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Shifting Preferences for Digital Payments Among SME Owners: From QRIS to Mobile Banking Transfers

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Abstract−The rapid expansion of digital financial services has transformed payment behavior among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. While the Quick Response Code Indonesian Standard (QRIS) has been widely promoted as a standardized digital payment solution, recent developments suggest a growing preference for mobile banking transfers among MSME operators. This study investigates the shift in digital payment preferences from QRIS to mobile banking transfers among tourism-oriented MSMEs in Aceh, Indonesia. The research was conducted at three major tourism destinations: the Aceh Culinary Tourism Cake Center in Gampong Lampisang, Aceh Besar; cultural souvenir businesses surrounding the Tsunami PLTD Apung tourism area in Banda Aceh; and marine tourism businesses on Rubiah Island, Sabang. Using a qualitative research approach, data were collected through in-depth interviews, direct observations, and document analysis involving 40 MSME owners and employees directly engaged in business transactions. The data were analyzed using thematic analysis supported by data triangulation and member checking to ensure credibility. The findings reveal that approximately 65% of participants prefer mobile banking transfers over QRIS due to perceived convenience, transaction efficiency, ease of financial monitoring, and stronger trust in banking applications. The results indicate that digital payment adoption among MSMEs is a dynamic process influenced by technological, behavioral, and institutional factors. These findings contribute to a better understanding of evolving digital payment behavior and provide practical insights for policymakers, financial institutions, and digital payment providers seeking to strengthen MSME digitalization and financial inclusion.

Keywords: QRIS; Mobile Banking Transfer; MSMEs; Financial Literacy; Digital Transformation

1. INTRODUCTION

The rapid advancement of digital financial technology has fundamentally transformed transaction patterns across various sectors of the Indonesian economy. Over the past decade, digital payment systems have evolved from being alternative payment channels into essential components of everyday economic activities. One of the most significant innovations introduced by the Indonesian financial system is the Quick Response Code Indonesian Standard (QRIS), a standardized QR-code-based payment system developed by Bank Indonesia to facilitate interoperability among various electronic payment service providers. Since its official launch in 2019, QRIS has experienced substantial growth and adoption. According to Bank Indonesia (2022), more than 17 million merchants had registered as QRIS users by the end of 2022, demonstrating the increasing acceptance of digital payment technologies among businesses and consumers alike. The widespread adoption of QRIS reflects Indonesia's broader digital transformation agenda and supports the national objective of promoting financial inclusion through accessible and efficient payment systems.

The growing utilization of digital payment technologies is particularly relevant for Micro, Small, and Medium Enterprises (MSMEs), which constitute the backbone of the Indonesian economy. MSMEs contribute approximately 60% of Indonesia's Gross Domestic Product (GDP) and absorb more than 97% of the national workforce (Ministry of Cooperatives and SMEs, 2021). Given their strategic economic role, enhancing the digital capabilities of MSMEs has become a national priority. Digital payment adoption enables MSMEs to improve transaction efficiency, reduce cash-handling risks, expand market reach, strengthen financial record-keeping, and enhance competitiveness in an increasingly digital marketplace. As consumer preferences continue to evolve toward cashless transactions, MSMEs are required not only to adopt digital payment systems but also to continuously adapt to changing payment behaviors to remain relevant and competitive.

Previous studies have identified QRIS as one of the most preferred digital payment methods among consumers, particularly younger generations. Sagita (2022) reported that millennials tend to favor QRIS due to its ease of use, convenience, and transaction speed. These findings align with the broader technology adoption literature, which emphasizes perceived usefulness and perceived ease of use as key determinants of digital technology acceptance. Consequently, QRIS has become one of the primary payment instruments utilized by MSMEs to facilitate customer transactions and support business operations. However, the dynamic nature of financial technology development suggests that user preferences are not static. As digital banking services continue to improve, new patterns of payment behavior have emerged among both consumers and business owners.

Recent developments indicate an increasing preference for mobile banking transfers as an alternative digital payment mechanism. Advances in mobile banking applications, including real-time fund transfers, enhanced security features, improved user interfaces, and integration with broader financial management services, have increased the attractiveness of mobile banking for daily transactions. For many MSMEs, particularly those engaged in repeat transactions, higher-value payments, or business-to-business activities, mobile banking transfers are perceived as more practical and flexible than QRIS-based payments. In addition, direct transfers often facilitate easier transaction verification, account reconciliation, and cash flow monitoring, which are important aspects of business financial management. These developments suggest the existence of a gradual shift in payment preferences among MSMEs from QRIS toward mobile banking transfers.

This shift is particularly important because payment preferences directly influence operational efficiency, customer experience, transaction costs, and business sustainability. Understanding the factors driving this transition can provide valuable insights into the evolving digital financial behavior of MSMEs and help stakeholders formulate appropriate strategies to support digital transformation. Nevertheless, despite the rapid growth of digital payment adoption in Indonesia, existing studies have predominantly focused on the initial adoption and acceptance of QRIS or digital payment technologies in general. Limited attention has been given to the phenomenon of post-adoption behavioral change, particularly the transition from one digital payment method to another. Consequently, there remains a significant gap in understanding why MSMEs that have already adopted QRIS may subsequently prefer mobile banking transfers and how this preference shift affects their business operations.

Addressing this gap is important for both theoretical and practical reasons. From a theoretical perspective, examining the transition from QRIS to mobile banking contributes to the growing literature on digital payment behavior, technology continuance, and post-adoption decision-making. The phenomenon may provide additional insights into established frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), particularly regarding how perceived convenience, security, efficiency, and financial management capabilities influence users' continued preference for a specific technology. From a practical perspective, understanding the determinants and implications of this transition can assist policymakers, financial institutions, fintech providers, and MSME stakeholders in designing more effective digital payment ecosystems that align with users' evolving needs.

Therefore, this study aims to analyze the factors driving the shift in digital payment preferences among MSMEs from QRIS to mobile banking transfers, examine the impact of this transition on business operations and sustainability, and identify the challenges encountered by MSMEs in adopting mobile banking as a preferred payment method. The findings are expected to contribute to the literature on digital payment systems in emerging economies while providing evidence-based recommendations for strengthening MSME digitalization and competitiveness in Indonesia's increasingly digital economic environment.

The rapid development of information technology has accelerated the adoption of digital payment systems worldwide, transforming the way financial transactions are conducted. Digital payments refer to financial transactions executed electronically without the use of physical cash and encompass various instruments, including digital wallets, QR-code-based payments, and mobile banking services. In Indonesia, the growth of digital payments has been driven by increasing smartphone penetration, wider internet accessibility, and government initiatives promoting financial inclusion and digital economic transformation. As a result, digital payments have become an integral component of business operations, particularly for Micro, Small, and Medium Enterprises (MSMEs), which increasingly rely on digital transaction systems to improve efficiency, customer convenience, and financial management (Irianto & Chanvarasuth, 2025).

Among the various digital payment methods available, the Quick Response Code Indonesian Standard (QRIS) has emerged as one of the most significant innovations in Indonesia's payment ecosystem. Introduced by Bank Indonesia in 2019, QRIS was designed to integrate multiple QR-code payment providers into a single standardized system, thereby enhancing interoperability and simplifying transactions for both merchants and consumers. This standardization has enabled MSMEs to accept payments from various digital platforms using a single QR code, reducing operational complexity and supporting broader participation in the digital economy (Bani & Fadhila, 2025). Previous studies indicate that QRIS adoption has contributed to greater transaction efficiency, improved customer accessibility, and increased financial inclusion among MSMEs (Pranata, 2025). Consequently, QRIS rapidly became one of the most widely adopted digital payment methods among small businesses in Indonesia.

Despite its widespread acceptance, recent developments suggest that MSME payment preferences are becoming increasingly dynamic. Alongside the expansion of QRIS, mobile banking services have experienced substantial growth and are emerging as an alternative payment channel for business transactions. Mobile banking enables users to conduct fund transfers, monitor account balances, make payments, and access various banking services through smartphone applications. Unlike QRIS, which primarily functions as a payment acceptance tool, mobile banking offers a more comprehensive financial ecosystem that supports broader banking activities. This functionality provides additional value for MSME owners who require not only payment processing but also efficient financial management and transaction monitoring (Timur et al., 2025).

The growing attractiveness of mobile banking can be attributed to several operational advantages. Mobile banking transfers provide real-time transaction notifications, facilitate direct fund transfers between accounts, and support more comprehensive financial recordkeeping, thereby improving transparency and cash flow management (Irianto & Chanvarasuth, 2025). Furthermore, mobile banking is often perceived as more suitable for larger-value transactions because transaction costs may be relatively lower compared to certain digital payment channels (Ningsih et al., 2026). Nevertheless, mobile banking also presents limitations, including dependence on stable internet connectivity and more complex registration and verification procedures, which may create adoption barriers for users with limited digital literacy (Mauliansyah, 2024). These characteristics indicate that the relative attractiveness of QRIS and mobile banking depends on the specific operational needs and capabilities of individual MSMEs.

The preference for a particular digital payment method is influenced by a combination of technological, economic, and behavioral factors. Existing studies highlight that perceived ease of use, transaction efficiency, cost considerations, security, and financial literacy are among the most important determinants of digital payment adoption. MSME owners with higher levels of financial literacy tend to evaluate payment technologies more rationally and are more likely to adopt solutions that improve business efficiency and financial transparency (Ramadhani, 2025). In addition, digital payment utilization has been shown to contribute positively to the quality of financial reporting and business management practices among MSMEs (Anam et al., 2025). Consumer behavior also plays a critical role in shaping merchant preferences because payment decisions involve interactions between businesses and customers. Consequently, MSMEs often adapt their preferred payment methods according to evolving customer expectations and transaction habits.

Recent empirical evidence suggests the emergence of a gradual shift in digital payment preferences from QRIS toward mobile banking among certain MSME segments. Siti (2025) found that many MSME operators increasingly preferred mobile banking due to its convenience, transaction speed, and broader functionality, with a majority of respondents selecting mobile banking as their primary payment method for daily transactions. Similarly, Hardiyanti and Santosa (2024) observed that some MSMEs were beginning to reduce their reliance on QRIS, particularly for higher-value transactions, and instead favored mobile banking because of its greater flexibility in handling more complex business activities. These findings indicate that the evolution of payment preferences is not solely driven by technological innovation but also by changing business requirements, consumer behavior, and the increasing maturity of the digital financial ecosystem.

Taken together, the existing literature suggests that the shift from QRIS to mobile banking reflects a broader transformation in the way MSMEs interact with digital financial services. While previous studies have extensively examined the adoption and benefits of QRIS and digital payments in general, limited attention has been given to understanding the factors underlying the transition from QRIS to mobile banking among MSMEs. This gap is particularly important because changes in payment preferences may signal evolving business needs, differences in perceived value, and emerging patterns of digital financial behavior. Therefore, examining this phenomenon can provide a deeper understanding of digital payment dynamics among MSMEs and contribute to the development of more effective strategies for digital financial inclusion and payment system innovation in Indonesia.

2. RESEARCH METHODS

2.1 Research Design

This study employs a qualitative research approach to obtain an in-depth understanding of the shifting digital payment preferences among Micro, Small, and Medium Enterprises (MSMEs), particularly regarding the use of Quick Response Code Indonesian Standard (QRIS) and mobile banking transfers. A qualitative approach is considered appropriate because it enables researchers to explore participants' perceptions, experiences, attitudes, and motivations within their real-life contexts. According to Creswell (2014), qualitative research is particularly effective for investigating how individuals interpret and construct meaning from their experiences within specific social and cultural settings. In the context of this study, such an approach facilitates a comprehensive understanding of how MSME actors adapt to ongoing technological transformations in payment systems and how these adaptations influence their business practices.

The selection of this methodological approach is closely aligned with the study's objective of examining the dynamics underlying the transition from conventional payment methods to digital payment systems in tourism-based MSME environments. Rather than focusing solely on the frequency of digital payment usage, this study seeks to uncover the underlying factors that shape payment preferences, including convenience, transaction efficiency, customer demand, perceived security, and technological readiness.

To achieve these objectives, data were collected through multiple qualitative techniques, namely in-depth interviews, direct observation, and document analysis. The use of multiple data sources allows for a richer and more comprehensive understanding of the phenomenon under investigation while enhancing the credibility of the findings through methodological triangulation.

In-depth interviews were conducted with MSME owners and employees operating in three major tourism-oriented business clusters in Aceh: the Aceh Culinary Cake Center in Gampong Lampisang, Aceh Besar; cultural souvenir MSMEs located in the Tsunami Tourism Area surrounding the PLTD Apung monument in Banda Aceh; and marine tourism MSMEs operating in Pulau Rubiah, Sabang. These participants were selected because they regularly interact with domestic and international tourists and have experienced varying levels of exposure to digital payment technologies. Through semi-structured interviews, participants were encouraged to share their experiences, challenges, perceptions, and expectations regarding QRIS and mobile banking adoption.

To complement the interview data, direct observations were conducted at each research site to examine actual payment practices and customer transaction behavior. Observation enabled the researcher to capture contextual information that might not emerge during interviews, such as customer preferences, transaction flows, and the operational implementation of digital payment facilities. Furthermore, document analysis was undertaken by reviewing relevant reports, statistical records, policy documents, and other secondary sources related to digital payment utilization among MSMEs. These documents provided supplementary insights that enriched the interpretation of primary data and contributed to a more comprehensive understanding of digital payment adoption within the MSME sector (SITI, 2025).

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2.2.1 Research Site and Participants

The research sites were purposively selected based on their strategic importance as tourism destinations and their concentration of active MSMEs engaged in culinary, souvenir, and tourism-related businesses. These locations represent economic environments where interactions between merchants and visitors occur intensively, making them particularly relevant for examining emerging payment trends and digital transaction behaviors.

The study was conducted in three tourism-based MSME clusters in Aceh Province, Indonesia: (1) the Aceh Culinary Cake Tourism Center in Gampong Lampisang, Aceh Besar; (2) cultural souvenir MSMEs located within the Tsunami Tourism Area surrounding the PLTD Apung monument in Banda Aceh; and (3) marine tourism MSMEs operating on Rubiah Island, Sabang. These destinations were selected using purposive sampling because they experience high transaction intensity and widespread exposure to digital payment systems.

A total of 40 participants were involved in the study, consisting of MSME owners and employees directly responsible for transaction management and customer payment processing. Their involvement in daily business operations positioned them as key informants capable of providing firsthand insights into the evolution of payment preferences, customer behavior, operational challenges, and the perceived benefits associated with digital payment adoption.

Participants were selected based on the following criteria:

a. actively operating an MSME for at least one year;
b. currently utilizing at least one digital payment method;
c. having experience using QRIS, mobile banking, or both; and
d. being directly involved in customer transaction activities.

The participants represented diverse business categories, including culinary businesses, souvenir shops, tourism services, and marine tourism-related enterprises.

Data collection continued until theoretical saturation was achieved, indicated by the absence of substantially new themes emerging from subsequent interviews. This approach ensured that the collected data adequately captured the range of experiences and perspectives related to digital payment utilization among tourism-oriented MSMEs in Aceh.

Table 1. Data Charecteristics

Characteristics	Frequency
MSME Owners	28
Employees	12
Culinary Businesses	16
Souvenir Businesses	14
Tourism Service Businesses	10
Less than 5 Years in Operation	18
More than 5 Years in Operation	22

2.2 Data Analysis Procedures

Data were collected between January and March 2026 using three complementary techniques: semi-structured interviews, direct observation, and document analysis.

Semi-structured interviews constituted the primary data source and were conducted face-to-face with all participants. Each interview lasted approximately 30–60 minutes and explored topics including:

a. digital payment usage patterns;
b. perceptions of QRIS and mobile banking;
c. transaction efficiency;
d. security concerns;
e. customer payment preferences;
f. factors influencing payment method selection.

To complement interview findings, non-participant observations were conducted at each research site to examine actual transaction practices and customer payment behavior. Observation enabled the researcher to capture contextual information that participants might not explicitly describe during interviews.

In addition, document analysis was performed by reviewing government reports, financial inclusion statistics, digital payment policy documents, and previous studies related to MSME digitalization and payment system adoption. The use of multiple data sources facilitated methodological triangulation and strengthened the credibility of the findings.

2.3 Trustworthiness of the Data

To ensure research rigor and trustworthiness, this study adopted the quality criteria proposed by Lincoln and Guba (1985), namely credibility, transferability, dependability, and confirmability. Credibility was enhanced through methodological triangulation by integrating data from interviews, direct observations, and document analysis, while member checking was conducted with selected participants to verify the accuracy of the researchers' interpretations. Transferability was addressed by providing detailed descriptions of the research setting, participant characteristics, and data collection procedures, enabling readers to assess the applicability of the findings in other contexts. Dependability was strengthened through the maintenance of a comprehensive audit trail documenting interview processes, coding procedures, analytical memos, and theme development throughout the study. Confirmability was ensured by continuously comparing evidence across multiple data sources and maintaining reflexive documentation to minimize researcher bias and ensure that interpretations remained grounded in empirical data.

2.4 Ethical Considerations

Prior to data collection, all participants were informed about the purpose of the study and voluntarily agreed to participate. Confidentiality and anonymity were maintained throughout the research process. Participant identities were replaced with codes to protect privacy and ensure ethical compliance.

3. RESULTS AND DISCUSSION

3.1 Result

The findings of this study reveal a notable shift in digital payment preferences among Micro, Small, and Medium Enterprises (MSMEs) operating in the Aceh Cake Culinary Tourism Center in Gampong Lampisang, Aceh Besar, souvenir businesses located in the Tsunami Tourism Area of PLTD Apung, and Rubiah Island Marine Tourism Center, Sabang. Although QRIS (Quick Response Code Indonesian Standard) was previously one of the most widely adopted digital payment methods among local MSMEs, the data indicate an emerging preference for mobile banking transfers. Approximately 65% of respondents reported that they currently prefer mobile banking transfers over QRIS for their daily business transactions. This finding reflects an important transformation in payment behavior and suggests that MSMEs are increasingly prioritizing payment solutions that offer greater efficiency, convenience, and compatibility with changing consumer preferences.

The observed transition is consistent with broader developments in Indonesia's digital financial ecosystem. The rapid growth of mobile banking adoption, which reached approximately 30% in 2023 (Bank Indonesia, 2023), has expanded users' familiarity with banking applications and strengthened their confidence in conducting digital transactions. As a result, both consumers and business owners are becoming more inclined to utilize payment methods that are directly integrated into their banking activities. Interviews with MSME owners revealed that mobile banking transfers are often perceived as faster and more practical than QRIS transactions. Unlike QRIS payments, which require customers to scan a code and complete several verification stages, mobile banking transfers can be executed directly through applications that users access regularly. For MSMEs operating in tourism destinations characterized by high customer traffic, transaction speed is particularly important because it contributes to shorter waiting times and more efficient service delivery. This finding supports Sagita's (2022) conclusion that perceived ease of use is one of the most influential factors shaping digital payment adoption decisions.

The findings further indicate that the shift from QRIS to mobile banking transfers is driven by a combination of technological, behavioral, and institutional factors. Ease of access and usability emerged as the most prominent determinants. Respondents consistently emphasized that mobile banking applications provide a more intuitive user experience and require fewer procedural steps to complete transactions. Such characteristics are especially valuable for MSME owners who possess limited technological expertise and prefer digital tools that can be easily integrated into their daily business operations. This result is consistent with Pranata (2025), who found that users generally perceive mobile banking applications as more user-friendly due to their familiar interfaces and straightforward transaction processes.

In addition to usability considerations, security perceptions play a significant role in shaping payment preferences. Several respondents expressed greater confidence in using mobile banking because banking applications are perceived to offer stronger authentication mechanisms and more reliable transaction monitoring systems. Although QRIS has been promoted as a secure payment platform, some MSME owners reported concerns regarding transaction errors, fraud risks, and data privacy issues. These perceptions are consistent with previous findings suggesting that concerns over data security remain one of the primary barriers to the broader adoption of QRIS among Indonesian users. Consequently, trust in the security of financial technology platforms continues to influence the selection of payment methods among MSMEs.

Another important factor contributing to the increasing popularity of mobile banking transfers is the role of promotional incentives offered by financial institutions. Many banks actively encourage the use of mobile banking services through cashback programs, transaction discounts, loyalty rewards, and other financial incentives. These promotional strategies enhance the perceived benefits of mobile banking and create additional economic value for both consumers and merchants. As MSMEs operate in highly competitive environments, the availability of such incentives can significantly influence their payment preferences and accelerate the adoption of particular financial technologies.

Beyond technological and institutional factors, the findings suggest that evolving consumer behavior also contributes to the observed transition. Customers increasingly prefer payment methods that are directly connected to their personal bank accounts and integrated into their everyday financial activities. Consequently, MSMEs have adapted their payment systems to accommodate these preferences and maintain competitiveness in increasingly digitalized markets. This adaptation reflects a broader process of digital transformation in which businesses continuously adjust their operational practices to align with technological developments and market expectations.

The analysis further demonstrates that payment preferences vary according to specific characteristics of MSMEs. Business size, transaction volume, product type, and geographical location all influence the selection of digital payment methods. Larger MSMEs with higher transaction volumes tend to favor mobile banking transfers because these platforms facilitate faster transaction processing and provide features that support financial monitoring and record management. Access to transaction histories and account management tools enables business owners to improve cash flow management and administrative efficiency. In contrast, smaller MSMEs selling lower-priced products often continue utilizing QRIS because it remains practical for handling small-value transactions and allows customers to complete payments without exchanging account information.

Geographical and demographic characteristics also appear to influence payment preferences. Previous research by Bani and Fadhila (2025) demonstrated that MSME operators in urban areas tend to be more receptive to technological innovation than those located in rural regions. Similar patterns were observed in tourism destinations such as Rubiah Island Marine Tourism Center in Sabang, where younger and more technologically literate entrepreneurs exhibited a stronger preference for mobile banking transfers. These findings indicate that digital literacy and technological familiarity significantly shape payment adoption behavior. In this context, the ability of MSME owners to understand and effectively utilize digital financial services becomes a critical factor influencing the choice of payment methods.

The findings of this study are consistent with a growing body of literature documenting the dynamic evolution of digital payment adoption among Indonesian MSMEs. Hardiyanti and Santosa (2024) similarly found that MSMEs in Banjarnegara increasingly shifted from QRIS to mobile banking transfers due to considerations of convenience and transaction efficiency. The consistency of these findings across different regions suggests that the phenomenon identified in Aceh reflects a broader national trend rather than an isolated local occurrence. Likewise, Timur et al. (2025) demonstrated that financial literacy and financial inclusion significantly influence the adoption of electronic payment systems among microenterprise owners. The present study reinforces this argument by showing that MSMEs possessing greater familiarity with digital financial services are more likely to adopt mobile banking as their preferred payment method.

Furthermore, previous studies have highlighted the relationship between digital technology investment and payment method adoption. MSMEs that actively invest in digital technologies tend to demonstrate greater willingness to adopt efficient and innovative payment systems. The current findings support this perspective by revealing a positive association between digital adaptation and the preference for mobile banking transfers. This relationship suggests that payment method selection should not be viewed as an isolated decision but rather as part of a broader digital transformation strategy that enables MSMEs to improve operational efficiency and respond more effectively to evolving market demands.

From a theoretical perspective, the findings support the proposition that digital payment adoption is influenced by the interaction of perceived usefulness, perceived ease of use, security perceptions, and organizational characteristics. As digital financial ecosystems continue to evolve, MSMEs increasingly evaluate payment technologies based on their ability to deliver operational benefits, reduce transaction complexity, and enhance customer experience. Consequently, the observed shift from QRIS to mobile banking transfers should not be interpreted as a rejection of QRIS technology. Instead, it represents an adaptive response by MSMEs to changing technological conditions, market dynamics, and consumer expectations.

Overall, the findings highlight the ongoing transformation of Indonesia’s digital payment landscape and demonstrate how MSMEs continuously adjust their payment practices to remain competitive in an increasingly digital economy. The results underscore the importance of strengthening digital financial literacy, enhancing payment system interoperability, and developing integrated digital payment ecosystems that can accommodate the diverse operational needs of MSMEs. Such efforts are essential for ensuring that the benefits of digital financial innovation can be fully realized across different business sectors and geographical contexts.

3.2 Discussion

The findings of this study provide important insights into the ongoing transformation of digital payment preferences among Micro, Small, and Medium Enterprises (MSMEs) in Aceh's tourism sector. The observed shift from QRIS toward mobile banking transfers reflects a broader trend in the adoption of digital financial technologies, where users increasingly prioritize transaction speed, convenience, and operational flexibility. Evidence from MSMEs operating in the Aceh Cake Culinary Tourism Center in Lampisang Village, Aceh Besar, indicates that approximately 65% of business owners prefer mobile banking transfers due to their ease of use and efficiency in conducting daily financial transactions. This finding supports the study of Sagita (2022), which identified transaction speed as a primary determinant influencing the selection of digital payment methods among millennials. Unlike QRIS transactions that often require additional scanning procedures and platform compatibility, mobile banking enables business owners to complete transactions anytime and anywhere, thereby improving operational efficiency and reducing transaction-related constraints. This perception was reflected in the statement of one participant “Most of my customers prefer mobile banking because the transaction can be completed immediately without scanning a QR code. It is faster and more practical during busy business hours.” (Participant 07, Culinary MSME Owner).

The increasing preference for mobile banking also carries significant implications for digital payment service providers. As consumer expectations continue to evolve, providers are required to develop more innovative, accessible, and user-friendly financial services. Enhancing security features remains particularly important, as concerns regarding transaction safety continue to influence user behavior. Previous evidence from tourism destinations such as the Tsunami PLTD Apung area revealed that approximately 70% of respondents expressed concerns regarding the security of digital transactions (Bani & Fadhila, 2025). Consequently, financial service providers must strengthen authentication mechanisms, improve user interfaces, and expand interoperability across digital platforms to ensure a seamless payment experience. The integration of mobile banking services with various digital ecosystems may further enhance user satisfaction and encourage broader adoption among MSMEs and consumers alike.

The findings further demonstrate that MSMEs in tourism areas, including Pulau Rubiah in Sabang, have shown a relatively rapid capacity to adapt to technological change. Growing digital literacy has enabled entrepreneurs to manage financial activities more effectively through online platforms. This adaptation is particularly important within the context of increasing digitalization and changing consumer preferences. Pranata (2025) reported that MSMEs adopting digital payment technologies experienced revenue growth of up to 30%, suggesting that digital financial inclusion contributes not only to transactional convenience but also to business performance enhancement. Therefore, the transition toward mobile banking should be viewed not merely as a technological shift but as a strategic instrument that supports business sustainability and competitiveness.

The growing adoption of mobile banking has also influenced the marketing strategies employed by MSMEs. Digital payment platforms increasingly function as marketing channels through which businesses can offer promotional incentives, discounts, cashback programs, and loyalty rewards directly to consumers. Such practices enable enterprises to strengthen customer engagement while simultaneously encouraging digital transactions. This observation is consistent with the findings of Ningsih et al. (2026), who reported that digitally active MSMEs were more successful in attracting customers, particularly younger generations with higher levels of technological familiarity. As digital payment methods become integrated into broader marketing ecosystems, MSMEs are encouraged to leverage these tools strategically to enhance customer acquisition and retention.

From the consumer perspective, awareness and acceptance of digital payment methods continue to increase. The results indicate that approximately 80% of consumers in tourism destinations prefer mobile banking transactions due to their convenience, efficiency, and speed, Several participants acknowledged the influence of customer preferences on their payment choices "*Many tourists already use mobile banking applications, so we adapted to what customers prefer. If customers find it easier, we are also more likely to use it*." (Participant 25, Marine Tourism MSME Owner). This trend reflects changing consumer expectations regarding service quality and transaction experiences. As argued by Hardiyanti and Santosa (2024), digital payment adoption contributes significantly to the development of the digital economy while simultaneously encouraging business actors to improve service responsiveness. Consequently, MSMEs must continuously adapt their operational and marketing strategies to meet the evolving demands of digitally oriented consumers.

Despite these positive developments, several challenges continue to hinder the optimal utilization of digital payment technologies among MSMEs. One of the most significant barriers is the relatively low level of digital literacy among certain business owners. Although digital payment systems offer substantial benefits, many entrepreneurs still encounter difficulties in navigating mobile banking applications and related financial technologies. Irianto and Chanvarasuth (2025) found that nearly 40% of MSME owners reported challenges in using mobile banking services effectively. This finding highlights the urgent need for comprehensive educational programs and digital capacity-building initiatives aimed at improving technological competence among MSME actors. Strengthening digital literacy is essential to ensuring that businesses can fully benefit from ongoing financial digitalization.

Infrastructure limitations represent another critical challenge, particularly in remote tourism destinations such as Pulau Rubiah. Inadequate internet connectivity and limited access to digital financial services often reduce the effectiveness of digital payment adoption. Timur et al. (2025) reported that approximately 50% of MSME operators in remote regions experienced difficulties conducting digital transactions due to network-related issues. Infrastructure limitations were also highlighted during the interviews "*Internet connectivity is not always stable on Rubiah Island. Sometimes digital transactions are delayed, which affects customer service and business operations*." (Participant 31, Marine Tourism MSME Owner). These infrastructural constraints may slow the diffusion of financial technology and widen disparities between urban and rural business environments. Therefore, improvements in digital infrastructure should be considered a strategic priority for policymakers seeking to promote inclusive digital transformation.

Furthermore, the widespread adoption of mobile banking has intensified competition among MSMEs. As digital technologies lower barriers to market participation, businesses are increasingly required to differentiate themselves through innovation, service quality, and customer experience. Mauliansyah (2024) emphasized that MSMEs that fail to adapt promptly to technological developments risk losing market share to more innovative competitors. In this increasingly competitive environment, technological adoption alone is insufficient; businesses must also develop unique value propositions that enhance customer satisfaction and strengthen long-term competitiveness.

While these challenges are substantial, they simultaneously create significant opportunities for future development. The shift toward digital financial services provides a foundation for innovation in payment systems and financial technology solutions tailored to MSME needs. One promising opportunity lies in the development of integrated payment ecosystems that connect mobile banking services with local e-commerce platforms. Such integration can simplify transactions, expand market reach, and improve business efficiency (Anas & Cahyawati, 2023). By creating interconnected digital ecosystems, service providers can contribute to the broader digital transformation of MSMEs while supporting regional economic growth.

In addition, government institutions and financial organizations play a crucial role in facilitating the successful adoption of digital payment technologies. Training programs, financial literacy initiatives, and improved access to financing can significantly enhance the ability of MSMEs to participate in the digital economy. According to Ramadhani (2025), institutional support is a key factor in accelerating MSME development and strengthening national economic resilience. Therefore, collaborative efforts involving government agencies, financial institutions, technology providers, and business communities are essential to ensuring that MSMEs can fully capitalize on the opportunities presented by digital financial transformation. Overall, the findings suggest that the transition from QRIS to mobile banking among MSMEs in Aceh's tourism sector reflects a broader process of digital adaptation shaped by efficiency considerations, consumer preferences, technological readiness, and market dynamics. Although challenges related to digital literacy, infrastructure, and competitive pressures remain, the opportunities generated by digital financial innovation, ecosystem integration, and institutional support provide a strong foundation for sustainable MSME growth in the digital era. These findings contribute to the growing body of literature on digital payment adoption and offer practical implications for policymakers, financial institutions, and MSME stakeholders seeking to promote inclusive and sustainable digital economic development.

4. CONCLUSION

The findings of this study reveal a notable shift in digital payment preferences among micro, small, and medium-sized enterprises (MSMEs) operating in major tourism-based economic centers in Aceh, namely the Aceh Culinary Tourism Cake Center in Lampisang, Aceh Besar, cultural souvenir businesses surrounding the Tsunami PLTD Apung tourism area, and marine tourism businesses on Rubiah Island, Sabang. While QRIS (Quick Response Code Indonesian Standard) was initially introduced and widely promoted as a standardized digital payment solution to accelerate financial inclusion and support the digital transformation of MSMEs, empirical evidence from this study indicates that many business owners have increasingly favored mobile banking transfers as their primary transaction method. A similar perspective was expressed by another participant *"I trust mobile banking more because I can directly verify incoming payments through my banking application. It gives me greater confidence when managing daily transactions."* (Participant 12, Souvenir Business Owner). The survey results demonstrate that approximately 65% of MSME operators at the Aceh Culinary Tourism Center prefer mobile banking transfers over QRIS for their daily business transactions. This finding suggests that the adoption of digital payment systems is not solely determined by technological availability but is also influenced by perceived convenience, familiarity, transaction efficiency, and user trust. The preference for mobile banking transfers aligns with the findings of Sagita (2022), who reported that users, particularly younger and digitally connected consumers, tend to adopt payment methods that provide greater accessibility and faster transaction processes. Similarly, Bani and Fadhila (2025) emphasized that despite the rapid expansion of QRIS implementation, adoption challenges remain evident among MSMEs, particularly when users perceive alternative payment methods as more practical and reliable. The observed preference shift also reflects the increasing level of financial literacy among MSME owners. As digital financial knowledge improves, business actors become more capable of evaluating the relative advantages and limitations of different payment instruments. Although previous research by Pranata (2025) demonstrated that financial literacy positively influences QRIS adoption, the present study suggests that higher financial literacy does not necessarily translate into stronger QRIS usage. Instead, financially literate MSME operators appear more likely to select payment solutions that best match their operational needs and existing business practices. This finding was supported by participants who demonstrated awareness of the comparative advantages of different payment systems *"After learning more about digital financial services, I realized that mobile banking provides better transaction records and easier monitoring of cash flow."* (Participant 18, Tourism Service Operator). In this context, mobile banking transfers are perceived as offering greater flexibility, easier verification processes, and more direct control over financial transactions, thereby making them more attractive than QRIS for many business owners. From a theoretical perspective, these findings contribute to the growing body of literature on digital payment adoption by highlighting that digital transformation is not always characterized by a linear progression toward newly introduced technologies. Rather, users continuously evaluate available alternatives and may shift toward payment systems that provide the highest perceived utility. This observation reinforces the relevance of technology adoption theories, particularly the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which emphasize perceived usefulness, ease of use, and facilitating conditions as key determinants of technology adoption behavior. From a practical standpoint, the findings carry important implications for policymakers, financial institutions, and payment service providers. For MSME owners, improving digital and financial literacy remains essential to ensure informed decision-making regarding the adoption of digital payment technologies. A deeper understanding of transaction costs, security features, interoperability, and operational efficiency can help businesses optimize the benefits of digital financial services. Furthermore, MSMEs should regularly evaluate the effectiveness of their payment systems to ensure alignment with changing customer preferences and business requirements. For banks and digital payment providers, the findings suggest the need to enhance user experience and strengthen educational initiatives related to digital payment technologies. The continued preference for mobile banking transfers indicates that QRIS providers must further improve system usability, transaction transparency, reliability, and customer support services. Developing more user-friendly features and providing targeted training programs for MSME operators may help reduce adoption barriers and increase confidence in QRIS-based transactions. Government institutions also play a strategic role in accelerating digital payment adoption among MSMEs. Policies that promote financial inclusion, strengthen digital infrastructure, and provide continuous capacity-building programs can facilitate the broader adoption of digital financial services. The findings support the conclusions of Timur et al. (2025), who found that government intervention significantly contributes to increasing e-payment adoption among small business operators. Therefore, collaborative efforts involving government agencies, financial institutions, fintech providers, and MSME associations are essential to create a supportive ecosystem that enables sustainable digital transformation. Despite its contributions, this study has several limitations that provide opportunities for future research. First, the cross-sectional nature of the study captures payment preferences at a single point in time and does not fully explain how these preferences evolve as digital payment technologies mature. Future studies should employ longitudinal approaches to examine changes in digital payment behavior over extended periods and identify the factors that drive sustained adoption or discontinuance. Second, the research focuses on tourism-oriented MSMEs in Aceh, which may limit the generalizability of the findings to other regions and business sectors. Comparative studies involving MSMEs across different provinces, industries, and socioeconomic contexts would provide a more comprehensive understanding of digital payment adoption patterns in Indonesia. Additionally, future research should investigate users' perceptions, experiences, and behavioral motivations in greater depth. Qualitative approaches, such as in-depth interviews and case studies, could complement quantitative findings and uncover contextual factors that influence payment preferences. The study by Irianto and Chanvarasuth (2025) suggests that several barriers to mobile payment adoption remain unresolved, indicating the need for further investigation into issues related to trust, technological readiness, digital infrastructure, and user experience. Future research may also examine the financial and operational impacts of payment method selection on business performance indicators, including sales growth, transaction efficiency, customer satisfaction, and financial sustainability. Overall, the shift from QRIS to mobile banking transfers observed among MSMEs in Aceh demonstrates that digital payment adoption is a dynamic and evolving process shaped by technological, behavioral, and institutional factors. Understanding these dynamics is crucial for designing more effective digital financial policies and payment solutions that align with the practical needs of MSMEs. By fostering stronger collaboration among stakeholders and continuously improving digital payment ecosystems, the potential of digital finance to enhance MSME competitiveness, operational efficiency, and long-term business sustainability can be more fully realized.

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