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The Influence of Digital Literacy on Tourism Destination Performance through The QRIS Payment Gateway

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Abstract. *This study examines the influence of digital literacy on tourism destination performance through the Quick Response Code Indonesian Standard (QRIS) payment gateway. With the rapid growth of digital financial services in Indonesia, QRIS has become a key enabler of cashless transactions in the tourism sector. This research adopts a quantitative approach using Structural Equation Modeling–Partial Least Squares (SEM-PLS) to analyze the relationships between digital literacy, QRIS adoption, and tourism destination performance. The findings indicate that digital literacy significantly influences QRIS usage, which in turn enhances tourism destination performance in terms of efficiency, customer satisfaction, and revenue growth. Furthermore, QRIS acts as a mediating variable between digital literacy and destination performance. This study contributes to the literature on digital transformation in tourism and provides practical implications for policymakers, tourism managers, and financial regulators.*

Keywords: Digital Literacy, Tourism Performance, QRIS, Digital Payment, SEM-PLS

INTRODUCTION

The digital transformation of the tourism industry has accelerated significantly in recent years, driven by advancements in financial technology and increasing smartphone penetration. The development of digital technology is driving transformation in various sectors, including tourism. However, digital literacy among tourism players in Indonesia, particularly MSMEs in tourist destinations, remains relatively low, resulting in suboptimal use of technology for marketing, reservations, and digital payments. In fact, digital technology can improve destination promotion, service quality, and ease transactions for tourists. One form of digital transaction development is the use of the Quick Response Code Indonesia Standard (QRIS), which continues to grow in users and merchants, including MSMEs. Quick Response Code Indonesia Standard (abbreviated to QRIS) is the QR Payment Code introduced by Bank Indonesia to facilitate payment transactions in Indonesia. Furthermore, QRIS was developed by Bank Indonesia in conjunction with the payment system industry to ensure the transaction process using QR Code is faster, more convenient, affordable, secure, and reliable (Bank Indoensia, 2023).

The emergence of the QRIS payment gateway now enables businesses to accept payments from multiple banks and digital payment services through a single QR code. As a result, transaction volume has risen, potentially increasing MSME revenue, especially since digital payments are increasingly popular with the public, particularly among younger generations. However, the increase in QRIS usage has not been fully followed by the ability of tourism MSMEs to utilize digital technology optimally, so

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its potential for use in supporting economic activities at tourist destinations is still not optimal (Retnowati et al., 2022); (Pratamansyah, 2024).

Despite continued advancements in digital technology, digital literacy among tourism stakeholders remains a significant challenge. Digital literacy plays a crucial role in enabling tourism stakeholders, including business owners and tourists, to effectively utilize digital payment systems. According to UNESCO (2018), digital literacy encompasses the ability to access, evaluate, and use digital technologies effectively. In the tourism context, higher digital literacy can enhance service quality and operational efficiency (Buhalis and Law, 2008). Many MSMEs in tourist destinations do not yet have adequate capabilities in utilizing digital technology, whether for marketing, managing business information, or using digital payment systems such as QRIS. These limitations have led to suboptimal use of technology to support improved service quality and the competitiveness of tourist destinations. Furthermore, the digital literacy gap between regions, particularly between urban and rural tourism areas, has also slowed down the digitalization process of the tourism sector. This situation indicates that low digital literacy is a hindering factor in optimizing the use of digital technology to improve the performance of tourist destinations (Harifi et al., 2025; Retnowati et al., 2022)

To address these issues, improving digital literacy is a strategic step that needs to be taken, especially for MSMEs in the tourism sector. This effort can be implemented through training programs, mentoring, and providing broader access to digital technology. With increased digital literacy, business actors are expected to be able to optimally utilize various digital platforms, including the use of QRIS-based payment systems. Implementing QRIS as a payment gateway can facilitate transactions, increase payment efficiency, and provide a more convenient experience for tourists. Therefore, the integration of digital literacy and QRIS use is expected to drive improved tourism destination performance, both in terms of visitation numbers, tourist satisfaction, and business revenue (Retnowati et al., 2022; Fauziah, Sudarma and Saraswati, 2025).

There have been several previous studies in the past three years related to digital literacy, QRIS payment usage, and MSME performance. A study by Kartika and Ratnamiasih (2023) revealed a positive and significant effect, both jointly and independently, on the performance of MSMEs in the Binoing Knitting Industry Center, Jati, Bandung. Study from Haryanto et al (2024) aimed to determine the effectiveness of QRIS use to increase revenue for MSMEs in the tourist area of Banjarbaru City and to enhance the city's competitiveness as an integrated and modern tourist destination. The results showed that using QRIS as a payment method for their businesses had an impact on MSME revenue performance. Fauziah, Sudarma and Saraswati (2025) Conducted a study related to MSMEs in Digital Transformation: Determinants of QRIS E-Payment Acceptance. The results also showed that interest in using QRIS and digital literacy significantly influence actual digital transformation for MSMEs. Jihan *et al.*(2026) In their research on the Implementation of the QRIS Digital Payment System in improving public services concluded that the success of QRIS was influenced by effective socialization, public awareness of transaction security, and the availability of equitable access to technology.

Therefore, this study aims to analyze the influence of digital literacy on tourism destination performance through the QRIS payment gateway. The research objectives to be achieved in this study are to test:

1. The direct influence of digital literacy on the adoption of QRIS payment gateways
2. The direct impact of QRIS payment gateway adoption on tourist destination performance
3. The direct influence of digital literacy on the performance of tourist destinations
4. The mediating role of QRIS payment gateway adoption in the relationship between digital literacy and tourism destination performance.

This research is expected to provide benefits for a new understanding of the role of QRIS payment gateway adoption in the relationship between digital literacy and destination performance. This study contributes to understanding digital literacy and the use of QRIS payment gateways. It examines their impact on the performance of MSMEs in the tourism sector, providing practical implications for policymakers, tourism managers, and financial regulators.

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LITERATURE REVIEW

Digital Literacy

Digital literacy is the capacity to recognise and use technology confidently and creatively that satisfies the needs and challenges of daily life, learning, and working in a digital world (Sukla and Yadav, 2023). Digital literacy is not only related to technical skills in using devices, but also encompasses an understanding of digital systems and the ability to assess the security and reliability of the technology used.

According to UNESCO, digital literacy encompasses skills in accessing information, evaluating digital content, and using technology to support economic and social activities. In the context of this research, digital literacy is a crucial factor in driving the adoption of digital payment systems such as QRIS. The indicators of the digital literacy variable in this study include the ability to access digital technology, the ability to understand digital payment systems, the ability to evaluate the security of digital transactions, and the ability to use digital payment applications. Therefore, the higher a person's level of digital literacy, the more likely they are to optimally utilize digital payment technology.

QRIS Payment Gateway

The QRIS Payment Gateway is a standardized QR code-based digital payment system developed to facilitate cashless transactions. QRIS functions as an intermediary in the transaction process between users and service providers, thus playing a crucial role in improving the efficiency and security of digital transactions. According to Bank Indonesia, QRIS aims to simplify the digital payment system, increase financial inclusion, and support the growth of the digital economy, particularly for MSMEs (Muchtar, E. H., et al., 2024).

In this study, QRIS is positioned as a mediating variable because it can bridge the influence of digital literacy on tourism destination performance. This concept is also supported by Fred Davis's Technology Acceptance Model, which states that technology acceptance is influenced by perceptions of ease of use and usefulness. Indicators for the QRIS Payment Gateway variable include Perceived Ease of Use, Transaction Security, User Trust, and Service Efficiency. Therefore, the better the quality of QRIS services, the higher the level of user trust and convenience in conducting digital transactions.

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Tourism Destination Performance

Tourism destination performance refers to the ability of a tourism destination to achieve economic, social, environmental, and managerial objectives through tourism activities. In tourism studies, destination performance is commonly measured through indicators such as tourist arrivals, tourism revenue, visitor satisfaction, destination competitiveness, and sustainability. Modern tourism research emphasizes that destination performance is multidimensional because tourism destinations function as complex systems involving infrastructure, governance, service quality, environmental management, and stakeholder collaboration. Therefore, successful tourism destinations are not only able to increase economic benefits but also maintain environmental sustainability and community welfare (Luo, 2018)

Tourism Destination Performance atau kinerja destinasi pariwisata merupakan ukuran In this study, tourism destination performance is the dependent variable influenced by digital literacy and QRIS usage. The indicators used include: visitor satisfaction, transaction speed, increased MSME sales, and destination attractiveness. Therefore, the better the implementation of digital technology in payment systems, the greater the overall performance of tourism destinations.

Conceptual Framework

In this study, the research concept serves as an organized framework that outlines important concepts, variables, and their interconnections, guiding the research process and providing a roadmap for understanding and investigating the research phenomenon. The research concept in this study is depicted in Figure 1.

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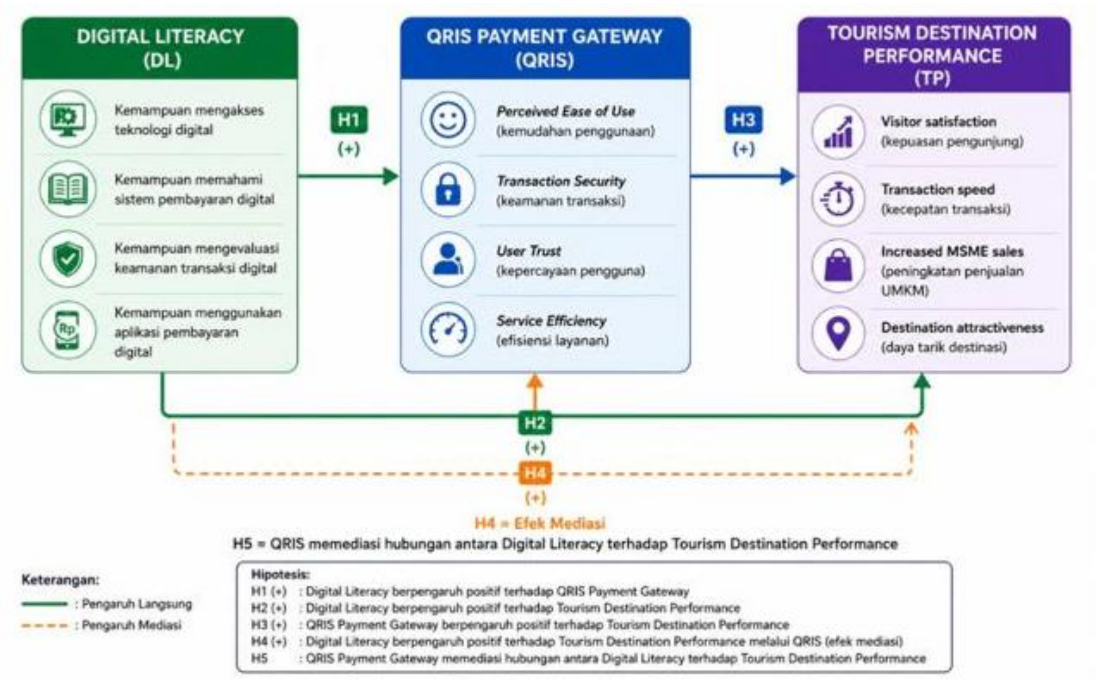

FIGURE 1. Conceptual Framework

METHODS

This quantitative-based empirical research examines the influence of digital literacy on the performance of tourist destinations through QRIS digital payments in several Ancol tourism MSMEs in Jakarta.

Research Data Collection

In the quantitative phase, empirical data were collected through online questionnaires distributed to participants. The population of this study consisted of female employees working at private companies in Jakarta. A total of 150 responses were collected using the Purposive Random Sampling technique (Creswell and Creswell, 2023). A total of 100 valid samples were obtained for statistical analysis. The sample size was relatively small, consisting of 100 respondents. SmartPLS 4.0 was used to analyze the study model using Partial Least Squares (PLS) in this study (Sipon et al., 2025).

Research Data Analysis

In the quantitative stage, a Likert scale (scale 1-5) was used. Data analysis was performed using SmartPLS software version 4.0(Chua, 2024). The empirical analysis tested the proposed inner and outer models as well as the developed hypotheses. In this study, the validity and reliability of variables and indicators were evaluated, with Cronbach's Alpha and Composite Reliability values > 0.7. Sipon et al. (2025) stated that the evaluation of the Internal Model was related to the Goodness of Fit (GoF) and R-square (R2) values. The hypothesis was tested using a p-value < 5% and a t-statistic value > 1.960.

Research Model and Hypothesis Development

Based on the research concept, the research model and hypothesis formulation can be constructed as illustrated in Figure 2.

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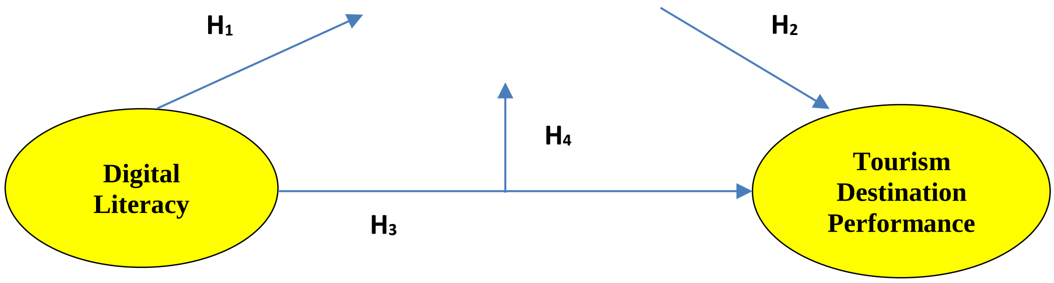

FIGURE 2 Research Model

The hypotheses analyzed are as follows:
H1 = Digital literacy positively influences the adoption of the QRIS Payment Gateway.
H2 = QRIS Payment Gateway positively influences the performance of tourist destinations.
H3 = Digital literacy positively influences the performance of tourist destinations.
H4 = QRIS Payment Gateway has a positive and significant mediating role in the influence of digital literacy on the performance of tourist destinations.

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RESULTS AND DISCUSSION

Model Testing Results

The initial stage of the analysis involved external model testing, which is essential for assessing the measurement model's validity and reliability. This evaluation used Cronbach's Alpha and Composite Reliability values, conducted using SmartPLS version 4.0 (Chua, 2024). Variables were considered valid and reliable if both Cronbach's Alpha and Composite Reliability values exceeded 0.7. All variables in this study were found to be valid and reliable.

TABLE 1. Results of Validity and Reliability Testing

	Cronbach’s Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Digital Literacy	0.850	0.863	0.899	0.690
QRIS Payment Gateway	0.856	0.058	0.902	0.698
Tourism Destination Performance	0.807	0.824	0.870	0.627

Outer Loading Measurement in Path Analysis is shown in Figure 3

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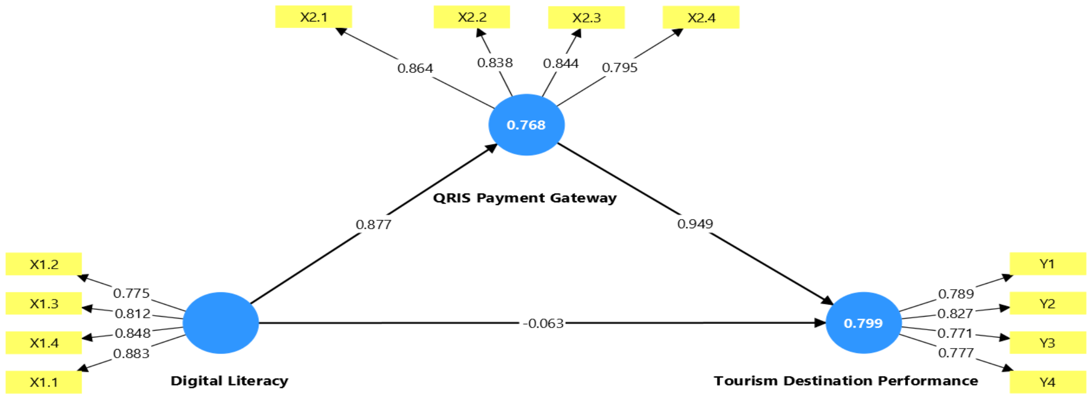

FIGURE 3. Outer Loading Measurement in Path Analysis

TABLE 2. Hasil Pengukuran Nilai Outer Loading / Indikator variable

Variable Indicators	Digital Literacy	QRIS Payment Gateway	Tourism Destination Performance
X_{11} =Ability to Access Digital Technology	0.883		
X_{12} =Ability to Understand Digital Payments	0.775		
X_{13} =Ability to Evaluate Digital Transaction Security	0.812		
X_{14} = Ability to Use Digital Payment Applications	0.848		
X_{21} = Perceived Ease of Use		0.864	
X_{22} = Transaction Security		0.838	
X_{23} = User Trust		0.844	
X_{24} = Service Efficiency		0.795	
Y_1 = Visitor Satisfaction			0.789
Y_2 = Transaction Speed			0.827
Y_3 = Increased MSME Sales			0.771
Y_4 = Destination Attractiveness			0.777

The results of the outer loading measurements show that all variable indicators are valid and reliable with values > 0.700. Based on Table 1, it can be determined that the largest indicator of digital literacy is the Ability to access digital technology (0.883). For the QRIS Payment Gateway variable, the largest indicator is Perceived Ease of Use (0.864), while for the Tourism Destination Performance variable, the largest indicator is Transaction Speed (0.827).

The analysis results obtained through Structural Equation Modelling (SEM) will produce the following equations:

$X_2 = \gamma 11\ X1 + \xi 1$ (1)

QRIS Payment Gateway =0.877 * Digital Literacy + ξ_1

$Y = \gamma 12\ X2 + \xi 2$ (2)

Tourism Destination Performance=0.949 * QRIS Payment Gateway + ξ_2

$Y = \gamma 13\ X1 + \xi 3$ (3)

Tourism Destination Performance= -0.063 * Digital Literacy + ξ_3

$Y = \beta 11\ X1 + \beta 31\ X_2 + \beta 213\ X1 {*} X2 + \xi 4$ (4)

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Tourism Destination Performance= 0.877 * Digital Literacy + 0.949 * QRIS Payment Gateway + 0.832*Mediation Effect + ξ4

where:
X1 = Variable Digital Literacy
X2 = Variable QRIS Payment Gateway
Y = Variable Tourism Destination Performance
β = *Beta Coefficient Value*
ξ = *Error of Measurement*

Goodness of Fit (GoF)

In testing the Internal Model of the structural model, the overall suitability of the model is assessed using the Model Goodness of Fit (GoF) criteria, along with the Q-square and R-square values. The GoF value is calculated using the following formula:

$$\begin{aligned} GoF &= \sqrt{\textit{Average Communality} \times \text{Average } \textit{R-square}} \quad (5)\\ &= \sqrt{0.463 \times 0.7835}\\ &= \sqrt{0.221}\\ &= 0.470\ (>0.36), \end{aligned}$$

It can therefore be concluded that the model demonstrates a very strong overall fit.

Q – Square (Q^2) Value

The Q^2 value indicates that the research model has predictive relevance. The Q^2 value is determined using the following formula:

$$\begin{aligned} \textit{Q - Square} &= 1 - [\,(1 - R1^2) \times (1 - R2^2)] \quad (6)\\ &= 1 - [\,(1-((0.527)^2\,) \times (\,1-((0.427)^2)]\\ &= 0.409\ (>0.35) \end{aligned}$$

So it can be stated that the model has a very high level of predictive relevance.

R - Square (R^2) Value

The R-squared value was determined to measure the predictive power of the structural model. This measure represents the number of construct variables that must be considered in the research model. The R-squared values obtained through data processing using Smart-PLS software are shown in Table 3.

TABLE 3. R-Square Value Measurement Results

	R-square	R-square Adjusted
QRIS Digital Payment Gateway	0.768	0.766
Tourism Destination Performance	0.799	0.795

The R-squared value for the Tourism Destination Performance variable is 0.799, while the QRIS Payment Gateway variable has an R-squared value of 0.768. Both R-squared values exceed 0.30, indicating that both are included in the category of having a very strong influence. Another analysis interprets that 76.8% of QRIS payment gateways are influenced by digital literacy, and 23.2% is influenced by factors not examined in this study. Furthermore, Tourism Destination Performance is 79.9% influenced by QRIS Payment Gateway, Digital Literacy, and mediation effects, while 21.1% is influenced by factors not discussed in this study.

Hypothesis Testing Results

Hypothesis testing is conducted to assess the direct influence of one variable on another and to analyse indirect influences mediated or moderated by other variables. The strength of the relationship between variables is determined by a t-statistic value exceeding 1.96. A positive influence is confirmed when the initial sample value, representing the beta coefficient, is positive. Furthermore, the significance of the

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impact is indicated by a probability (P-Value) of less than 5%. The results of the direct and indirect influence hypotheses testing are presented in Table 4.

TABLE 4. Hypothesis Test Results (Direct and Indirect Effects)

Hypothesis Test	Original Sample	Sample Mean	Standard Deviation	T-statistic	P-value
Digital Literacy → QRIS Digital Payment (Direct Effect)	0.877	0.875	0.032	27.208	0.000
QRIS Digital Payment →_Tourism Destination Performance (Direct Effect)	0.949	0.952	0.101	9.408	0.000
Digital Literacy → Tourism Destination Performance (Direct Effect)	0.768	0.765	0.059	13.018	0.000
Digital Literacy → QRIS Digital Payment →Tourism Destination Performance (Indirect Effect-Mediating Effect)	0.832	0.832	0.094	8.816	0.000

The Bootstrapping Algorithm for t-statistics in the Path Analysis Model can be shown in Figure 4. The figure is generated from data processing using SmartPLS 4 software, using the bootstrapping algorithm.

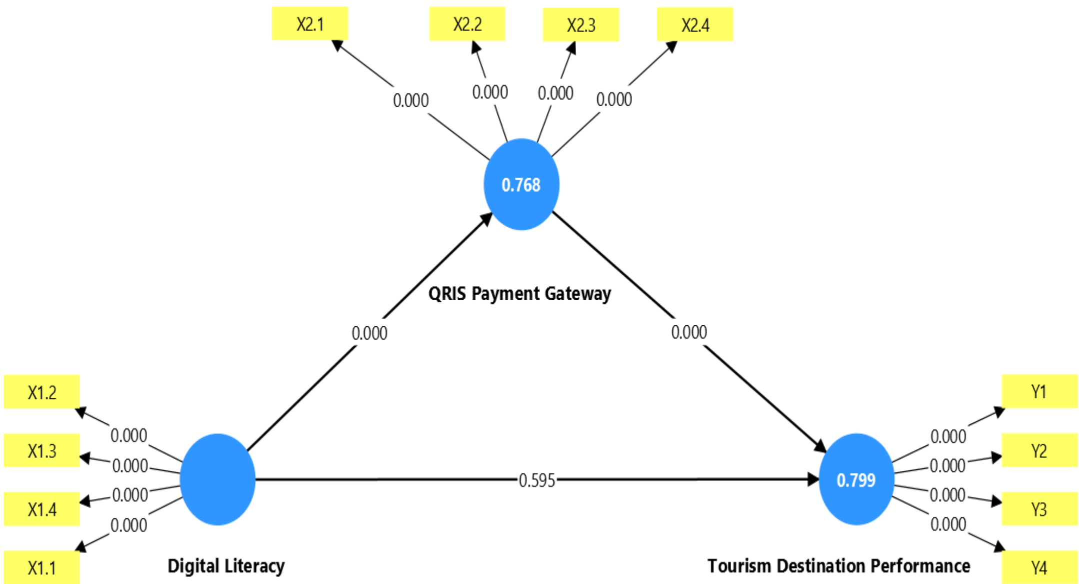

FIGURE 4. Use of the Bootstrapping Algorithm in Determining the T-statistic Value

TABLE 5. Hypothesis Test Conclusion Results

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Hypothesis	T-statistic	Original Sample	P-value	Hypothetical Conclusion
H1	27.208	0.877	0.000	have a positive and significant effect
H2	9.408	0.949	0.000	have a positive and significant effect
H3	13.018	0.768	0.000	have a positive and significant effect
H4	8.816	0.832	0.000	Mediate positively and significantly

Discussion

Essentially, this study emphasizes the importance of organizational leadership in the digital era, aligned with personal qualities, for change management performance in several private companies in Jakarta, Indonesia.

The overall model test results indicate that all variables and indicators in the research model are highly valid and reliable. Based on the GoF value, the model has a very high overall fit index. Furthermore, the model has a very high level of predictive relevance. Another analysis interprets the related R-Square that 76.8% of QRIS payment gateway is influenced by digital literacy, and 23.2% is influenced by factors not examined in this study. Furthermore, Tourism Destination Performance is 79.9% influenced by QRIS Payment Gateway, Digital Literacy, and mediation effects, while 21.1% is influenced by factors not discussed in this study.

The overall results of the hypothesis tests (H1, H2, and H3) have been validated and declared to have a positive and significant effect. Based on Table 4, as indicated by a t-statistic value > 1.96, it is positive in the original sample and significant (P-Value < 0.05). The findings of Hypothesis H4 state that QRIS Payment Gateways in the digital era play a positive and significant role in mediating Digital Literacy on Tourism Destination Performance.

From a theoretical perspective, the findings of this study have significant implications for understanding the relationship between personal qualities and organizational leadership in the digital era and the concept of change management in the context of several private companies in Jakarta, Indonesia. The results of this study also have practical implications for organizational leadership in private companies in Jakarta. Their role as organizational leaders in the digital era significantly impacts change management performance within the organization.

This study has several limitations: In terms of quantitative limitations, several factors may limit the empirical findings of this study. First, the small sample size creates methodological limitations. Second, this study focuses only on organizational leadership in the digital era for several MSMEs in the Ancol tourist destination in Jakarta, Indonesia. Finally, the questionnaire method used is not completely free from respondent subjectivity.

CONCLUSIONS

This study focuses on improving the performance of tourist destinations within MSMEs in the Ancol area of Jakarta, emphasizing digital literacy and the role of QRIS digital payments as key factors influencing tourism destination performance.

The findings of this study indicate that the improved performance of several MSMEs in the Ancol area of Jakarta is significantly influenced by the mediating role of QRIS digital payment adoption, as well as the level of digital literacy in the current digital era. MSMEs in the digital era have the skills to utilize QRIS digital payments and possess the knowledge and digital literacy to drive improved business performance by increasing the engagement and commitment of their members, thereby creating better and improved tourism destination performance.

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Overall, this study provides insight that the performance of tourist destinations within MSMEs in any region in the digital era is highly dependent on the organization's ability to understand digital literacy and utilize QRIS digital payments.

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