed to BUMDes achieving specific QRIS transactions, which could encourage even early adopters to start forming habitual use patterns, as Prihandoko et al. (2024) found in their work. Finally, monitoring and evaluation systems that regularly track QRIS-related impacts include measuring, beyond transaction volumes, user satisfaction, increased revenue, operational efficiencies, and marginalized groups. Further research should be directed to the various intersectional aspects, such as gender, age, income, and other factors such as educational status that affect the pattern of QRIS adoption in BUMDes. Such an understanding would lead to policies of redirection in a direct, economical sense for a truly inclusive level of Indonesia's digital economy.

Conclusion

Based on the results of the study, it can be concluded that the decision to choose the use of the QRIS (Quick Response Code Indonesian Standard) payment system is largely determined by the perceptions of BUMDes managers and the perceptions of customers/communities in Masaran District, Sragen Regency. The use of QRIS can help BUMDes managers carry out online transaction processes. From the perspective of benefits, BUMDes managers believe that QRIS is very useful for transaction processes. Judging from the perception of ease and flexibility, BUMDes managers feel that using a QRIS is easier, more practical, and more flexible. The assumption of BUMDes managers from risk perception assumes that the risk of obstacles or obstacles can be very minimal; however, there are several obstacles related to internet networks or quotas that result in less stability. However, even though the use of QRIS as an online transaction tool has many benefits, and there are convenience, practicality and flexibility, there are some people who are not interested in using QRIS as a transaction tool. Based on the research findings, it can be recommended to increase the adoption of QRIS by BUMDes managers and the need to increase the diffusion of innovation (socialization or counseling) about QRIS in order to increase awareness and encourage the interest of business entity managers and the community in using QRIS. Future

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policies should integrate digital literacy programs and infrastructure upgrades to fully realize the benefits of digital transactions for rural enterprises

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