

INTISARI

Efisiensi, efektifitas, dan keamanan transaksi merupakan hal yang penting bagi pelaku usaha dalam menjalankan bisnis mereka. Pemerintah dan penyedia jasa layanan keuangan mengembangkan sebuah metode pembayaran yakni *Quick Response Code Indonesian Standard* (QRIS) guna mewujudkan efisiensi, efektifitas, dan keamanan transaksi pembayaran pada Usaha, Mikro, Kecil, dan Menengah (UMKM). Akan tetapi, metode pembayaran tersebut belum sepenuhnya diterima dan diaplikasikan secara merata di lingkungan UMKM. Oleh karena itu, penelitian ini bertujuan untuk mengidentifikasi variabel yang mempengaruhi penerimaan QRIS di kalangan UMKM terkhusus pada wilayah Daerah Istimewa Yogyakarta.

Analisis pada penelitian dilakukan dengan menggunakan model *Technology Acceptance Model* (TAM) yang diperluas dan metode statistik *Structural Equation Modeling-Partial Least Square* (SEM-PLS). Model dan metode statistik tersebut sesuai untuk digunakan dalam penelitian bersifat eksploratif terkait penerimaan teknologi.

Hasil penelitian menunjukkan bahwa penerimaan QRIS pada UMKM dipengaruhi oleh beberapa variabel yaitu *perceived security*, *attitude towards using*, *compatibility with business*, *owner resilience*, *team resilience*, *trust*, *perceived usefulness*, *social influence*, *government support*, dan *perceived ease of use*. Temuan-temuan ini menyoroti pentingnya pemerintah untuk mengembangkan sikap positif di kalangan UMKM melalui peningkatan keamanan, kepercayaan, manfaat, kemudahan penggunaan, serta dukungan pemerintah dan meningkatkan kesesuaian QRIS dengan bisnis UMKM.

Kata Kunci: QRIS, SEM-PLS, TAM, UMKM

ABSTRACT

Efficiency, effectiveness, and transaction security are important factors for business actors in running their operations. The government and financial service providers have developed a payment method, namely the Quick Response Code Indonesian Standard (QRIS), to achieve transaction efficiency, effectiveness, and security for Micro, Small, and Medium Enterprises (MSMEs). However, this payment method has not yet been fully accepted and uniformly applied within the MSME environment. Therefore, this study aims to identify the variables influencing the acceptance of QRIS among MSMEs, specifically in the Special Region of Yogyakarta.

The analysis in this study employed an extended Technology Acceptance Model (TAM) and the Structural Equation Modeling-Partial Least Squares (SEM-PLS) statistical method. These models and statistical methods are appropriate for exploratory research on technology acceptance.

The research findings showed that the acceptance of QRIS among MSMEs was influenced by several variables, including perceived security, attitude towards using, compatibility with business, owner resilience, team resilience, trust, perceived usefulness, social influence, government support, and perceived ease of use. These findings highlighted the importance of the government in fostering positive attitudes among MSMEs by enhancing security, trust, usefulness, ease of use, and government support, as well as improving the compatibility of QRIS with MSME businesses.

Keywords: QRIS, SEM-PLS, TAM, UMKM