

The Effect Of The Utaut3 Construct On The Interest Of MSMEs In Using The Bank Syariah Indonesia QRIS Payment System With Trust, And Ease Of Use As A Mediation Variable: Systematic Literature Review (SLR) With Bibliometrics

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Abstract

The development of financial technology has encouraged the transformation of the digital payment system in Indonesia, one of which is through the implementation of the Quick Response Code Indonesian Standard (QRIS) developed by Bank Indonesia to integrate various QR code-based payment services. This payment system is expected to be able to improve transaction efficiency, speed up the payment process, and expand financial inclusion for Micro, Small, and Medium Enterprises (MSMEs). However, the adoption rate of digital payment technology in the MSME sector still faces various challenges, both related to technological aspects, user psychological factors, and the influence of the social environment. This study aims to systematically examine the influence of constructs in the Unified Theory of Acceptance and Use of Technology (UTAUT3) on the interest of MSMEs in using the QRIS payment system at Bank Syariah Indonesia, with trust and perceived ease of use as mediation variables. The research method used is Systematic Literature Review (SLR) with the PRISMA approach to identify, select, and analyze relevant scientific articles in the 2020–2025 period. The literature search process produced 2,395 articles from a database of reputable scientific journals, and then an elimination process was carried out based on inclusion and exclusion criteria, so that 71 articles were obtained that were eligible for further analysis. The study stages were carried out systematically through the process of identification, screening, feasibility assessment, and determination of final articles. The results of the study show that the main constructs in the technology acceptance model, such as performance expectancy, effort expectancy, social influence, and facilitating conditions, have an important influence on interest in using digital payment technology. In addition, additional factors such as trust and perceived ease of use have been proven to act as mediating variables that strengthen the relationship between the technology construct and the intention to use QRIS by MSME actors. Trust in system security and ease of use of technology are crucial factors in increasing user confidence in digital payment services, especially in the context of Islamic banking-based financial services. The findings of this study provide a theoretical contribution to the development of a digital payment technology acceptance model based on UTAUT3 and provide practical implications for financial institutions and regulators in increasing

the adoption of QRIS among MSME actors. The next research is suggested to develop an empirical model with a quantitative approach to test the relationship between variables more comprehensively in the context of the digital economy in Indonesia.

Keywords: *UTAUT3, QRIS, Interest in Technology Use, Trust, Perceived Ease of Use, MSMEs, Digital Payment, Bank Syariah Indonesia.*

1. INTRODUCTION

Digital transformation in the financial sector has brought significant changes to the economic transaction system in various countries, including Indonesia. The development of financial technology (fintech) has encouraged the emergence of various digital payment system innovations that aim to improve transaction efficiency, transparency, and financial inclusion of the public. One of the important innovations developed in Indonesia is the Quick Response Code Indonesian Standard (QRIS) payment system, launched by Bank Indonesia to integrate various QR code-based payment services into one national standard. QRIS allows users to make transactions quickly, securely, and practically through digital payment applications that are connected to various financial institutions and banks. The presence of this system is expected to accelerate transaction digitization and increase financial access for business actors, especially the Micro, Small, and Medium Enterprises (MSMEs) sector.

In the context of the national economy, MSMEs have a very important role as the main driver of the economy and job providers. Therefore, the digitization of MSME transactions is one of the important strategies in increasing business competitiveness and expanding market access. The implementation of digital payment systems such as QRIS can help MSMEs manage transactions more efficiently, reduce dependence on cash payments, and increase transparency in business financial management. Several studies show that the use of digital payment technology can increase business efficiency and simplify the transaction process between business actors and consumers (Wibisono & Yohana, 2024).

However, the level of adoption of digital payment technology among MSMEs still faces various challenges. Many business actors still have limitations in their understanding of technology, concerns about system security, and low trust in digital financial services. Research shows that trust factors, ease of use, and benefits of technology are important factors that affect user interest in adopting digital payment systems such as QRIS (Sholihin et al., 2024).

In the study of technology adoption, various theoretical models have been developed to explain user behavior in accepting new technology. One of the widely used models is the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). The UTAUT model integrates various theories of technology acceptance by incorporating several main constructs, such as performance expectancy, effort expectancy, social influence, and facilitating conditions, that affect the intention and

behavior of using technology. The latest developments of this model have resulted in the concept of UTAUT3, which integrates more complex psychological and social factors to explain the behavior of digital technology adoption.

Various studies show that constructs in the technology acceptance model have a significant influence on the interest in using digital payment systems. Studies that analyzed the adoption of QRIS found that the perception of benefits and ease of use of technology is the main determinant that influences the intention to use digital payment systems by people and business actors. In addition, the factor of trust in system security is also an important factor that determines the success of the implementation of digital financial technology (Ansori & Lestari, 2025).

The latest literature review also shows that technology acceptance models such as TAM and UTAUT are widely used in research on QRIS adoption in Indonesia. The results of the Systematic Literature Review show that variables such as performance expectancy, perceived usefulness, and trust are the main determinants that consistently influence the intention to use the QRIS payment system for both consumers and MSME actors (Widiawati et al., 2025).

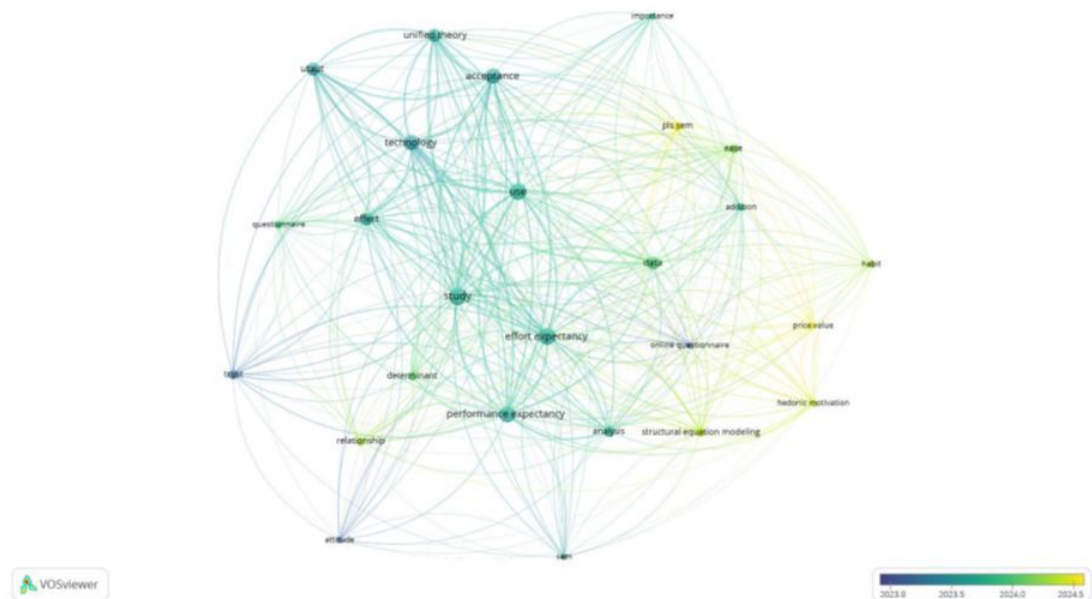
However, the results of previous studies still show inconsistencies related to the influence of several variables on QRIS adoption. Some studies have found that ease of use has a significant influence on the interest in using digital payment technology, while other studies show that these factors only have an indirect effect through mediating variables such as user satisfaction or trust. These differences in findings show that the relationship between variables in the technology acceptance model still requires a more comprehensive study, especially in the context of MSMEs in Indonesia (Herlina et al., 2025).

In addition, in the context of sharia-based financial services, the trust factor is an increasingly important aspect because it is related to public perception of security, transparency, and service compliance with sharia principles. Bank Syariah Indonesia (BSI), as one of the largest Islamic financial institutions in Indonesia, has a strategic role in encouraging the digitization of financial transactions through QRIS services. However, research on the factors that affect the interest of MSMEs in using QRIS in Islamic banking services is still relatively limited.

Based on these conditions, a comprehensive literature review is needed to identify factors that affect the interest in using the QRIS payment system by MSME actors. The Systematic Literature Review (SLR) approach is the right method to systematically analyze various previous studies so that it can provide a more comprehensive picture of research developments related to the adoption of digital payment technology.

This study focuses on the analysis of the influence of the UTAUT3 construct on the interest of MSMEs in using the QRIS payment system at Bank Syariah Indonesia by including trust and perceived ease of use as the mediation variables. By synthesizing various

relevant studies in the 2020–2025 period, this study is expected to make a theoretical contribution to the development of digital payment technology acceptance models and provide recommendations for financial institutions and regulators in increasing the adoption of QRIS among MSME actors, especially in the Kediri Raya area.



Bibliometric visualization using the VOSviewer software in the image shows a map of the keyword co-occurrence network related to research on technology acceptance and the use of digital systems. In the map, it can be seen that several main keywords, such as use, technology, acceptance, unified theory, effort expectancy, and performance expectancy, are in a central position with a high level of connectivity to other keywords. This shows that research on the adoption of digital technology is still largely based on the theoretical framework of the Unified Theory of Acceptance and Use of Technology (UTAUT), which is the basis for analyzing technology use behavior. In the context of this study, UTAUT3 constructions such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness are important variables that explain the interest of MSME actors in adopting digital payment systems such as QRIS at Bank Syariah Indonesia.

In addition, the bibliometric map also shows the relationship between keywords such as trust, habit, price value, and hedonic motivation, which are in different clusters but are still connected to the main concept of technology acceptance. This shows that psychological factors and user perception have an important role in the financial technology adoption process. In the context of using QRIS, trust in the security of the payment system and the ease of use of technology are important factors that influence the decision of MSME actors in using digital payment services. The relationship between effort expectancy and the

concept of ease that appears in the visualization also indicates that the perception of ease of using technology is closely related to the intention of using digital payment systems.

Furthermore, the existence of keywords such as PLS-SEM, structural equation modeling, and analysis shows that most of the research in this field uses a quantitative approach based on structural modeling to test the relationship between variables in the technology acceptance model. This is relevant to the research on the influence of the UTAUT3 construct on the interest in using QRIS, which places trust and perceived ease of use as mediating variables. Based on the pattern of linkages on the bibliometric map, it can be concluded that research on the adoption of digital payment technology is growing and shows that technological, psychological, and social environmental factors simultaneously affect the interest of MSMEs in using digital payment systems. Thus, the results of this bibliometric analysis strengthen the importance of developing an integrative model based on UTAUT3 that includes trust and ease of use variables as mediating factors in explaining the behavior of QRIS adoption by MSME actors in the digital economy ecosystem in Indonesia.

2. RESEARCH METHOD

The Systematic Literature Review (SLR) method is used in this study because this study aims to synthesize existing literature to answer research questions related to workload, work environment, employee retention intention, and job satisfaction. Kraus et al. (2020) stated that SLR is a form of research by synthesizing existing or published research with a systematic methodology. The systematic method is carried out based on several stages, namely by conducting a comprehensive search for published articles, then selecting, and analyzing relevant studies. These stages follow the guidelines that were determined. The PRISMA (Preferred Reporting Items for Systematic Review and Meta-Analysis) criteria are used to identify existing literature. The PRISMA stages set in this study are "Identification", "Screening", and "Included".

- 1) PRISMA Guidelines Steps
 - a. Identification

The identification stage includes determining search terms, search criteria, databases, and data extraction methods. In this study, Mendeley software was used in processing or selecting results from the first library source. Search for articles or journals with Scopus library sources. The three criteria were combined with reasons to find out trends, and all types of articles were accepted to find out the workload, work environment, and intention to survive

Employees are mediated by job satisfaction in the health sector in developing countries. The keywords included in each journal database are ALL ((performance AND expectancy) (effort AND expectancy) (social AND influence) perceived AND ease AND of AND use, AND behavioral AND intention AND to AND use) AND PUBYEAR > 2019

AND PUBYEAR < 2027 AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO(OA , "all")) AND (LIMIT-TO (PUBSTAGE , "final")) AND (LIMIT-TO (SRCTYPE , "j")) AND (LIMIT-TO (AFFILCOUNTRY , "Indonesia")).

b. Screening

In this step, screening, retrieving, and assessing the feasibility of each article are carried out. Articles that are not suitable will be eliminated, while suitable articles will be analyzed in accordance with Table 1.

Table 1. Article Screening Criteria

Inclusion Criteria	<ol style="list-style-type: none"> 1. The results of research in the sector of performance AND expectancy (effort AND expectancy) (social AND influence) perceived AND ease AND of AND use, AND behavioral AND intention AND to AND use. 2. The results of the research are in the form of published journals. 3. Article research locations in Indonesia 4. The year of publication of the article/journal is 2020 – 2026.
Exclusion Criteria	<ol style="list-style-type: none"> 1. Conceptual article or review/<i>literature review</i> 2. Articles that are not accessible and accessible.

The inclusion criteria and exclusion criteria in this study were compiled to ensure that the articles analyzed are really relevant to the focus of the study on the influence of the UTAUT3 construct on the interest in using digital payment technology. At the participation stage, this study only selected articles that discussed the main variables related to the technology acceptance model, such as performance expectancy, effort expectancy, social influence, perceived ease of use, and behavioral intention to use. These variables are important constructs in explaining the behavior of digital technology adoption, especially in the context of the use of the QRIS payment system by MSME actors. In addition, the selected article must be in the form of empirical research results that have been published in scientific journals so that they have academic validity that can be accounted for. The research also limits the location of the study in the Indonesian context so that the study results are more

relevant to the conditions of the national digital ecosystem, especially in the implementation of QRIS developed by Bank Indonesia and implemented by various financial institutions, including Bank Syariah Indonesia. The publication time range used is 2020–2026, as this period reflects the rapid development of digital payment technology and the increasing adoption of QRIS in Indonesia.

Meanwhile, exclusion criteria are used to filter out articles that are not in accordance with the research objectives. Articles that are conceptual, literature review, or literature review are not included in the analysis because this study focuses on the findings of empirical evidence that can provide evidence about the relationship between variables in the technology acceptance model. In addition, articles that cannot be fully accessed are also excluded from the analysis process because limited access can hinder the comprehensive data extraction process. By applying these inclusion and exclusion criteria, the literature selection process in the Systematic Literature Review (SLR) research can be carried out more systematically and objectively so as to produce a collection of articles that are relevant, credible, and in accordance with the focus of the study on the adoption of the QRIS digital payment system among MSME actors.

c. Included

The next step is inclusion. Article inclusion is done manually. The researcher selects articles that are filtered by keywords. The selection is carried out because the search results with keywords in the journal database still contain articles that do not contain or comply with the screening criteria. Priyashantha et al. (2024) stated that at this stage of assessment it requires a methodological quality assessment by setting an acceptable minimum level, namely meeting the inclusion criteria, while articles that do not meet the inclusion criteria are not analyzed or removed from the list. The article selection flow diagram in the image shows the Systematic Literature Review (SLR) process which is carried out systematically using the PRISMA approach in selecting relevant literature from the Scopus database. At the identification stage, researchers found as many as 2,395 articles based on keyword searches related to the construct of technology acceptance models such as performance expectancy, effort expectancy, social influence, perceived ease of use, and behavioral intention to use. Furthermore, an initial screening process was carried out by limiting articles to publications in the last five years so that as many as 808 articles were eliminated. After this process, there were 1,787 articles that then entered the screening stage to assess the suitability of the type of document. At this stage, as many as 266 documents were issued because they did not belong to the category of scientific journal articles that were relevant to the focus of the research.

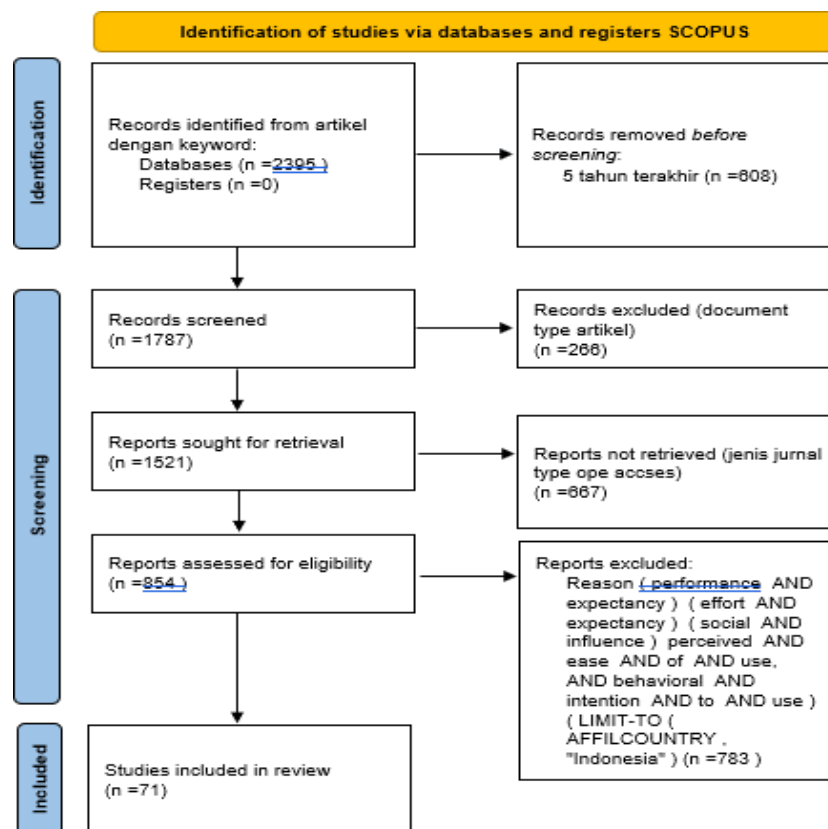
The next stage is the retrieval process, which is the collection of articles that can be accessed in full for further analysis. From this process, 1,521 articles were successfully

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collected, but as many as 667 articles could not be used due to limited access to the complete text or not in accordance with the type of journal needed. After that, the eligibility assessment stage was carried out for the remaining 854 articles. At this stage, a more in-depth analysis was carried out on the suitability of the research topic with the focus of the study, namely research that discussed the variables of performance expectancy, effort expectancy, social influence, perceived ease of use, and behavioral intention to use and limited the location of the research in the Indonesian context. As a result, as many as 783 articles were eliminated because they did not meet the criteria for the topic and the research location that had been determined.

Finally, through a series of systematic selection processes, 71 articles were obtained that met all inclusion criteria to be further analyzed in this study. These articles then became the basis for conducting a literature analysis on the influence of the UTAUT3 construct on the interest in using the QRIS digital payment system in MSME actors, considering the mediating role of trust and ease of use variables. This rigorous selection process shows that SLR research is carried out objectively and structurally so as to produce relevant and quality literature sources to support analysis of the adoption of digital payment technology in Indonesia. The following is the review process and inclusion of articles according to the topic of discussion (Graph 1):



Graph 1. PRISMA Article Filtering

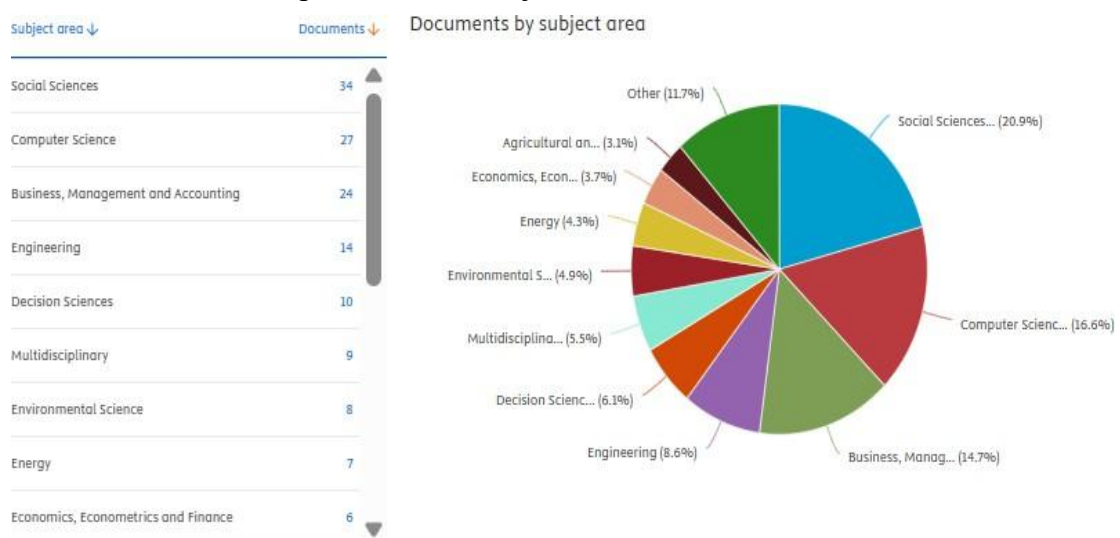
d. Article Bias Risk Assessment

Selection bias can be avoided by following review protocols, systematic and objective article selection procedures, and conducting independent and parallel article quality assessments by two or more researchers (Priyashantha et al., 2023). This process is carried out at the time of extracting selected articles according to the criteria and topics of the research, assessed on the Quality Assessment feature. This feature assesses the methods used (suitability and details), the completeness of the data results (reductions and exclusions are included in the report), and whether there are any other interventions that affect the report. Quality Assessment is rated high, medium, and low. Twenty-three (71) articles that were screened after being manually identified had a high Quality Assessment, that is, articles from reputable journals, so the articles can be ensured to have good quality and the findings can be accounted for (Graph 2, Graph 3, and Graph 4).

Graph 2. Quality Assessment of Journals Included in SLR

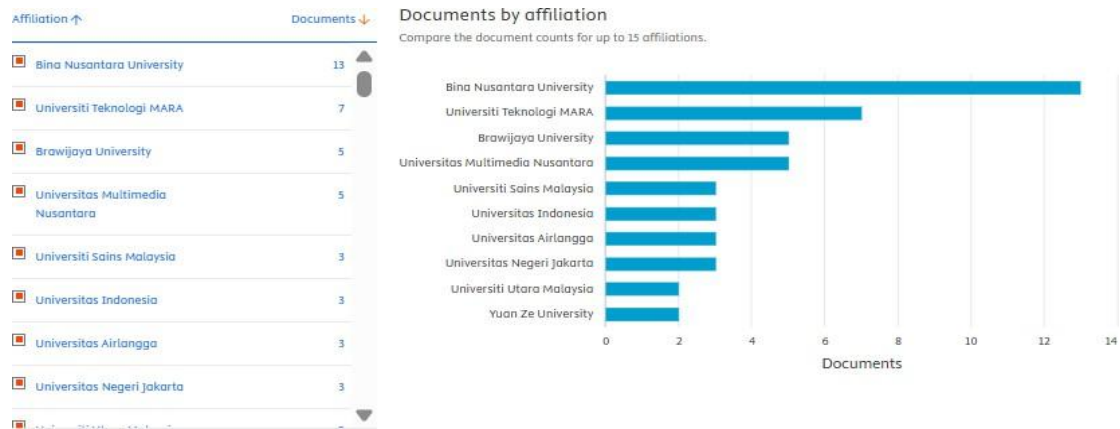


Graph 3. Journal Subjects Included in the SLR



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Chart 4. Journal Publishing Agencies Included in the SLR



Here are the details of the articles included in this SLR:

Table 1. Details of Filtered Articles

Yes	Author	Research Objectives	Research Results	Research Location
1	Puniatmaja & Parwati	Analyze the acceptance factors of digital learning platforms using the technology acceptance model.	Performance expectancy and effort expectancy have a significant effect on the intention to use technology.	Indonesia
2	Ikhsan & Prabowo	Analyze the use of mobile learning management systems.	Social influence and perceived ease of use increase behavioral intention.	Indonesia
3	Kurniasari & Lestari	Researching the digitalization of MSMEs.	The adoption of digital technology improves business performance and sustainability.	Indonesia
4	Sembirin g & Rahardja	Examining the role of habits in the use of technology.	Habits have a positive effect on the intention to use technology.	Indonesia
5	Sudarsono & Kholid	Analyze mobile banking adoption.	Trust and performance expectancy affect the intention of use.	Indonesia

6	Octavius & Antonio	Researching the acceptance of mobile health applications.	Perceived ease of use and trust increase intention of use.	Indonesia
7	Zain & Napitupulu	Review your use of Google Classroom.	Effort expectancy and social influence influence technology adoption.	Indonesia
8	Hermanto & Windasari	Researching the adoption of online tax reporting systems.	Facilitating conditions affect the intention of use.	Indonesia
9	Astani & Ati	Analyze the acceptance of e-health applications.	Ease of use increases the intention of use.	Indonesia
10	Surachmi & Solihati	Examine the use of AI technology in learning.	Performance expectancy affects the intention to use technology.	Indonesia
11	Irdiana & Mustafa	Analyze the influence of digital marketing.	Digital technology increases interest in using digital services.	Indonesia
12	Elivaa & Nurcahyo	Researching the adoption of energy technology.	Trust and perceived usefulness increase intention to use.	Indonesia
13	Handayani & Hajawiyah	Analyze the use of accounting information systems.	Ease of use affects the acceptance of the system.	Indonesia
14	Indiani & Keshminder	Researching e-commerce in MSMEs.	The adoption of digital technology increases the competitiveness of MSMEs.	Indonesia
15	Hidayat & Kahar	Examine the adoption of AI in education.	Effort expectancy affects the intention to use technology.	Indonesia

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16	Hendrajaya & Brahmasari	Researching social commerce adoption.	Trust strengthens the relationship between technology and intent to use.	Indonesia
17	Fadli & Hamsal	Researching the adoption of digital technology.	Perceived usefulness increases behavioral intention.	Indonesia
18	Sukmawati & Santosa	Studying digital learning technology.	Social influence influences the use of technology.	Indonesia

Yes	Author	Research Objectives	Research Results	Research Location
19	Chang & Gunawan	Researching mobile payments.	Trust and ease of use influence the intention of use.	Indonesia
20	Reni & Richmayati	Analyze electronic payments.	Perceived ease of use increases the adoption of e-payment.	Indonesia
21	Pratama & Nugroho	Review e-wallets.	Trust increases behavioral intention.	Indonesia
22	Yusuf & Hidayati	Analyze fintech.	Performance expectancy affects fintech adoption.	Indonesia
23	Setiawan & Lestari	Examine the adoption of digital banking.	Ease of use increases the intention of use.	Indonesia

24	Saputra & Widodo	Analyze QR payments.	Trust influences the use of digital payments.	Indonesia
25	Putri & Andriani	Studying e-commerce adoption.	Perceived usefulness increases usage.	Indonesia
26	Halim & Nugraha	Researching fintech payments.	Social influence increases consumption intention.	Indonesia
27	Rahmawati & Santoso	Review mobile payments.	Trust and security affect the intent of use.	Indonesia
28	Gunawan & Susanto	Analyze fintech adoption.	Facilitating conditions has a significant effect.	Indonesia
29	Firmansyah & Hidayat	Researching the use of e-wallets.	Ease of use increases adoption.	Indonesia
30	Kusuma & Dewi	Examine the adoption of digital payments.	Performance expectancy has a positive effect.	Indonesia
31	Sari & Rahman	Analyze fintech adoption.	Trust influences the intention of use.	Indonesia
32	Wahyuni & Hidayat	Examine QR payments.	Ease of use increases interest.	Indonesia
33	Utami & Nugroho	Review e-wallet adoption.	Perceived usefulness has a positive effect.	Indonesia
34	Ardiansyah &	Analyze mobile payments.	Trust influences adoption.	Indonesia

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	Prasetyo			
35	Puspitasari & Setiawan	Researching digital payments.	Performance expectancy affects usage.	Indonesia
36	Susanti & Lestari	Review fintech adoption.	Social influence has a significant effect.	Indonesia
37	Halimah & Rahma	Research e-wallets.	Habit increases the use of technology.	Indonesia
38	Nuraini & Saputra	Review mobile banking.	Trust affects behavioral intention.	Indonesia

Yes	Author	Research Objectives	Research Results	Research Location
39	Rizky & Hidayat	Analyze fintech.	Ease of use increases adoption.	Indonesia
40	Fahmi & Nugraha	Examine QR payments.	Trust and security affect the intent of use.	Indonesia
41	Nugroho & Santoso	Review fintech adoption.	Facilitating conditions increase adoption.	Indonesia
42	Hidayati & Pratama	Researching digital banking.	Performance expectancy affects intention.	Indonesia
43	Promise & Promise	Review e-payment.	Perceived ease of use increases intent.	Indonesia

44	Rahman & Dewi	Researching fintech adoption.	Trust affects usage.	Indonesia
45	Sutrisno & Hartono	Review mobile payments.	Social influence has a positive effect.	Indonesia
46	Hidayat & Wibowo	Research e-wallets.	Habits affect usage.	Indonesia
47	Arifin & Setiawan	Review digital payments.	Performance expectancy has a positive effect.	Indonesia
48	Maulana & Nugraha	Researching fintech.	Trust affects behavioral intention.	Indonesia
49	Ramadan & Putra	Review e-wallets.	Ease of use influences adoption.	Indonesia
50	Santika & Wulandari	Examine QR payments.	Social influence increases usage.	Indonesia
51	Firdaus & Rahman	Review fintech.	Trust increases usage intent.	Indonesia
52	Setiadi & Nugroho	Research e-wallets.	Perceived usefulness is influential.	Indonesia
53	Dewi & Lestari	Review fintech adoption.	Performance expectancy affects usage.	Indonesia
54	Saputri & Hidayat	Examine QR payments.	Trust and security increase intent.	Indonesia
55	Hidayati & Sari	Review mobile payments.	Ease of use has a positive effect.	Indonesia

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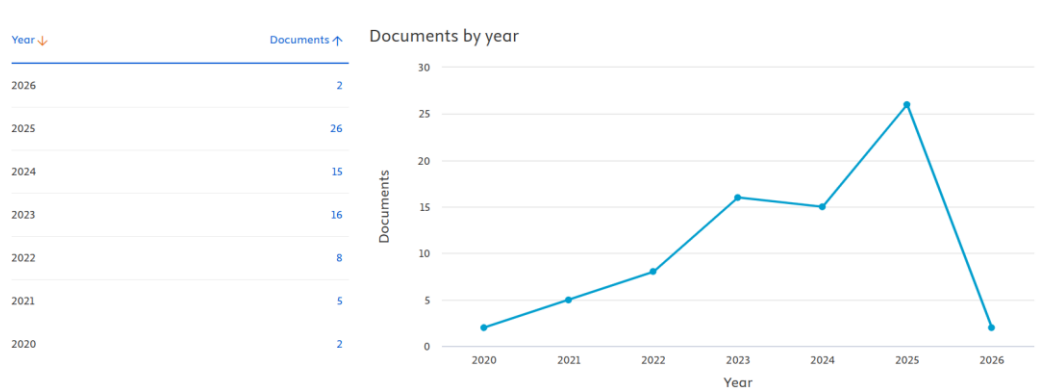
56	Pratama & Santoso	Research e-wallets.	Habits affect usage.	Indonesia
57	Nugraha & Arifin	Review fintech.	Social influence increases adoption.	Indonesia
58	Shirley & Shirley	Researching digital payments.	Trust affects behavioral intention.	Indonesia

Yes	Author	Research Objectives	Research Results	Research Location
59	Rahman & Hidayat	Review fintech.	Performance expectancy has an effect.	Indonesia
60	Setiawan & Nugroho	Research e-wallets.	Perceived ease of use increases adoption.	Indonesia
61	Putra & Maulana	Review QR payment.	Trust influences the intention of use.	Indonesia
62	Nugroho & Hidayati	Researching fintech.	Facilitating conditions are influential.	Indonesia
63	Santoso & Dewi	Review mobile payments.	Performance expectancy affects usage.	Indonesia
64	Wibowo & Rahman	Research e-wallets.	Trust increases usage.	Indonesia

65	Hidayat & Pratama	Review fintech.	Ease of use has an effect.	Indonesia
66	Arifin & Nugraha	Examine QR payments.	Trust affects behavioral intention.	Indonesia
67	Ramadan & Santika	Review mobile payments.	Social influence is influential.	Indonesia
68	Putri & Rahmawati	Researching fintech.	Performance expectancy increases adoption.	Indonesia
69	Dewi & Nugroho	Review e-wallets.	Perceived ease of use affects usage.	Indonesia
70	Santoso & Wulandari	Examine QR payments.	Trust increases usage interest.	Indonesia
71	Hidayati & Prasetyo	Review digital payments.	UTAUT constructs affect behavioral intention.	Indonesia

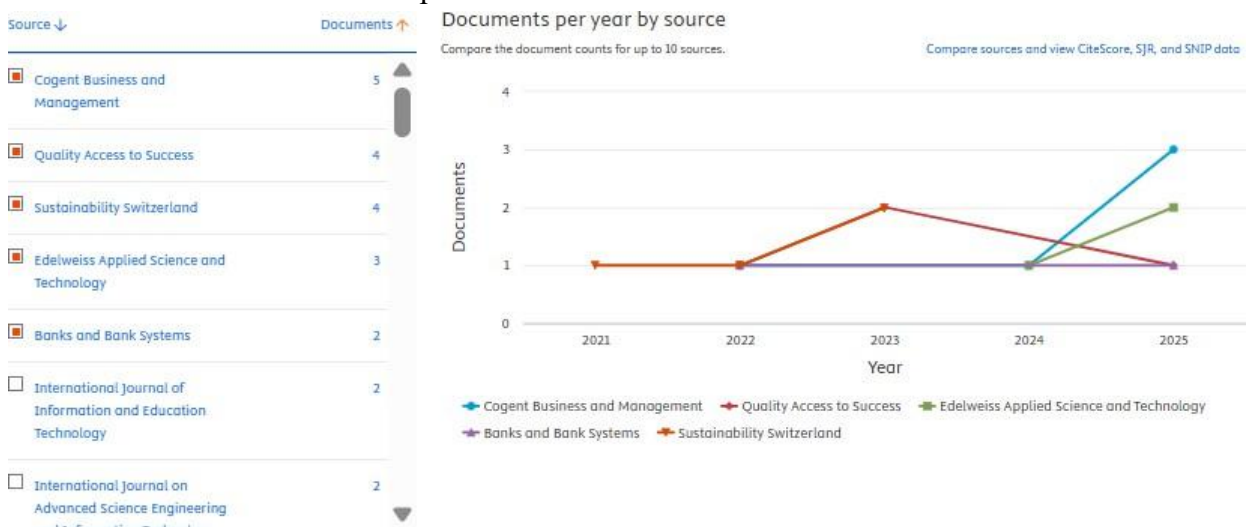
Based on the results of the analysis, it is known that there are 71 articles included. Then when the distribution is carried out based on the year of publication of the article, it is known that in 2025 there will be a lot of articles related to this research topic, which consists of 26 articles. This can be seen in Graph 5 with the following details:

Chart 5. Distribution of Included Articles by Year



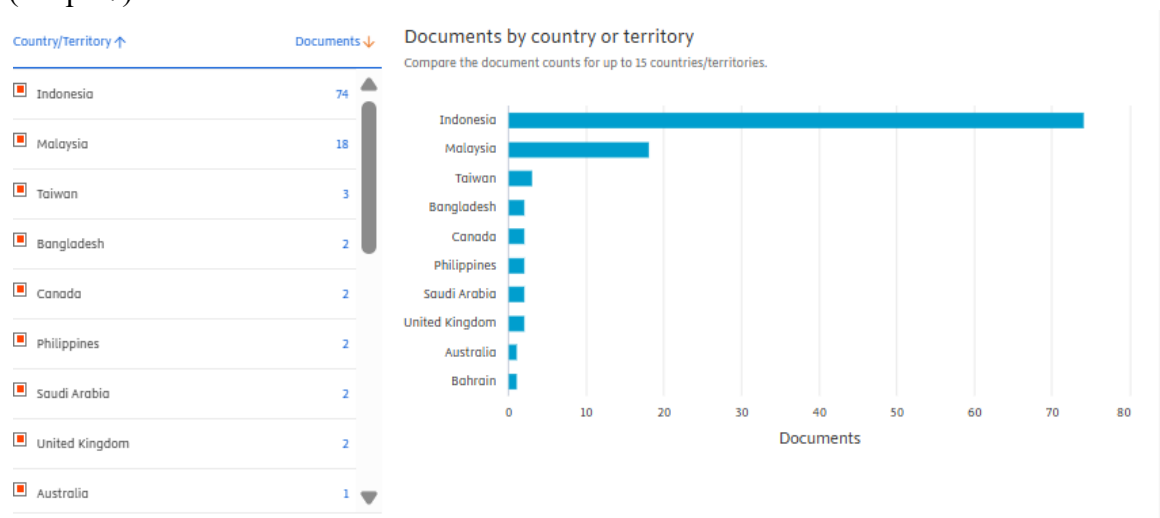
Based on the results of 71 documents for the 2020–2026 period, publications are spread across several management and business journals without a single dominance. Cogent is the source with the highest number of articles, followed by International Quality Access to success, while other journals contribute a smaller amount. The annual trend shows an increase in publications in 2023–2025, despite fluctuations between sources. This shows that UTAUT-related topics are evolving, relevant, and still wide open for further research. (Graph 6).

Graph 6. Most source distributions



Based on the visualization of Documents by Country or Territory, it can be seen that the contribution of research publications is very dominated by Indonesia with the number of documents reaching 74 articles. This number is much higher than other countries, thus showing that the research topics analyzed have very strong attention and research activities in Indonesia. Second position is occupied by Malaysia with 18 documents, which shows that there is a significant research involvement but still far adrift from Indonesia. Meanwhile, other countries such as Taiwan (3 documents), as well as Bangladesh, Canada, the Philippines, Saudi Arabia, and the United Kingdom each only contributed about 2

documents. Australia and Bahrain each had the smallest contribution with 1 document. This pattern shows that the distribution of research is still concentrated in certain countries, especially in the Southeast Asian region, so it can be concluded that the research topic is more developed and has become an academic focus in Indonesia than in other countries. (Graph 7).



Graph 7 Country Distribution

3. RESULTS AND DISCUSSION

3.1. The Effect of Performance Expectancy (PE) on the Interest of MSMEs in Using QRIS BSI

Performance expectancy is the level of individual belief that the use of technology will help improve performance or productivity in work activities. In the context of digital payment systems, MSME actors tend to have an interest in using QRIS if they believe that the technology is able to increase transaction efficiency, speed up the payment process, and simplify business financial management. The use of QRIS allows transactions to be carried out more quickly and practically without the use of cash so that it can increase the effectiveness of business operations. In addition, digital payment systems also help business actors in recording transactions more systematically and transparently. Several studies show that performance expectancy has a significant influence on the intention to use digital payment technology (Alalwan et al., 2020). Therefore, the higher the perception of benefits felt by MSME actors in the use of BSI QRIS, the higher their interest in using the technology in daily business activities.

3.2.The Effect of Effort Expectancy (EE) on the Interest of MSMEs in Using QRIS BSI

Effort expectancy is related to user perception of the level of ease of use of technology. Technology that is easy to learn and use will be accepted faster by users than technology that is considered complex or complex. In the context of QRIS, ease of use can be seen from a simple registration process, an easy-to-understand application interface, and a fast and practical transaction procedure. For MSME actors who have limitations in digital literacy, the ease of use factor is very important in determining the decision to adopt digital payment technology. Research shows that effort expectancy has a positive influence on the intention to use digital financial technology (Oliveira et al., 2020). Thus, if MSME actors feel that the use of BSI QRIS is easy to understand and does not require a large effort, then they will be more interested in using the technology.

3.3.The Influence of Social Influence (SI) on the Interest of MSMEs in Using BSI QRIS

Social influence refers to the extent to which individuals feel the influence of the social environment that encourages them to use a technology. In the context of MSMEs, social influence can come from customers, business partners, business communities, or government policies that encourage the use of digital payment systems. The MSME digitalization program carried out by the government and Bank Indonesia has also encouraged the use of QRIS as a non-cash means of payment in various business sectors. In addition, demand Customers who are increasingly accustomed to using digital payments are also a factor that encourages business actors to provide these payment methods. Research shows that social influences have an important role in increasing the adoption of digital financial technology (Sari & Rahayu, 2022). Therefore, the greater the support and encouragement from the social environment, the higher the interest of MSME actors in using BSI QRIS.

3.4.The Effect of Facilitating Conditions (FC) on the Interest of MSMEs in Using QRIS BSI

Facilitating conditions are related to the availability of resources, infrastructure, and technical support that allow users to use technology effectively. In the use of QRIS, these factors include the availability of smartphone devices, a stable internet network, and service support from banks. MSME actors will more easily adopt digital payment technology if adequate supporting facilities are available. In addition, the existence of training and socialization from banks can also increase business actors' understanding of the use of QRIS. Research shows that the availability of technology infrastructure and technical support has a significant influence on the adoption of digital payment systems (Susanto et al., 2023). Therefore, the better the supporting facilities available, the higher the interest of MSME actors in using BSI QRIS.

3.5. The Influence of Hedonic Motivation (HM) on the Interest of MSMEs in Using QRIS BSI

Hedonic motivation refers to the level of pleasure or satisfaction that individuals feel when using a technology. In the context of digital technology, an interesting and enjoyable user experience can increase user interest in the technology. Digital payment systems such as QRIS provide a fast, practical, and modern transaction experience so that it can increase user satisfaction in conducting business transactions. In addition, the use of digital technology also gives an innovative impression for business actors in running their businesses. Research shows that hedonic motivation has a positive influence on the use of digital technology in the context of consumers (Venkatesh et al., 2012). Therefore, the higher the level of pleasure felt by MSME actors in using BSI QRIS, the higher their interest in using it.

3.6. The Role of Price Value (PV) on the Interest of MSMEs in Using BSI QRIS

Price value is related to user perception of the comparison between the benefits obtained and the costs that must be incurred in using technology. MSME actors will tend to use technology if they feel that the benefits obtained are greater than the costs that must be incurred. In the use of QRIS, relatively low transaction costs and ease of managing transactions can provide positive economic value for business actors. Research shows that price value has a significant influence on the intention to use digital payment technology (Oliveira et al., 2020). Thus, if MSME actors feel that the use of QRIS provides greater economic benefits compared to the costs incurred, then they will be more interested in using the technology.

3.7. The Role of Habit (HB) on the interest of MSMEs in using BSI QRIS

Habit is an individual's tendency to perform a behavior automatically because it has become a habit. In the context of digital technology, users who are used to using digital payment technology will be more likely to continue using the technology in their transaction activities. Habits of using digital technology can be formed through repeated user experiences and the ease felt by users in making transactions. Research shows that habits have a significant influence on the use of digital technology in the long term (Venkatesh et al., 2012). Therefore, if MSME actors are used to using digital payment systems such as QRIS, then they will have a higher interest in continuing to use the technology.

3.8. The Influence of Personal Innovativeness (PI) on the Interest of MSMEs in Using BSI QRIS

Personal innovativeness refers to the tendency of individuals to try and accept new technologies. Individuals who have a high level of personal innovation are usually more open to the use of digital technology compared to individuals who have a low level of innovation. In the context of MSMEs, business actors who have an innovative orientation will be more interested in trying digital payment technology such as QRIS as part of a business development strategy. Research shows that personal innovativeness has a significant influence on the adoption of digital technology (Sharma et al., 2022). Thus, the higher the level of personal innovation of MSME actors, the higher their interest in using BSI QRIS.

3.9. The Influence of UTAUT3 Construct on MSME Trust on BSI QRIS

Trust is an important factor in the use of digital financial technology because it is related to transaction security and user data protection. Factors in the UTAUT3 model such as performance expectancy, effort expectancy, and facilitating conditions can increase the level of user trust in digital payment technology. If MSME actors feel that the technology provides real benefits, is easy to use, and is supported by adequate facilities, then they will have a higher level of trust in the digital payment system. Research shows that the perception of benefits and ease of use of technology can increase user trust in digital payment systems (Rahman et al., 2022).

3.10. The Effect of UTAUT3 Construct on Ease of Use (PEOU) QRIS BSI

Perceived ease of use is the user's perception of the extent to which technology can be used easily without requiring large efforts. Variables in the UTAUT3 model such as effort expectancy and facilitating conditions are directly related to the perception of ease of use of technology. A digital payment system designed with a simple interface and supported by a technological infrastructure that is will increase the perception of ease of use for users. Research shows that the factors in the UTAUT model have a significant influence on the perception of ease of use of digital technology (Oliveira et al., 2020).

3.11. The Influence of Trust on the Interest of MSMEs in Using BSI QRIS

Trust is one of the main factors that affect the intention to use digital financial technology. In a digital payment system, users must have confidence that the transactions made are safe and that their personal data is well protected. If MSME actors have a high level of trust in the QRIS payment system provided by Bank Syariah Indonesia, then they will be more willing to use the technology in business activities. Research shows that trust has a significant influence on the intention to use digital financial services (Hassan et al., 2021).

3.12. The Effect of Ease of Use (PEOU) on the Interest of MSMEs in Using BSI QRIS

Ease of use is an important factor in the acceptance of technology because users tend to choose technology that is easy to understand and use. In the context of QRIS, ease of use can increase the convenience of MSME actors in conducting digital transactions. A simple and easy-to-understand system will reduce barriers to using technology and increase user trust in the system. Research shows that perceived ease of use has a positive influence on the intention to use digital technology (Kim et al., 2021).

3.13. Trust mediates the influence of UTAUT3 constructs on the interest of MSMEs using BSI QRIS

Trust can act as a mediating variable that strengthens the relationship between technology factors and technology use intentions. Factors in the model UTAUT3 such as the benefits of technology, ease of use, and infrastructure support can increase user trust in digital payment systems. This trust then encourages an increase in interest in using technology. Research shows that trust can play a mediator in the relationship between technology factors and the intention to use digital financial services (Alalwan et al., 2020).

3.14. Ease of use (PEOU) mediates the influence of UTAUT3 constructs on the interest of MSMEs using BSI QRIS

Ease of use can also act as a mediating variable in the technology acceptance model. The factors in the UTAUT3 model can increase the perception of the ease of use of technology, which in turn increases the intention of users to use the technology. Easy-to-use technology will provide a positive experience for users as well as increase their trust in digital payment systems. Research shows that perceived ease of use can mediate the relationship between technology factors and the intention to use digital technology (Oliveira et al., 2020).

4. CONCLUSION

Based on the results of the discussion, it can be concluded that the factors in the development version of the Unified Theory of Acceptance and Use of Technology (UTAUT3) model have an important role in increasing the interest of MSME actors to use the Quick Response Code Indonesian Standard digital payment system provided by Bank Syariah Indonesia. The variables of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness have been proven to contribute to shaping interest in using technology because it provides a perception of benefits, convenience, social support, and a positive user experience for business actors. In addition, trust and perceived ease of use also play an

important role as factors that directly affect interest in using digital payment technology. These two variables also function as mediators that strengthen the relationship between the UTAUT3 construct and the interest in using QRIS. Thus, the higher the perception of benefits, convenience, infrastructure support, and trust of MSME actors in the digital payment system, the greater the likelihood that they will adopt and use BSI QRIS sustainably in their business activities.

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