

PERCEPTION AND SOCIAL RESISTANCE OR MSME ACTORS TOWARDS QRIS DIGITAL PAYMENT INNOVATION IN ENREKANG REGENCY

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ABSTRACT

This study analyzes: (1) MSMEs' perceptions of QRIS digital payment; (2) factors driving social resistance to QRIS; and (3) the impact of that resistance on MSMEs. A qualitative phenomenological approach was employed with eleven informants selected purposively from Enrekang Regency, comprising MSMEs that do not use QRIS, use it reluctantly, possess but hide their QR code, or actively use QRIS. Data were collected through semi-structured interviews and passive participant observation from January to August 2025, validated via source triangulation, and analyzed using Miles and Huberman's model. Findings reveal that: (1) MSMEs' perceptions encompass perceived benefits, perceived ease of use, and perceived risks; (2) social resistance is driven by social influence, cash-payment habits, and low digital payment literacy; and (3) resistance results in reduced business turnover. This study contributes a sociological explanation of why high perceived ease of use does not guarantee QRIS adoption, providing actionable insights for policymakers and financial institutions to design contextual literacy programs and targeted outreach strategies to overcome MSME resistance

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INTRODUCTION

The development of digital technology in the current era of globalization has brought significant changes to various aspects of life, including the economic sector. One notable example of social change in the economic field is the shift in transaction methods, where some people increasingly prefer non-cash transactions such as e-money and some individuals no longer carry cash at all (cashless) when shopping.

One payment innovation currently developing in Indonesia is QRIS (Quick Response Indonesian Standard). QRIS is a digital payment standard via electronic money applications, digital wallets, or mobile banking, developed and issued by Bank Indonesia (BI) to simplify, accelerate, and enhance the security of transactions (Sekarsari, Pramudita, and Wijaya 2021; Paydia, Suryadi, and Lestari 2023). Bank Indonesia's Board of Governors Regulation No. 24/1/PDG/2022 stipulates that QRIS should be used in payment transactions facilitated by a QR code, reflecting

the government's commitment to expanding digital payment infrastructure. This innovation is expected to increase financial inclusion and accelerate economic growth, particularly among Micro, Small, and Medium Enterprises (MSMEs), which form the backbone of Indonesia's economy (Haryono 2022).

Despite the convenience offered by QRIS and the government's push for its adoption, there remain MSME actors who have not adopted this technology, reflecting a form of social resistance. Data from the Cooperative, MSME, Manpower, and Transmigration Office of Enrekang Regency (January–August 2025) shows 917 registered MSME actors in the regency (Dinas Koperasi UKM, Tenaga Kerja, dan Transmigrasi Kabupaten Enrekang 2025). Initial observations identified seven MSME actors who had not fully adopted QRIS: three already have QRIS but do not use it, one accepts bank transfers but not QRIS, and three neither have nor use QRIS. The resistance factors identified include social influence, digital payment technology literacy, and the habit of using cash, the three dimensions this study focuses on.

MSME actors who do not adopt QRIS risk losing customers, receiving counterfeit or damaged currency, and incurring losses from change errors all of which reduce business income. Research by Mediana, Pratiwi, and Sari (2024) highlights that QRIS facilitates faster transactions, eliminates change problems, and enables real-time monitoring. Alifia, Permana, and Harnovinsah (2024) and Gulo and Maria Th., A. D. (2024) further note that QRIS adoption can increase MSME income by up to 30%, particularly by attracting younger, digitally-inclined customers.

A gap in the existing literature concerns why MSMEs with high perceived ease of use still resist QRIS adoption. Prior studies such as Widowati and Khusaini (2022) focused on MSMEs intending to adopt QRIS, leaving the resistance side underexplored, particularly in non-urban regencies like Enrekang. This study therefore aims to: (1) analyze MSMEs' perceptions of QRIS; (2) identify factors driving social resistance; and (3) examine the impact of that resistance on MSME businesses.

METHOD

This study employs a qualitative method with a phenomenological approach, aiming to reveal the lived experiences of MSME actors regarding QRIS adoption and resistance. The research was conducted in Enrekang Regency, South Sulawesi, Indonesia, from January to August 2025. Eleven informants were selected purposively based on the following criteria: (1) MSME actors who do not use QRIS, (2) MSME actors who have QRIS but use it reluctantly, (3) MSME actors who have printed a QR code but do not display it to customers, and (4) MSME actors who actively use QRIS. Informants included small traders, food stall owners, and convenience store operators, as well as representatives from related banks and local government offices for triangulation purposes.

Primary data were collected through semi-structured interviews and passive participant observation. Semi-structured interviews allowed the researcher to follow a prepared question guide while probing further for in-depth responses. Passive participant observation involved the researcher being present at the research site to observe MSME activities without active participation. Data validity was ensured through source triangulation, cross-checking information from three source types: MSME actors, related banking institutions, and local government representatives. Data saturation was reached when information from different sources converged. The research adhered to ethical principles, including informed consent, confidentiality of informants, and reflexive journaling to maintain researcher objectivity throughout interpretation. Data were analyzed using the Miles and Huberman model, comprising three stages: (1) data condensation, selecting and focusing relevant information; (2) data display, organizing data into thematic structures; and (3) conclusion drawing, interpreting patterns and deriving findings. Analytical memos were written throughout to document emerging themes and competing interpretations.

RESULT AND DISCUSSION

Perceptions of MSME actors regarding the use of the QRIS digital payment system

MSME actors' perceptions of QRIS are formed through social interpretation influenced by social interaction, subjective experience, and everyday business context. From a sociology of knowledge perspective, perception is a construction of meaning shaped through both direct and indirect experience. MSME actors assess QRIS not only based on its technological functions, but also through others' experiences, community narratives, deeply rooted habits, and the sense of security they feel in daily business practices.

In terms of perceived benefits, Some MSME actors perceive QRIS as a tool that facilitates and accelerates transactions, especially when customers do not carry cash. Mrs. Uw, a convenience store owner who uses QRIS, stated:

“QRIS makes payments easier, especially if there is no small change.” However, other MSME actors perceive QRIS as offering no significant benefit because of transaction fee deductions. Mrs. K, a convenience store owner, stated: “Its benefits? It makes transactions easier for customers, but for sellers, in my opinion, no, because of the deductions”. This divergence reflects instrumental rational action (Santika, Suardana, and Dewi 2022), where MSME actors assess innovation based on a contextual profit-and-loss calculation oriented toward immediate interests. Applying Lyotard’s concept of grand narrative versus little narrative, the efficiency and inclusivity claims of QRIS represent the grand narrative, while MSME actors’ experiences of fees and perceived disadvantages constitute little narratives that challenge the dominant discourse.

Davis (1989) defines perceived ease of use as an individual’s belief that a technology can be used without significant effort. Sociologically, this is linked to digital cultural capital the competencies, knowledge, and skills resulting from socialization and social positioning (Kusumaningtyas, Prasetyo, and Wijaya 2025). Findings show that all informants, regardless of QRIS usage level, perceive QRIS as easy to use. Mrs. Mm, a *kapurung* food stall owner who does not use QRIS, stated: “It’s very easy because customers just need to scan the QR code... I think it would be easy to learn as a trader because we are already used to smartphones and there are many tutorials online”. Crucially, this study finds that high perceived ease of use does not guarantee adoption a finding that contrasts with the core assumption of the Technology Acceptance Model (TAM), which posits ease of use as a predictor of adoption. Even though MSMEs in Enrekang Regency perceive QRIS as technically easy, resistance is driven by other dimensions, particularly perceived risk and social influence, including outdated negative information circulating within their social networks

Then, Risk perception in this study refers to the possibility of losses and problems arising from QRIS use. Mrs. K described her concern about fraudulent payment proofs and the difficulty of verifying individual QRIS transactions in her mobile banking application. Mrs. Mm and Mrs. Nn, though they had never personally experienced fraud, show that strong risk perceptions based on stories shared within their social networks. This phenomenon exemplifies image barriers (Hossain, Quaddus, and Islam 2023), where MSME actors’ perception of QRIS as risky has become community knowledge with social power that influences behavior even without direct experience. MSME actors’ risk perceptions encompass two forms: (1) fraud risk, particularly counterfeit payment proofs circulating via gossip and rumors; and (2) transaction uncertainty, such as delayed fund crediting and the absence of per-transaction reports. Both are sociologically more social constructions reproduced through interaction than inherent technical risks of QRIS.

Factors Influencing MSME Actors to Engage in Social Resistance

Social resistance in this study is understood as rejection, postponement, or cessation of QRIS adoption as a response to an innovation that introduces new rules and expectations. In Enrekang Regency, resistance manifests as everyday resistance (Musyaffi, Khairunnisa, and Kusuma 2022): not installing QRIS, hiding QR codes from customers, or discontinuing use without overt demonstration or confrontation.

Three key factors drive this resistance The factors that influence the occurrence of social resistance among MSMEs towards the QRIS digital payment innovation based on the results of research conducted in Enrekang Regency are social influences. Negative information conveyed by others based on real or outdated experiences circulates by word of mouth in MSME social environments, forming a collective perception that hinders adoption. Mrs. Uw admitted fearing QRIS because of stories about fake payment receipts from fellow MSMEs. Mrs. Nn stated: “My friend told me about the dangers of fraudulent transfer receipts; I have never experienced it, but my friend’s story made me afraid to continue using QRIS.” This aligns with social influence theory (Jang, Park, and Kim 2024), where individuals use others’ information as a reference in decision-making. Some negative information concerns fee policies that are no longer applicable due to regulatory changes highlighting the role of information asymmetry in sustaining resistance. These findings reflect the experiences of the informants studied and should not be generalized to all MSMEs in the regency.

digital payment technology literacy. Digital payment technology literacy in this study refers to MSME actors’ knowledge and skills in using QRIS, including awareness of policy updates and technical mechanisms. While informants understand the basic operation of QRIS, they lack knowledge of recent policy changes such as the removal of transaction fees for amounts below IDR 500,000. Mrs. K stated: “I don’t know what the current fees on QRIS are; I haven’t looked it up and haven’t asked the bank.” Mrs. Uw similarly acknowledged: “As for the fees now, I’m not too sure. Previously there were, and they were considerable, but I don’t know the current percentage.”

This situation demonstrates that low digital payment literacy among the informants causes them to maintain outdated and invalid perceptions, which ultimately reinforces social resistance. Notably, this low literacy is characterized not by inability to use the technology, but by a lack of proactive information-seeking regarding policy updates (Kusumaningtyas, Prasetyo, and Wijaya 2025).

Transaction habits in this study refer to MSME actors' repeated behavioral patterns of preferring cash in business transactions. Cash provides a sense of security, comfort, and immediate certainty tangible qualities absent in digital transactions. Mrs. Kasmia Sari, a furniture store owner, stated: "I prefer cash because with cash, people shop, we count the money, done no need to worry about waiting for money to enter the account." Rahmawati, Santoso, and Pratama (2023) noted that cash is not merely a medium of exchange but a social symbol conveying certainty, control, and direct social relationships. Rahmat, Hidayat, and Nugroho (2023) further observed that the shift from cash to digital payment systems is part of a social evolution that cannot be forced in a short time.

From Ram and Sheth's perspective (Hossain, Quaddus, and Islam 2023), this habit constitutes a psychological barrier; sociologically, it is understood as an internalized habitus shaped through years of experience and social environment. This habitus provides a sense of certainty and reflects local cultural values regarding control in transactions. Among the three factors, the habit of using cash emerged as the most pervasive and deeply rooted among the informants studied.

Impact of resistance in the context of MSME actors

The impact of social resistance in this study refers to the consequences experienced by MSME actors as a result of not adopting QRIS. The primary impact identified is a reduction in business turnover due to financial losses inherent in cash transactions, namely receiving counterfeit money, damaged bills, and errors in giving change. There is an irony here: MSME actors resist QRIS to avoid perceived financial risks (fees, fraud), yet by persisting with cash, they incur real and recurring financial losses that QRIS adoption could mitigate. This irony is rooted in social influence, limited digital payment literacy, and deeply ingrained cash use habits.

Comparison with Prior Studies and Theoretical Implications

Widowati and Khusaini (2022) found that QRIS adoption intention among MSMEs in Magelang is determined by perceived ease of use, perceived usefulness, trust, and positive attitude. The present study shares similarities in identifying the roles of perceived usefulness, ease of use, and trust; however, it diverges in focus and method. Widowati and Khusaini used a survey to analyze factors influencing adoption, while the present study uses in-depth interviews to analyze resistance among those who refuse, avoid, or have stopped using QRIS in Enrekang Regency. The unique contribution of this study lies in demonstrating that high perceived ease of use and perceived usefulness do not guarantee adoption when social influence, cash habits, and low digital literacy compounded by outdated fee information remain present. This finding extends TAM by incorporating socio-cultural barriers absent from the original model.

From a postmodern theoretical perspective, QRIS represents a grand narrative (Lyotard) initiated by the government, claiming universality in efficiency, security, and modernity through slogans such as "PAKAI QRIS" and "CEMUMUAH." MSMEs in Enrekang Regency build small narratives based on everyday experiences such as funds being slow to enter personal accounts, concerns about fee deductions (some of which are no longer valid), and the convenience of cash which challenge these universal claims. Furthermore, Bauman's concept of liquid modernity illuminates how QRIS introduces uncertainty for MSME actors regarding payment proof authenticity and fund crediting, triggering anxiety and resistance as self-protective responses in an unpredictable environment.

CONCLUSION

This study concludes that MSME actors in Enrekang Regency form perceptions of QRIS encompassing perceived benefits, perceived ease of use, and perceived risks. Social resistance is driven by three interrelated factors: social influence from negative community narratives, low digital payment technology literacy (particularly regarding policy updates), and deeply ingrained cash-use habits. The impact of this resistance is a reduction in business turnover due to financial losses from cash transactions. A key theoretical contribution is the demonstration that high perceived ease of use does not guarantee adoption when socio-cultural barriers prevail extending TAM beyond its original scope.

These findings carry practical implications for multiple stakeholders. For government and Bank Indonesia, contextual QRIS literacy programs tailored to non-urban MSME environments are needed, with particular emphasis on communicating current fee policies and dispelling outdated information. For banks and fintech providers whose QRIS transaction reports on mobile banking are not yet per transaction, simplified per-transaction reporting features within

existing mobile banking applications would directly address MSMEs' transaction uncertainty. Future research should employ larger samples across multiple regencies to test the generalizability of these findings and examine the effectiveness of specific intervention strategies.

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