THE EFFECT OF FINANCIAL LITERACY, PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE TO INTEREST IN USE INDONESIAN QUICK RESPONSE STANDARDS (QRIS) FOR CREATIVE INDUSTRY (MSMEs) IN SURAKARTA CITY

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Abstract: The purpose of this study is to determine the influence of variables related to research, namely, financial literacy, perceived usefulness and perceived ease of use on interest in using QRIS for creative industry players in Surakarta City. The data used is primary data obtained from the distribution of questionnaires using the Likert scale. The population in this study is creative industry players (MSMEs) in Surakarta City with a total of 3635 assisted MSMEs per 2021. This study used a purposive sampling method so that 100 samples of respondents were obtained. This study used multiple regression analysis methods in empirical testing and used the SPSS 25.0 application as its analysis tool. From the results of the analysis conducted, this study shows that financial literacy variables have a positive and significant influence on interest in using QRIS, which is 0.023 smaller than 0.05. The perceived usefulness variable has a significantly smaller value of 0.00 smaller than 0.05 and perceived ease of use also has a positive and significant effect on interest in using QRIS, which is 0.019 greater than 0.05 while the remaining 0.018 is influenced by other variables. Of these variables, perceived usefulness has the greatest influence on interest in using QRIS. Therefore, the more positive the perceived usefulness in using QRIS, the stronger the intention of MSMEs to use QRIS.

1. Introduction

The rapid development of technology in Indonesia has made it easy for people to keep up with advancements, including quick access to information and effective resource management. This progress has particularly impacted the financial sector, where daily lives are becoming more accessible. To foster business growth in the digital age, innovation in the financial sector, specifically Financial Technology (Fintech), is crucial.

Financial Technology (Fintech) is an innovation in the financial sector that utilizes information technology to connect users with non-bank financial organizations. Bank Indonesia defines fintech as technological advancements within the financial industry that hold the capability to impact the stability of currencies, the overall financial system, as well as the effectiveness, safety, and dependability of various products and services.

The very rapid development of financial technology in Indonesia aims to advance the financial and banking system, particularly by transitioning from cash to digital payments in all sectors, especially the creative industry. Electronic money (E-Money) has gained popularity due to its advantages over cash currency, such as being straightforward, practical, and adaptable. The figure representing E-Money users and transactions has increased significantly over the years.

To simplify electronic financial transactions, Bank Indonesia introduced the National QR code known as QRIS (Quick Response [QR] Code Indonesian Standard). QRIS enables safe and convenient non-cash transactions throughout the country, allowing payment applications to use QR Codes universally. This standard promotes a cashless-society, benefiting creative industry players, particularly MSMEs.

The creative industry sector is considered a significant contributor to the expansion of the national economy. The government has implemented policies to improve the innovative and electronic economy, fostering entrepreneurship and supporting cooperatives and MSMEs. Financial inclusion and support from consumers and business actors are vital for the successful adoption of new payment methods.

However, the implementation of QRIS faces challenges due to limited financial literacy among the Indonesian population. The understanding of digital finance remains inconsistent, hindering the widespread adoption of QRIS. Efforts to educate MSMEs about QRIS and its benefits are necessary to improve work efficiency and effectiveness, leading to higher profits.

Technology Acceptance Model (TAM) developed by Davis is a suitable concept for assessing technology adoption. Perceived usefulness and perceived ease of use are key factors influencing user acceptance. Financial literacy has been found to positively impact interest in using QRIS in some studies, while perceived usefulness and perceived ease of use have shown mixed results.

In conclusion, the rapid development of financial technology in Indonesia, along with the implementation of QRIS, has the potential to transform the financial sector and promote a cashless-society. However, increasing financial literacy and addressing user perceptions of usefulness and ease of use are crucial for successful adoption.

The unique aspect of this study compared to previous research is that it focuses on creative industry players (MSMEs) in Surakarta City, which was chosen as the research subject due to its strong economic potential in the creative industry. By embracing digital technology, this sector can experience faster growth and contribute to the city's economic development. Furthermore, digitalization in the creative industry sector opens up new opportunities for creative industry players (MSMEs), including the utilization of the Indonesian quick response standard (QRIS) to expand economic prospects.

2. Research Method

The population that is the focus of this research are individuals involved in the creative industry sector (MSMEs) in Surakarta City with a total of 3,635, assisted MSMEs per year 2021. The sample in this study was 97.32 respondents and rounded up to 100 respondents from creative industry players in Surakarta City. Technique data collection used in this study is a questionnaire. Data collection through the use of questionnaires consists of asking a series of questions or providing respondents with a predetermined list of statements Sugiyono (2013).

3. Results and Discussion
3.1. Results

The discussion of research results begins with a portrayal of the features that define the respondents used as research objects. The findings of this study can be used to inform creative industry players (MSMEs) in Surakarta about the demographics of people who are consumers or users of the Quick Response Indonesian Standard (QRIS) which have been distributed to 100 respondents from creative industry players (MSMEs) in Surakarta City. Participants were identified using data collected from questionnaires that had been sent.

3.2. Discussion
Validity test

Table 1. Results the Validity Test of Financial Literacy (LK) Variables

Question Items	R count	R table	Information
LK1	0,841	0,1985	Valid
LK2	0,892	0,1985	Valid
LK3	0,866	0,1985	Valid
LK4	0,876	0,1985	Valid
LK5	0,857	0,1985	Valid

Source: Primary data processed, 2023.

Based on the results of the validity test above, it can be concluded that all question items for the LK variable are valid because the value of $R_{count} > R_{table}$ of 0,1985.

Table 2. Results the Validity Test of Perceived Usefulness (PU) Variables

Question Items	R count	R table	Information
PU1	0,867	0,1985	Valid
PU2	0,888	0,1985	Valid
PU3	0,888	0,1985	Valid
PU4	0,809	0,1985	Valid
PU5	0,853	0,1985	Valid

Source: Primary data processed, 2023.

Based on the results of the validity test above, it can be concluded that all question items for the PU variable are valid because the value of $R_{count} > R_{table}$ of 0,1985.

Table 3. Results the Validity Test of Perceived Ease of Use (PEU) Variables

Question Items	R count	R table	Information
PEU1	0,903	0,1985	Valid
PEU2	0,901	0,1985	Valid
PEU3	0,944	0,1985	Valid
PEU4	0,873	0,1985	Valid
PEU5	0,855	0,1985	Valid

Source: Primary data processed, 2023.

Based on the result of the validity test above, it can be concluded that all question items for the PEU variable are valid because $R_{count} > R_{table}$ is 0,1985.

Table 4. Test the Validity of User Interest Variables (MP)

Question Items	R count	R table	Information
MP1	0,886	0,1985	Valid
MP2	0,871	0,1985	Valid
MP3	0,894	0,1985	Valid
MP4	0,833	0,1985	Valid
MP8	0,864	0,1985	Valid

Source: Primary data processed, 2023.

The results of the validity test from the table above show that all question items on the MP variable have valid status because R count > R table is 0,1985.

Reliability Test

Table 5. Reliability Test Results

| Variable	Reliability Standards	*Cronbach's Alpha*	Information
LK	0,70	0,820	Reliable
PE	0,70	0,821	Reliable
PEU	0,70	0,819	Reliable
MP	0,70	0,825	Reliable

Source: Primary data processed, 2023.

Based on the table above, it can be seen that all variables have Cronbach Alpha values > 0,7; then all the variables in this study are reliable.
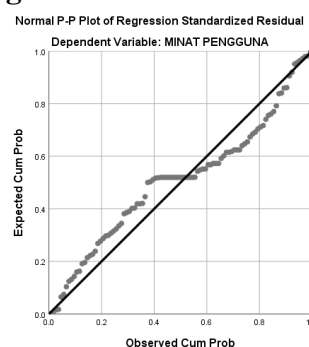
Classic assumption test
Normality test

Normality Test With Historigram Test
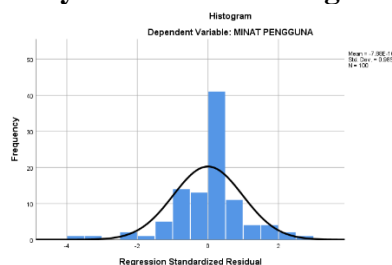
Source: Primary data processed, 2023.

Normal P-Plot Regression Standardized Residual Graph

Source: Primary data processed, 2023.

Indicates that when mapping data, it should not deviate too far from the diagonal line. This study has a normal distribution.

Multicollinearity Test

Table 6. Multicollinearity Test Results

Variable	Collinearity Statistics	
	tolerance	VIF
Financial Literacy	0,260	3, 841
Perceived Usefulness	0,272	3, 683
Perceived Ease Of Use	0,177	5, 661

Source: Primary data processed, 2023.

A VIF of 10 is given for each independent variable, with a margin of error of 0,1. The independent variable of this regression model is not multicollinearity, so the model is valid.

Heteroscedasticity Test

Table 7. Heteroscedasticity Test Results with the Glejser Test

VARIABLE	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	2,640	0.704		3,751	0.000
Financial Literacy	0.042	0.060	0.125	0.699	0.486
Perceived Usefulness	-0.284	0.060	-0.832	-4,751	0.400
Perceived Ease Of Use	0.164	0.073	0.487	2,241	0.427

Source: Primary data processed, 2023.

Based on the table above, it can be seen that all variables have a significance value of > 0,05; no heteroscedasticity was observed in any of the variables in this study.

Hypothesis
Multiple Linear Regression Analysis

Table 8. Multiple linear regression

VARIABLE	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	std. Error	Betas				tolerance	VIF
(Constant)	-1, 228	1, 067			-1, 152	0,252		
Financial Literacy	0,209	0,090	0,195		2, 307	0,023	0,260	3, 841
Perceived Usefulness	0,571	0,091	0,521		6, 308	0,000	0,272	3, 683
Perceived Ease of Use	0,266	0,111	0,245		2, 391	0,019	0,177	5, 661

Source: Primary data processed, 2023.

The multiple linear regression equation of the results of this study are:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e.$$
$$MP = -1{,}228 + 0{,}209\ LK + 0{,}571\ PU + 0{,}266\ PEU$$

The results of multiple linear regression calculations can be explained as follows:
a) A positive coefficient value of 0,209 for Financial Literacy indicates that an increase one unit of Financial Literacy will result in an increase in User Interest of 0,209 units.
b) A positive coefficient value of 0,571 for Perceived Usefulness indicates that an increase in one unit of Perceived Usefulness will result in an increase in User Interest of 0,571 units.
c) A positive coefficient value of 0,266 for Perceived Ease of Use means that an increase in Perceived Ease of Use by oneunit results in an increase in User Interest of 0,266 units.
d) The value of user interest in QRIS for creative industry players (MSMEs) in Surakarta City has a negative value with a constant value of -1,228 if the independent variables (Financial Literacy, Perceived Usefulness, and Perceived Ease Of Use) have a value of 0.

Model Feasibility Test (F Test)
Table 9. Model Feasibility Test (F Test)

Information	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1306,654	3	435,551	148,222	0,000[b]
Residual	282,096	96	2,938		
Total	1588,750	99			

Source: Primary data processed, 2023.

Count value 148,222 > F_{table} of 3,090 with, a significance level of 0,000 < 0,05 so that it can be concluded that the model is a fit model.

Partial Test (t-test)
Table 10. Partial Test (t-test)

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Betas		
(Constant)	-1.228	1,067		-1,152	0,252
Financial Literacy	0,209	0,090	0,195	2,307	0,023
Perceived Usefulness	0,571	0,091	0,521	6,308	0,000
Perceived Ease Of Use	0,266	0,111	0,245	2,391	0,019

Source: Primary data processed, 2023.

The hypothesis is accepted and there is a significant relationship between the independent and dependent variables if the significance criteria for the t test (sig-t) are less than = 0,05. If the significance threshold (sig-t) is greater than = 0,05, then there is no statistically significant correlation between the independent and dependent variables.

Coefficient of Determination (R2)
Determination Coefficient Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.907 [a]	0.822	0.817	1.71420

Source: Primary data processed, 2023

According to the coefficient of determination (R2), Financial Literacy, Perceived Usefulness and Perceived Ease of Use explains 82% of QRIS User Interests, while the remaining 18% depends on QRIS User Interests in creative industry players (MSMEs) in Surakarta City.

4. Conclusion

Based on the results of the description on, there are several things that can be concluded as follows:

a) Financial Literacy (LK) has a positive and statistically significant influence with Surakarta City's Creative Industry Players on the interest in using QRIS in Surakarta City. The level of financial knowledge can influence whether or not to adopt a new technology. Successful financial management is the key to independence from money worries. Regarding monetary problems, such as mounting debt, inability to choose needs over wants, and lack of savings. Because it is effective and efficient in managing money for Surakarta creative industry players, QRIS is also used as an e- money application for all buying and selling transactions in Surakarta City.

b) Perceived Usefulness (PU) has a positive and statistically significant influence with Surakarta City Creative Industry Actors on interest in using QRIS in Surakarta City. With the growing benefits of implementing digital payment QRIS in Surakarta City, the interest of MSMEs to do so will also increase. Most respondents recognized its benefits, valued its efficiency and utility, and were persuaded to use it to improve their performance at work.

c) Perceived Ease Of Use (PEU) has a positive and statistically significant influence with Surakarta City's Creative Industry Actors on interest in using QRIS in Surakarta City. The growing use of QRIS for digital payments in Surakarta City, more and more small and medium enterprises (MSMEs) will join. The majority of respondents find QRIS convenient because it is adaptable, user-friendly, and simple to master.

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