

THE EFFECT OF FINANCIAL LITERACY, RISK PERCEPTION, AND SOCIAL ENVIRONMENT ON INTEREST IN USING QRIS IN MIE BALAP (*RISING NOODLE*) UMKM IN MEDAN CITY

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Abstract

Development digital technology has push change system payments in the Micro, Small and Medium Enterprises (MSMEs) sector , one of which is through use *Quick Response Code Indonesian Standard* (QRIS). However , the use of QRIS by Mie Balap MSMEs in Medan City is still not optimal. Research This aim For know influence literacy finance , perception risks and environment social to interest The use of QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City. Research This use method quantitative with approach associative . Research data obtained through distribution questionnaire to 160 Mie Balap MSME actors in Medan City and analyzed use multiple linear regression with SPSS assistance . Research results show that literacy finance influential positive and significant to interest use of QRIS with mark significance 0.039. Perception risk influential positive However No significant with mark significance 0.092. Environment social influential positive and significant with mark significance of 0.049. In simultaneous , literacy finance , perception risks and environment social influential significant to interest use of QRIS with mark significance of 0.000. The results show that improvement literacy finance and support environment social become factor important in push interest use of QRIS at Mie Balap MSMEs in Medan City.

Keyword: Literacy Finance , Risk Perception , Environment Social , Interest in Using QRIS, MSMEs

1. INTRODUCTION

Development digital technology has bring change in various activity economy , including method public do transaction payment . Changes the the more push use system payment non - cash which is assessed more practical and efficient . One of the form development digital payments in Indonesia are *Quick Response Code Indonesian Standard* (QRIS), which allows perpetrator business accept digital payments through One QR code . Development it also provides opportunity for Micro, Small and Medium Enterprises (MSMEs) to adapt activity transaction with change behavior consumers . MSMEs, in particular sector culinary , is one of the group businesses that have activity transaction in a way direct with consumers . The use of QRIS can give convenience in accept payment as well as reduce dependence to transaction cash . One of the business The culinary business that is developing in Medan City is the Mie Balap (*Rising Noodle*) UMKM . Although QRIS provides alternative digital payments , its use in the Mie Balap MSME in Medan City is still show existence gap between amount perpetrator efforts that have been using QRIS with those who haven't use it .

Based on research data , there are 388 Mie Balap MSMEs in Medan City, consisting of of the 121 MSMEs that have using QRIS and 267 MSMEs that have not using QRIS. The number of MSMEs that have not using QRIS more big compared to with MSMEs that have using QRIS, so that show that use digital payments via QRIS on objects study Still not optimal. Conditions is also reinforced through results pre-survey to Mie Balap MSMEs in Medan City. Pre-survey results show existence perpetrator efforts that have been know QRIS but Not yet understand procedure registration , mechanism transactions and benefits its use . Apart from that , there are concern to disturbance network , error transactions , and delays in funds. Some of the perpetrators business also not yet get encouragement from environment social like family and fellow perpetrator business For using QRIS.

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Conditions the show that low interest the use of QRIS can related with level literacy finance , perception to risks , as well as environment social MSME actors .

Literacy finance be one of factors that can influence interest QRIS usage . MSMEs who have understanding good finances tend more capable understand benefits , mechanisms , and use service digital finance . Thus , the more Good literacy owned finances perpetrator business , increasingly big possibility perpetrator business understand QRIS benefits and have interest For use it . In addition to literacy finance , perception risks can also be become consideration in use digital payments . MSMEs can consider various possible risks appear in digital transactions , such as security transaction , error payment , disruption network , as well as concern on the funds received . Perception to risk the can influence decision perpetrator business in accept or using QRIS. Environment social also has role in form interest use technology digital payments . Support from family , friends , fellow human beings perpetrator business , community , and public can give information at a time push MSME actors to follow use of QRIS. When the use of QRIS has been become part from environment business , MSME actors can get encouragement For use system equal payment .

Study previously show that results about factors that influence interest QRIS usage is not yet fully consistent . Some study find that literacy finance influential positive and significant to interest use of QRIS, whereas study other show different results . Differences results were also found in the variables perception risks and environment social conditions the show there is still a research gap need reviewed more further research This own focus specifically for the Mie Balap (*Rising Noodle*) UMKM in Medan City. The selection object the become differentiator Because characteristics business street food and patterns transaction direct with consumer can produce different conditions compared to study previously used MSME objects in general general . Therefore that , research This aim For analyze influence literacy finance , perception risks and environment social to interest use of QRIS at Mie Balap (*Rising Noodle*) MSMEs in Medan City.

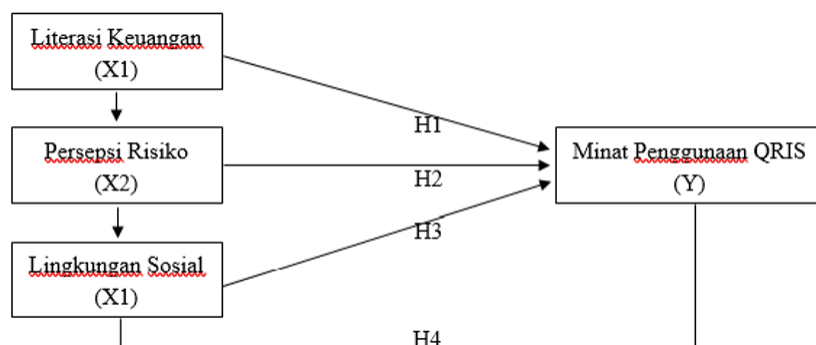
As for the formulation problem in study This is as following :

1. Whether literacy finance influential to interest QRIS usage in Mie Balap MSMEs in Medan City?
2. Whether perception risk influential to interest QRIS usage in Mie Balap MSMEs in Medan City?
3. Whether environment social influential to interest QRIS usage in Mie Balap MSMEs in Medan City?
4. Whether literacy finance , perception risk , environment influential to interest QRIS usage in Mie Balap MSMEs in Medan City?

Based on formulation the problem above , then as for objective study is as following :

1. To determine the influence of financial literacy on the interest in using QRIS at Mie Balap MSMEs in Medan City.
2. To determine the influence of risk perception on the interest in using QRIS in Mie Balap MSMEs in Medan City.
3. To determine the influence of the social environment on the interest in using QRIS at Mie Balap MSMEs in Medan City.
4. To determine the influence of financial literacy, risk perception, and social environment on the interest in using QRIS at Mie Balap MSMEs in Medan City .

Based on background behind , formulation problem , goal research and foundation theories that have been put forward above , then researchers This make framework conceptual like image below This :



Source : Processed data , 2026

Figure 1. Framework Conceptual

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2. METHOD

Study This use method quantitative with approach associative approach the used For analyze influence literacy finance , perception risks and environment social to interest QRIS usage . Research implemented in Medan City from January to July 2026. Population in study This is a Mie Balap UMKM that operates in Medan City and has not yet using QRIS, with amount as many as 267 MSMEs. Determination amount sample use Slovin method with level 5% error , so 160 respondents were obtained . Deployment sample conducted in 21 sub-districts in Medan City. The data used is the primary data obtained through distribution questionnaire to respondents . Variables independent in study This consists of from literacy finance (X1), perception risk (X2), and environment social (X3), whereas variables dependent is interest use of QRIS (Y). The analysis model used is multiple linear regression with equality :

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Data testing is carried out through instrument testing , assumption testing classic , analysis multiple linear regression , partial test (t), simultaneous test (F), and coefficient determination (R²).

Table 1. Definitions Operational Variables

No	Variables	Definition Variables	Indicator	Measurement Scale
1	Finance (X1)	Literacy finance is ability individual For understand and use information necessary finances For make the right decision related management finance personal and business . Source : Dwyanti , 2024	1. Understanding base finance 2. Planning finance 3. Debt management 4. Investment and funding 5. Management risk finance Source : Indriani & Rahman, 2024)	Likert
2	Perception (X2)	Perception risk is evaluation individual about level risks involved in something action . Source : Oktaviana et al., 2023	1. There is a risk certain 2. Experience loss 3. Thinking that risky Source : Wardani & Sari, 2021)	Likert
3	Environment (X3)	Environment social , is How perception a individuals who influence For use or No use something system from other people who are considered important . Source : Rachmawati et al., 2023	1. Environment family 2. Environment peers 3. Educational Environment 4. Community Environment Source : Zandra & Sufnirayanti, 2024)	Likert
4	Interest in Use (Y)	Interest in use is level interest and desire individual or group For use something products , services , or technology certain .	1. Desire For use 2. Always try use 3. Continued in the future come Source : Oktaviana et al., 2023	Likert

Source : Processed data (2026)

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3. RESULTS AND DISCUSSION

RESULTS

Description Characteristics Respondents

Table 2. Characteristics Respondents

Characteristics Respondents	Category	Amount
	Amount	160
Gender	Man	82
	Woman	78
	Amount	160
Age	20 – 29 Years	69
	30 – 39 Years	50
	40 – 60 Years	41
	Amount	160
Education	Elementary School	2
	JUNIOR HIGH SCHOOL	15
	SENIOR HIGH SCHOOL	98
	Vocational School	27
	Bachelor (S1)	18
	Amount	160
Business Age	15 years	142
	>5 Years	18

Source : Processed data (2026)

Based on Table 2. Characteristics respondents show that study dominated by men and groups aged 20–29 years . Most of them respondents own High school education background . And most of efforts that have been running for 1 – 5 years . Composition the show that respondents own enough experience in operate racing noodle business and evaluating interest they in using QRIS.

Data Quality Test

Validity test used For measure legitimate or whether it is valid or not something questionnaire . A questionnaire is said to be valid if questions on the questionnaire capable For disclose something that will measured by questionnaire (Ghozali , 2018:51) .

Table 3. Validity Test Results

Literacy Finance (X1)	r-count	r-table
LK1	0.698	0.1305
LK2	0.734	
LK3	0.659	
LK4	0.664	
LK5	0.646	
LK6	0.606	
LK7	0.571	
LK8	0.602	
LK9	0.528	
LK10	0.521	
Risk Perception (X2)	r-count	r-table
PR1	0.753	
PR2	0.762	

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PR3	0.731	0.1305
PR4	0.790	
PR5	0.767	
PR6	0.750	
Environment Social (X3)	r-count	r-table
LS1	0.700	0.1305
LS2	0.726	
LS3	0.740	
LS4	0.726	
LS5	0.751	
LS6	0.631	
LS7	0.609	
LS8	0.540	
Interest in Use (Y)	r-count	r-table
MP1	0.779	0.1305
MP2	0.712	
MP3	0.743	
MP4	0.823	
MP5	0.793	
MP6	0.792	

Source : Processed data (2026)

From the results of the validity test carried out , it can be concluded that all variable items Literacy Finance , Perception Risk , Environment Social , and Interest in Use own calculated r value > r table and is marked positive so declared valid. All statement items can used .

Table 4. Reliability Test Results

Variables	Number of Statements	<i>Cronbach's Alpha</i>
Literacy Finance (X1)	10	0.822
Perception Risk (X2)	6	0.852
Environment Social (X3)	8	0.833
Interest in Use (Y)	6	0.864

Source : Processed data (2026)

Based on the results of the Reliability Test above can seen that 4 variables own mark *Cronbach's Alpha* > 0.60 means all statement each variables the reliable .

Assumption Test Classic

According to Ghozali (2021), Assumption Test classic is one of the prerequisite tests carried out before do A analysis more carry on to data that has been collected with the aim is to be able to produce a regression model that meets the requirements BLUE (*Best Linear Unbiased Estimator*) criteria . Therefore, That For know how the regression model will be used has fulfil BLUE criteria , therefore That need done a series testing namely Normality Test , Multicollinearity Test, Heteroscedasticity Test ..

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Table 5. Normality Test Results *One Sample Kolmogorov Smirnov*
One-Sample Kolmogorov-Smirnov Test

		<i>Unstandardized Residual</i>
N		160
<i>Normal Parameters^{a, b}</i>	<i>Mean</i>	.0000000
	<i>Std. Deviation</i>	3.52498569
<i>Most Extreme Differences</i>	<i>Absolute</i>	.093
	<i>Positive</i>	.060
	<i>Negative</i>	-.093
<i>Test Statistics</i>		.093
<i>Asymp. Sig. (2-tailed)</i>		.200 ^{c, d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: data processed, 2026

Based on Table IV.8 above, the results of the normality test *Kolmogorov-Smirnov test* show that mark significance seen from Asymp. Sig. is 0.200 which means mark is > 0.05 , then can concluded that the data used in study This normally distributed

Table 6. Multicollinearity Test Results

Variables	Tolerance	VIP
Literacy Finance (X1)	0.948	1,055
Perception Risk (X2)	0.545	1,836
Environment Social (X3)	0.547	1,829

Source : Processed data (2026)

of the multicollinearity test in Table IV.9 show mark *tolerance* For variables Literacy Finance of 0.948, perception risk of 0.545, and the environment social of 0.547. Based on results the tolerance value can concluded that variables the fulfil criteria from *tolerance* (> 0.10). For VIF value on variables literacy finance (X1) of 1.055, perception risk (X2) of 1.836, and the environment social (X3) of 1,829. Based on VIF value of variable those that are < 10 then has fulfil criteria from VIF. Variable fulfil VIF criteria < 10 so that can concluded that the tested variable data passes the symptoms multicollinearity

Table 7. *Glejser Test Results*

<i>Model</i>	<i>Coefficients^a</i>				
	<i>Unstandardize d Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(<i>Constant</i>)	7,002	1,959		3,575	.000
Literacy Finance (X1)	-.039	.040	-.077	-.959	.339
Perception Risk (X2)	.068	.069	.105	.998	.320
Environment Social (X3)	-.108	.073	-.208	-1,481	.141

a. Dependent Variable: Abs_RES1

Source : Processed data (2026)

Based on *Glejser Test* results in Table IV.10 values significant on the variable literacy finance of 0.339, Perception risk of 0.320, and the environment social of 0.141, based on mark significant from every variables

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independent > 0.05 then can concluded that the regression model No happen symptom heteroscedasticity .

Hypothesis Testing

According to Sugiyono (2019:99) that : " Hypothesis is answer temporary to formulation problem research , where the formulation problem study has stated in form sentence question . It is said meanwhile , because the answer given new based on relevant theory , not yet based on facts empirical data obtained through data collection . So the hypothesis can also be stated as answer theoretical to formulation problem research , not yet empirical answer .

Table 8. Test Results Hypothesis

Hypothesis	Connection	B	f- count > f-table	t	Sig	Decision
H1	Literacy Finance → Interest in using QRIS	0.125		2,079	0.039	Accepted
H2	Perception risk → Interest in using QRIS	0.174		1,697	0.092	Rejected
H3	Environment social → Interest in using QRIS	0.170		1,981	0.049	Accepted

Source : Processed data (2026)

Hypothesis 1 shows The t -value is 2.079 and the sig value is $0.039 < 0.05$. Meanwhile, Hypothesis 2 shows The t- value is 1.697 and the sig value is $0.092 > 0.05$. And Hypothesis 3 shows The t value is 1.981 and the sig value is $0.049 < 0.05$. H1 and H3 are stated positive and significant , while H2 is stated positive However No significant .

Table 9. Simultaneous Test Results (F-Test)

Hypothesis	F- count	F- table	sig	Information
H4 Financial Literacy , Perception risk , environment social → Interest in using QRIS	9,903	2.66	0,000	Accepted; influential in a way simultaneous

Source : Processed data (2026)

For influence simultaneous , fourth influence has an f- count > 2.66 and sig < 0.05 . Therefore, Hypothesis 4 states literacy finance , Perception risk , environment social in a way together or simultaneous influential significant regarding interest in using QRIS.

Table 9. Test Results Coefficient Determination (R2)

<i>Model</i>		<i>Summary</i>		
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Standard Error of the Estimate</i>
1	.400	.160	.144	3.55872

a. *Predictors* : (*Constant*), literacy finance , Perception risk , environment social

b. *Dependent Variable* : Interest in using QRIS

Based on Table IV.9 it shows mark *Adjust R Square* of $0.144 = 14.4\%$, this This can show that 14.4% of interest in using QRIS can be explained by variables literacy finance , Perception risks and environment social , while the rest 85.6 % is explained by the variables other outside scope from study This

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DISCUSSION

Influence Literacy Finance on the Interest in Using QRIS at Mie Balap MSMEs in Medan City

Test results hypothesis show that variables literacy finance influential positive and significant to interest the use of QRIS at the Mie Balap MSME in Medan City. This proven based on t-test results show mark significance more small of 0.05 (Sig. = 0.000 < 0.05), so hypothesis The first hypothesis (H1) is accepted . The coefficient value positive regression show that the more tall level literacy owned finances MSME actors , then the more high interest they in using QRIS as method payment . Findings study This in line with study Fardani et al. (2024) which states that literacy finance influential positive and significant to interest QRIS usage among MSMEs in DKI Jakarta. Research this is also in line with Kresna and Nugroho (2022) who found that literacy finance influential significant to interest use of QRIS by MSMEs in the District Temanggung . In addition , research Zanra and Sufnirayanti (2024) show that the more tall level literacy finance MSME actors , then the more high interest they in using QRIS

Influence Perception Risk on the Interest in Using QRIS at Mie Balap MSMEs in Medan City

Based on partial test results (t-test), variables perception risk get mark coefficient regression of 0.174, the calculated t value amounting to 1,697, and mark significance of 0.092. Significance value the more big from 0.05 (0.092 > 0.05), so can concluded that perception risk No influential significant to interest the use of QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City. Thus , the hypothesis second (H2) which states that perception risk influential to interest QRIS usage was rejected . Findings study This No in line with research by Anisah and Amaniyah (2024), Hariantoni and Mardiah (2025), and Putri and Amalia (2025) which concluded that perception risk influential significant to interest QRIS usage . Differences results the allegedly caused by characteristics respondents , location research , level understanding technology , as well as experience respondents in use different digital payments . In study this , respondents is Mie Balap UMKM actors in Medan City who have characteristics effort and experience are not fully The same with respondents in the study previously

Influence Environment Social Regarding the Interest in Using QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City

Based on partial test results (t-test), variables environment social get mark coefficient regression of 0.170, the calculated t value of 1.981, and the value significance of 0.049. Significance value the more small of 0.05 (0.049 < 0.05), so can concluded that environment social influential positive and significant to interest the use of QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City. Thus , the hypothesis third (H3) which states that environment social influential to interest QRIS usage is accepted . Research results This in line with study Fardani (2024) concluded that that environment social influential positive and significant to interest QRIS usage in MSMEs in DKI Jakarta. Research Zanra and Sufnirayanti (2024) also show this that environment social give influence positive and significant to interest the use of QRIS in MSMEs in Medan City. Furthermore , the research Nurdien et al. (2023) proved that that environment social influential positive to use of QRIS because support from the people around capable increase belief perpetrator business For utilise digital payments . Findings similar results were also obtained Hutabarat et al. (2025) who stated that environment social be one of factor important in increase use of QRIS by MSMEs

Influence Literacy Finance , Perception Risk , Environment Social on the Interest in Using QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City

Brand Image is influential positive and significant on Purchasing Decisions with $\beta=0.366$, $t=6.100$, and $p<0.001$. Consumers tend more Certain choose easy brand recognized , have reputation good , can trusted , and have uniqueness compared to competitors . In Wardah context , image as brand halal, safe and trusted cosmetics become part from associations that can strengthen belief consumers . Findings This supports Aaker (2014), Keller (2013), and Miati's research (2020) regarding connection image brands and decisions purchase .

4. CONCLUSION AND SUGGESTIONS

Based on results research , can concluded that :

1. Literacy Finance influential positive and significant on the Interest in Using QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City.
2. Perception Risk influential Positive and negative significant on the Interest in Using QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City.
3. Environment Social influential positive and significant on the Interest in Using QRIS in Mie Balap (*Rising*

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Noodle) MSMEs in Medan City.

4. Literacy Finance , Perception Risks and Environment Social in a way together or simultaneous influential significant on the Interest in Using QRIS in Mie Balap (*Rising Noodle*) MSMEs in Medan City.

In a way overall , the R^2 value shows that Literacy Finance , Perception Risks and Environment Social explains 14.4% of the variation in QRIS Usage Interest . For UMKM Mie Balap (*Rising Noodle*) Business Actors in Medan City, it is recommended For Keep going increase understanding about literacy finance , in particular related use system digital payments such as QRIS. Improvement literacy finance can done with follow socialization , training , and education organized by Bank Indonesia, the government , or provider service system payment . In addition , the perpetrator effort is also necessary build good perception to security using QRIS with understand benefits , mechanisms , and effort protection available transactions . Support environment social , good from fellow perpetrator businesses , consumers , and community business , also need utilized as motivation For increase use of QRIS so that can support smoothness transactions and developments business .

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