

ABSTRACT

The rapid expansion of digital payment systems in Indonesia has promoted the adoption of the Quick Response Code Indonesian Standard (QRIS) among micro, small, and medium enterprises (MSMEs). However, adoption remains uneven, particularly between vegetable vendors operating in traditional markets and kiosk-based vendors outside traditional market settings. This study aims to analyze and compare the determinants of intention to adopt QRIS across these two MSME segments in Yogyakarta. A quantitative approach was employed using survey data collected from 137 traditional market vendors and 101 kiosk vendors. Partial Least Squares–Structural Equation Modeling (PLS-SEM) was applied to examine the effects of performance expectancy, effort expectancy, social influence, facilitating conditions, and trust on the intention to adopt QRIS. Differences in adoption levels between the two groups were further analyzed using the Mann–Whitney U test and adopter classification based on Rogers’ Diffusion of Innovation theory. The findings reveal distinct adoption behaviors between the two groups. Among traditional market vendors, facilitating conditions and trust significantly and positively influence adoption intention, while effort expectancy has a significant negative effect, indicating that perceived operational burdens discourage QRIS adoption despite its technical ease of use. In contrast, for kiosk vendors, social influence, facilitating conditions, and trust significantly increase adoption intention, whereas performance expectancy and effort expectancy are not significant. The Mann–Whitney U test confirms a significant difference in QRIS adoption levels between the two groups. Adopter classification further shows that kiosk vendors are more likely to belong to the early adopter and early majority categories, while traditional market vendors are dominated by late majority and laggards. These results highlight structural and behavioral differences in QRIS adoption, underscoring the need for trust-building initiatives, improved facilitating conditions, and segment-specific digital payment policies.

Keywords: adoption level, adopter categories, intention to adopt, MSMEs, QRIS, UTAUT.

INTISARI

Perkembangan pesat sistem pembayaran digital di Indonesia telah mendorong adopsi *Quick Response Code Indonesian Standard* (QRIS) di kalangan usaha mikro, kecil, dan menengah (UMKM). Namun demikian, tingkat adopsi QRIS masih belum merata, khususnya antara pedagang sayur yang beroperasi di pasar tradisional dan pedagang kios di luar lingkungan pasar tradisional. Perbedaan ini penting untuk dikaji guna mengidentifikasi kesenjangan digitalisasi serta merumuskan kebijakan yang lebih tepat sasaran. Penelitian ini bertujuan untuk menganalisis dan membandingkan faktor-faktor yang memengaruhi niat adopsi QRIS pada kedua segmen UMKM tersebut di Daerah Istimewa Yogyakarta. Penelitian ini menggunakan pendekatan kuantitatif dengan data survei yang dikumpulkan dari 137 pedagang sayur pasar tradisional dan 101 pedagang kios non pasar. Analisis data dilakukan menggunakan metode *Partial Least Squares–Structural Equation Modeling* (PLS-SEM) untuk menguji pengaruh *performance expectancy*, *effort expectancy*, *social influence*, *facilitating conditions*, dan *trust* terhadap intention to adopt QRIS. Selain itu, uji *Mann–Whitney U* digunakan untuk membandingkan tingkat adopsi QRIS antara kedua kelompok, yang diperkuat dengan klasifikasi adopter berdasarkan teori *Diffusion of Innovation*. Hasil penelitian menunjukkan adanya perbedaan pola adopsi yang signifikan. Pada pedagang pasar tradisional, *facilitating conditions* dan *trust* berpengaruh positif dan signifikan terhadap niat adopsi QRIS, sedangkan *effort expectancy* berpengaruh signifikan negatif, yang mengindikasikan bahwa beban operasional menghambat adopsi meskipun teknologi dianggap mudah digunakan. Sementara itu, pada pedagang kios non pasar, *social influence*, *facilitating conditions*, dan *trust* berpengaruh positif signifikan, sedangkan *performance expectancy* dan *effort expectancy* tidak berpengaruh. Uji *Mann–Whitney U* mengonfirmasi adanya perbedaan tingkat adopsi QRIS antara kedua kelompok. Temuan ini menegaskan pentingnya pembangunan kepercayaan, dukungan infrastruktur, dan strategi digitalisasi yang disesuaikan dengan karakteristik segmen UMKM.

Kata Kunci: kategori adopter, niat mengadopsi, tingkat adopsi, UMKM, QRIS, UTAUT

