
RESISTANCE TO QRIS ADOPTION AMONG MSMEs IN PURWOKERTO: AN INNOVATION RESISTANCE THEORY PERSPECTIVE

¹Nabila Sakin Kardiana, ²Irwan Susanto, ³Chusnul Maulidina Hidayat

Faculty of Economics and Business, Telkom University, Purwokerto, Indonesia

nabilakardiana@gmail.com, irwans@telkomuniversity.ac.id,

chusnulh@telkomuniversity.ac.id

Abstract

This study analyzes factors influencing resistance to QRIS adoption among MSMEs in Purwokerto using the Innovation Resistance Theory (IRT). Despite government efforts to promote digital payments, QRIS adoption remains low, attributed to five barriers: usage, value, risk, tradition, and image. A quantitative approach was employed, with data collected from 133 MSME actors via questionnaires and analyzed using multiple linear regression. Results show that usage, value, and image barriers negatively affect adoption intention, while risk and tradition barriers surprisingly have positive effects, indicating MSMEs' growing openness to technology despite habitual constraints. The study suggests that resistance stems from psychological and habitual factors rather than technical flaws. These findings provide insights for policymakers and MSMEs to design targeted strategies, such as enhancing education and incentives, to accelerate QRIS adoption.

Keywords: QRIS, MSMEs, Innovation Resistance Theory, use intention, digital payment.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the economic development of Indonesia. According to data from the Coordinating Ministry for Economic Affairs, MSMEs contributed approximately 61% to the national Gross Domestic Product (GDP), equivalent to IDR 9,850 trillion in 2023 (*Kementerian Koordinator Bidang Perekonomian Republik Indonesia*, n.d.). In the context of digital transformation, MSMEs are increasingly encouraged to adopt financial technologies as part of efforts to enhance efficiency and competitiveness. A single advancement in technology which has received considerable recognition over the past few years refers to the Indonesian Quick Response Code Standard (QRIS), a

payment platform utilizing QR code technology created by Indonesia's central bank that adheres to the principles of speed, ease, affordability, security, and reliability (Desti, 2022).

The reason for carrying out this research originates from the still limited use of QRIS among MSME players in various areas, especially in South Purwokerto. Based on data from the Department of Communication and Information Technology of Banyumas Regency, the number of MSMEs in this area was recorded at 1,861 units, which is lower than in other subdistricts such as West Purwokerto (2,951), East Purwokerto (2,878), and North Purwokerto (2,654). Nevertheless, as of mid-2024, only about 50% of MSMEs in the Banyumas Raya region had adopted QRIS (*Antaranews*, 2024).

Table 1. number of MSMEs across four subdistricts in Purwokerto

Region	Number of MSMEs
South Purwokerto	1.861
West Purwokerto	2.951
East Purwokerto	2.878
North Purwokerto	2.654

Source: (*Data Dan Informasi Kabupaten Banyumas 2024, n.d.*)

Meanwhile, on a national scale, the trend of QRIS usage shows a significant upward trajectory. By 2024, the number of QRIS merchants had reached 33 million, up from 28 million in 2023 and 20 million in 2022 (Pusat Data Ekonomi Dan Bisnis Indonesia, n.d.). These figures reflect the growing

advancement of digital payment systems in Indonesia, yet also highlight the adoption gap at the regional level. Table 2 presents the number of merchants registered with QRIS from 2022 to 2024, reflecting nationwide adoption trends.

Year	Number of QRIS Merchants
2022	20 million
2023	28 million
2024	33 million

Source: (*Pusat Data Ekonomi Dan Bisnis Indonesia, n.d.*)

Previous studies have shown that QRIS usage can improve transaction efficiency, financial reporting transparency, and the quality of customer service (Haryanti, 2024). However, a number of MSME actors still face various barriers to adoption, including low digital literacy, concerns regarding security, and continued reliance on traditional payment methods (Musyaffi, 2022).

In academic discourse, opposition to innovation has been thoroughly examined from the perspective of the theoretical framework of Innovation Resistance (IRT), formulated by (Ram & Sheth, 1989). IRT identifies five key barriers to innovation adoption: usage barrier, value barrier, risk barrier, tradition barrier, and image barrier. These barriers represent negative consumer perceptions that lead to the rejection of

innovations such as QRIS. Several studies, including those by (Softina et al., 2022), (Kaur et al., 2020), and (Mahmud, 2023), have demonstrated that these factors significantly impact user trust and intention to adopt new technologies.

However, existing research has primarily focused on factors influencing technology acceptance, as outlined in the Unified Theory of Acceptance and Use of Technology (UTAUT), while paying less attention to resistance or rejection. This has created a gap in the literature that requires attention, especially regarding MSMEs operating in areas with limited technological adoption. In light of this, the present study uses the Innovation Resistance Theory (IRT) framework to investigate the factors contributing to resistance toward QRIS adoption among MSMEs in South Purwokerto. This research

aims to contribute to the field in two ways. First, it will enrich the literature on innovation resistance. Second, it will provide insights to inform more targeted and effective educational initiatives and digital payment policies for MSMEs in Indonesia.

The framework of Innovation Resistance Theory (IRT), initially proposed by Ram and further developed by (Ram & Sheth, 1989), offers a conceptual framework for understanding why users resist adopting innovations. According to (Kaur et al., 2020) Hew et al. (2019), innovation resistance is defined as an individual's decision to avoid certain innovations due to conflicts with existing values, habits, or perceived risks. Resistance can be classified into two forms: active resistance, which arises when innovations require significant behavioral changes, and passive resistance, which results from psychological discomfort or uncertainty (Yu et al., 2016). The Innovation Resistance Theory highlights five primary obstacles that obstruct the acceptance of innovation: functional barrier, perceived value barrier, uncertainty-related barrier, cultural or habitual barrier, and perception or reputation barrier. These factors help explain why certain groups, such as MSMEs, may resist innovations like QRIS, whether due to perceived complexity, lack of value, concerns about security, entrenched traditional practices, or the technology's perceived image (Kaur et al., 2020). The IRT framework has been applied across domains, including mobile banking, digital payment systems, and algorithm-based decision-making (Gupta, 2017; Joachim et al., 2018).

Numerous empirical studies have confirmed the relevance of Innovation Resistance Theory (IRT) in explaining user resistance to technological adoption. This framework identifies five main barriers that hinder the acceptance of new technologies: usage, value, risk, tradition, and image. (Kautish et al., 2023) demonstrated that the usage barrier, characterized by perceived complexity, significantly reduces users' willingness to adopt applications such as telemedicine platforms. Likewise, the value barrier, which arises when users perceive that the benefits of a technology do not outweigh the required effort or cost, has been shown to deter adoption decisions, as evidenced in studies by (Kaur et al., 2020; Mahmud, 2023).

The risk barrier, which encompasses concerns about data security and privacy, is another critical deterrent. Hameed et al., (2024) and Softina et al., 2022 observed that such concerns significantly reduce the intention to adopt mobile payment systems. Meanwhile, the traditional barrier reflects users' reluctance to abandon familiar practices or conventional systems. Research by Sadiq et. al. (2020) Softina (2022) shows that deeply rooted habits are powerful inhibitors of innovation uptake. Finally, the image barrier, related to negative perceptions of the innovation's origin, brand, or compatibility with user identity, has also been recognized as a substantial factor influencing rejection (Softina et al., 2022).

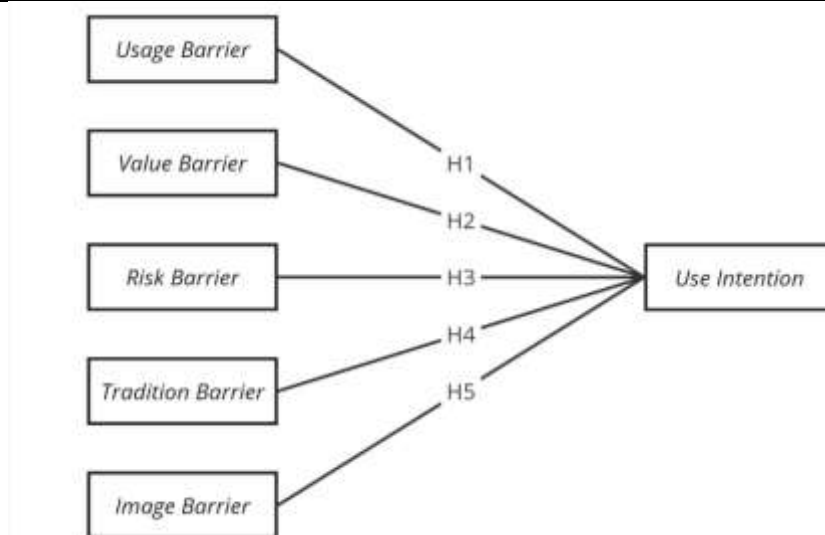
Several contextual studies reinforce these theoretical insights. For instance, Shafira & Mayangsari (2020), Ronald and Amelia (2022), examining Go-Pay users in Surabaya, confirmed that all five IRT barriers significantly

affect innovation resistance, with traditional barriers exerting the strongest influence. Similarly, Putra et al. (2023) found that millennials in private universities in Semarang experienced high resistance to innovation, primarily due to value-related concerns. In another study, Softina et al. (2022) explored MyPertamina technology and found that traditional and image barriers played key roles, while usage barriers were less impactful. Kaur et al. (2020), in the Indian context, concluded that usage, risk, and value barriers substantially reduced users' willingness to adopt mobile payment solutions, although tradition and image barriers had less influence. Talwar et al. (2022), in studying digital insurance purchases, identified the image barrier as the most dominant, followed by usage, tradition, risk, and value barriers.

Other related research in different contexts has further validated these patterns. Hossain (2023) examined e-tourism resistance in Bangladesh and found that technophobia, along with risk, tradition, and usage barriers, significantly influenced resistance levels. Meanwhile, Pertiwi (2023), in a localized study on QRIS use among MSMEs in Bantul, highlighted that performance expectations and technological limitations were key obstacles. During the COVID-19 pandemic, Prakash and Das (2022) identified distrust and privacy concerns

as major sources of resistance toward contact tracing apps, with trust acting as a mediating variable between innovation barriers and behavioral rejection. Win (2024) discovered that MSME owners in Myanmar resisted adopting digital payment methods primarily due to image and informational barriers. Lastly, Nwarize (2023) concluded that resistance to internet banking in Nigeria was driven by perceived risk, usage complexity, and infrastructure limitations.

These studies collectively emphasize the strength of IRT as a solid theoretical basis for analyzing resistance to technological innovations. They provide substantial empirical evidence for the application of this theory across different technological domains, such as digital payments, mobile services, and public utilities. The variation in research subjects, regional contexts, and methodological approaches also highlights the potential for continued exploration, especially within the MSME sector, where technology adoption remains inconsistent. The conceptual model in this research is developed based on the Innovation Resistance Theory framework and is supported by prior empirical findings. It suggests that the five innovation resistance factors, namely usage barrier, value barrier, risk barrier, tradition barrier, and image barrier, negatively influence the intention to adopt QRIS among MSMEs.



Source: Author's Framework

Based on the theoretical framework of Innovation Resistance Theory (IRT), this study formulates five hypotheses to examine how different resistance factors influence QRIS usage intention among MSMEs in Purwokerto. Specifically, it is hypothesized that the usage barrier negatively affects use intention due to perceived complexity (H1), while the value barrier (H2) reduces use intention as users perceive limited benefit relative to the effort or cost involved. Additionally, the risk barrier (H3) is expected to lower use intention due to concerns over security and privacy. The tradition barrier (H4) is predicted to hinder use intention as users prefer to maintain conventional payment methods, and the image barrier (H5) is assumed to negatively influence use intention due to unfavorable perceptions of the innovation's image or compatibility. These hypotheses will be empirically tested to assess the extent to which each barrier contributes to resistance against QRIS adoption.

METHOD

This study employed a quantitative approach to examine the

relationship between variables using structured instruments and statistical procedures. Specifically, it adopted a descriptive quantitative research design aimed at analyzing a particular issue without comparing variables, relying on descriptive statistics to summarize data and draw generalizable conclusions. The research was cross-sectional in nature, meaning that data collection occurred during a single point in time, allowing the researcher to capture and interpret correlations between variables at a specific moment.

The research variables were operationalized into measurable constructs based on indicators adapted from Shafira and Mayangsari (2020). Each variable—usage barrier, value barrier, risk barrier, tradition barrier, image barrier, and use intention—was assessed using a set of questionnaire items outlined in Table 3. Respondents rated each item on a five-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5), in accordance with the method proposed by Abdullah (2015). This approach was used to quantify participants' perceptions and behavioral intentions.

Construct	Indicators Description	Code
Usage Barrier	QRIS is hard to access or unavailable	UB1
	Users don't know how to use QRIS	UB2
	QRIS requires too much effort daily	UB3
Value Barrier	The cost outweighs the benefit	VB1
	Will only use with discounts/incentives	VB2
	No significant added value to business	VB3
Risk Barrier	Concerns about transaction data security	RB1
	Trust only if proven safe	RB2
	Needs more information about reliability	RB3
Tradition Barrier	Conventional methods are sufficient	TB1
	More comfortable using cash/bank transfers	TB2
	Lack of information on QRIS vs. other payment methods	TB3
Image Barrier	Doubt QRIS provides claimed benefits	IB1
	No meaningful difference from other methods	IB2
	Skepticism of QRIS relevance for small businesses	IB3
Use Intention	Willingness to use QRIS when possible	UI1
	Preference for QRIS over cash	UI2
	Recommends QRIS to others	UI3
	Prefers QRIS from customers	UI4

Source: (Shafira & Mayangsari, 2020) and Zhihong et. Al. (2016)

The population of this study consisted of MSME (Micro, Small, and Medium Enterprises) actors, though the exact number was unknown. Sampling was conducted using a non-probability sampling method due to the inaccessible nature of the full population. Following Hair et al., 2025, the minimum sample size was calculated by multiplying the number of indicators (19) by 5-10, resulting in a recommended range of 95 to 190

participants. The final sample was selected based on this criterion and completed through online and offline survey distribution.

Data collection was carried out using a structured questionnaire survey, aimed at capturing opinions, perceptions, and behavioral tendencies of the respondents. Each questionnaire item was measured using the Likert scale, as described earlier in Table 4.

Score	Category
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

Source: Abdullah (2015)

Primary data in this study were collected directly from MSME respondents through the questionnaire,

while secondary data were sourced from relevant scientific literature and past research studies. To ensure the

reliability and validity of the instrument, validity testing was conducted using item-total correlation with a significance level of 5%. Statements were considered valid if the calculated r-value exceeded the r-table value. Reliability testing was performed using Cronbach's Alpha, with $\alpha > 0.60$ considered reliable, and values > 0.70 considered sufficient for consistent measurement (Slamet & Wahyuningsih, 2022).

To confirm the assumptions required for regression analysis, classical assumption tests were conducted. Normality testing used the Kolmogorov-Smirnov method, and data were considered normally distributed if the significance level exceeded 0.05. Multicollinearity was examined by observing the R^2 values among independent variables, with values > 0.8 indicating potential multicollinearity.

For data analysis, the study applied multiple linear regression to examine the influence of the five independent variables (UB, VB, RB, TB, and IB) on the dependent variable (UI), using the following regression model:

$$UI = \alpha + \beta_1 UB + \beta_2 VB + \beta_3 RB + \beta_4 TB + \beta_5 IB + e$$

UI = Use Intention, UB = Usage Barrier, VB = Value Barrier, RB = Risk Barrier, TB = Tradition Barrier, IB = Image Barrier, α = Constant, $\beta_1 - \beta_5$ = Regression Coefficients, e = Error Term.

Hypothesis testing was carried out using t-test and F-test, with significance determined at a 5% level. Independent variables were deemed to have a significant effect on the dependent variable if the p-value was less than 0.05. The t-test test measured the individual influence of each variable, whereas the F-statistical test examined the combined impact of all predictor variables on the outcome variable..

RESULT AND DISCUSSION

This study collected data from 133 MSME respondents in Purwokerto, classified by age groups. As presented in Table 5, the largest proportion of respondents were in the 20-30-year-old range (42.1%), indicating that most digital payment decisions in MSMEs are made by younger business owners.

Age Group	Percentage
< 20 years	11.20%
20-30 years	42.10%
31-40 years	38.30%
> 40 years	8.40%

Source: Research Data Processing (2025)

Before conducting regression analysis, validity and reliability tests were performed. All 19 items were proven valid (r-count > 0.361 , $p < 0.05$),

as shown in Table 6. Reliability testing yielded a Cronbach's Alpha value of 0.922 (Table 7), indicating high internal consistency.

Item	r-hitung	Signifikansi	Keterangan
1	0,593	0,001	Valid
2	0,637	0,000	Valid
3	0,697	0,000	Valid
4	0,764	0,000	Valid
5	0,638	0,000	Valid

6	0,744	0,000	Valid
7	0,753	0,000	Valid
8	0,730	0,000	Valid
9	0,740	0,000	Valid
10	0,702	0,000	Valid
11	0,682	0,000	Valid
12	0,657	0,000	Valid
13	0,825	0,000	Valid
14	0,667	0,000	Valid
15	0,681	0,000	Valid
16	0,385	0,036	Valid
17	0,406	0,026	Valid
18	0,385	0,036	Valid
19	0,388	0,034	Valid

Source: Research Data Processing (2025)

All 19 items valid with significance < 0.05 and $r > 0.361$

Cronbach's Alpha	N of Items
0.922	19

Source: Research Data Processing (2025)

The data also passed classical assumption tests. Normality testing using the Kolmogorov-Smirnov method produced a significance value of 0.200 (Table 8), indicating normal distribution. Multicollinearity was

ruled out through Tolerance and VIF values, where all Tolerance values exceeded 0.1 and all VIF values were below 10 (Table 9), suggesting no multicollinearity.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		133
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,19525822
Most Extreme Differences	Absolute	,038
	Positive	,038
	Negative	-,038
Test Statistic		,038
Asymp. Sig. (2-tailed)		,200 ^{c,d}

Source: Research Data Processing (2025)

Asymp. Sig. (2-tailed) = 0.200 > 0.05 → data normally distributed

Variable	Tolerance	VIF
Usage Barrier	0.333	3
Value Barrier	0.276	3.62
Risk Barrier	0.361	2.77
Tradition Barrier	0.262	3.81
Image Barrier	0.484	2.07

Source: Research Data Processing (2025)

Regression analysis shows an R^2 value of 0.977, meaning that 97.7% of the variance in use intention is explained by the five independent variables. The regression model is as follows:

$$UI = 18.372 - 0.711X_1 - 0.467X_2 + 0.217X_3 + 0.210X_4 - 0.176X_5 + e$$

Where, X_1 = Usage Barrier, X_2 = Value Barrier, X_3 = Risk Barrier, X_4 =

Tradition Barrier, X_5 = Image Barrier. The F-test value (1103.473, $p < 0.000$) confirms that the model is significant overall (Table 6). Meanwhile, the t-test results (Table 7) show that all variables significantly affect use intention, although not all in the expected direction.

F-Statistic	Significance
1103.473	0

Source: Research Data Processing (2025)

Variable	Beta	t-Value	Sig.	Effect Direction
Usage Barrier	-0.711	-32.10	0	Negative
Value Barrier	-0.467	-17.95	0	Negative
Risk Barrier	0.217	11.35	0	Positive
Tradition Barrier	0.21	9.11	0	Positive
Image Barrier	-0.176	-6.95	0	Negative

Source: Research Data Processing (2025)

The findings show that usage barrier significantly and negatively affects use intention, consistent with previous studies such as Kautish et al. (2023) and Hameed et al. (2024). This suggests that when MSME actors find QRIS difficult to understand or use, their likelihood of adopting it decreases, regardless of external promotional efforts (Widyawan et al., 2024). Similarly, value barrier also has a negative effect, affirming research by Kaur et al. (2020) and Mahmud (2023) that perceived low benefit discourages use. MSMEs may see limited added value in QRIS, especially when their customers still prefer cash.

Interestingly, the risk barrier was found to have a positive influence on use intention, contrary to the hypothesis. This indicates a shift in perception: rather than deterring adoption, awareness of risk may now motivate better-informed decision-making, as seen in post-pandemic digital adaptation trends. The increase

in financial literacy, confidence from Bank Indonesia's QRIS promotion, and international collaboration likely contributed to this result, mirroring findings by Hameed et al. (2024).

The effect of traditional barrier was also unexpectedly positive, suggesting that traditional payment habits no longer hinder adoption. MSMEs may now integrate QRIS alongside conventional methods due to external incentives and shifting consumer expectations. This supports findings from Musyaffi et al. (2022) that tradition barriers can be overcome if innovations offer perceived added value.

Lastly, image barrier negatively influenced use intention, indicating that negative perceptions—whether due to fraud cases or lack of trust in small-business applicability, still reduce QRIS adoption. Despite being endorsed by authorities, QRIS faces reputational challenges that must be addressed

through consistent public education and visible success stories.

These findings reinforce the nuanced role of IRT dimensions in digital payment adoption. While some barriers (usage, value, and image) still behave as predicted, others (risk and tradition) appear to shift under contextual pressures such as policy, literacy, and technological exposure. The study contributes theoretically by showing how IRT variables may evolve over time and practically by suggesting that interventions to boost QRIS adoption must account for both functional and perceptual aspects of innovation resistance.

CONCLUSION

This study aimed to examine the impact of five resistance factors, as outlined in the Innovation Resistance Theory (IRT), on the intention to adopt QRIS among MSME actors in Purwokerto. The results indicated that usage barriers, value barriers, and image barriers exert a negative influence on the intention to use QRIS. These findings suggest that MSMEs perceive QRIS as difficult to operate, lacking in perceived benefits, or possessing an unconvincing image – factors which, when strongly perceived, diminish their willingness to adopt the system. Conversely, the study also found that risk barriers and tradition barriers positively influence the intention to use QRIS. This suggests that, despite apprehensions regarding data security and a persistent preference for traditional cash-based transactions, MSME actors are increasingly inclined to adopt QRIS, motivated by the desire for operational efficiency and alignment with digital transformation trends.

Theoretically, this study contributes to the literature on

innovation resistance by demonstrating that certain IRT variables may evolve in their influence under specific contextual conditions. Notably, the positive impact of tradition and risk barriers suggests a shift in user behavior influenced by digital exposure, policy interventions, and economic pressures. In practice, this highlights that the main challenge in adopting QRIS does not lie in the system's technical quality, but rather in user perception and readiness. The successful implementation of QRIS, despite some international criticisms, confirms its effectiveness as a national innovation, but also underscores the need for supportive strategies to bridge the gap between innovation and user acceptance.

To enhance adoption, regulators such as Bank Indonesia are encouraged to strengthen digital literacy programs for MSMEs, including education on the benefits, usage procedures, and security assurances of QRIS. Providing incentives or stimulus packages, especially for businesses that rely on conventional methods, would further support broader and more equitable adoption. MSMEs, on the other hand, are advised to begin gradually adopting QRIS to improve transaction efficiency and align with ongoing digitalization trends. This transition not only enhances operational convenience but also helps build a more modern and professional business image.

For future research, it is recommended to expand the study to other regions and include additional variables such as trust, self-efficacy, or technology readiness. Such extensions would offer a more comprehensive understanding of the factors that shape resistance to innovation in different

contexts and user groups, particularly in the digital payment ecosystem.

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