# DETERMINAN PENERIMAAN QRIS SEBAGAI TEKNOLOGI PEMBAYARAN DIGITAL OLEH PELANGGAN USAHA MIKRO KECIL DAN MENENGAH DI KOTA LHOKSEUMAWE MENGGUNAKAN METODE *TECHNOLOGY ACCEPTANCE MODEL*

## ABSTRAK

Perkembangan teknologi pembayaran digital mendorong peningkatan penggunaan *Quick Response Code Indonesian Standard* (QRIS) sebagai salah satu metode transaksi nontunai di Indonesia. Keberhasilan implementasi QRIS tidak hanya ditentukan oleh ketersediaan teknologi, tetapi juga oleh tingkat penerimaan dan niat pengguna dalam menggunakannya. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi penerimaan QRIS sebagai teknologi pembayaran digital oleh pelanggan Usaha Mikro, Kecil, dan Menengah (UMKM) di Kota Lhokseumawe serta menganalisis perbedaan penerimaan QRIS antara Generasi Z dan Generasi Milenial. Penelitian ini menggunakan pendekatan kuantitatif dengan model *Technology Acceptance Model* yang dimodifikasi dengan menambahkan variabel *Trust.* Variabel penelitian terdiri atas *Perceived Ease of Use*, *Perceived Usefulness*, *Trust*, dan *Behavioral Intention to Use*. Data dikumpulkan melalui kuesioner menggunakan teknik *purposive sampling* terhadap 154 responden yang merupakan pelanggan UMKM di Kota Lhokseumawe dan telah menggunakan QRIS sebagai metode pembayaran. Analisis data dilakukan menggunakan *Structural Equation Modeling-Partial Least Squares* (SEM-PLS) melalui aplikasi SmartPLS dan *Multi-Group Analysis* (MGA) untuk membandingkan pengaruh antarvariabel pada Generasi Z dan Generasi Milenial. Hasil penelitian menunjukkan bahwa tingkat penerimaan pelanggan UMKM terhadap QRIS berada pada kategori tinggi. Hasil pengujian SEM-PLS menunjukkan bahwa *Perceived Ease of Use* berpengaruh positif dan signifikan terhadap *Perceived Usefulness*. *Perceived Ease of Use*, *Perceived Usefulness*, dan *Trust* juga berpengaruh positif dan signifikan terhadap *Behavioral Intention to Use* QRIS. Hasil MGA menunjukkan adanya perbedaan pengaruh yang signifikan antara Generasi Z dan Generasi Milenial pada hubungan *Perceived Ease of Use* terhadap *Perceived Usefulness*, dengan pengaruh yang lebih kuat pada Generasi Z. Sementara itu, hubungan *Perceived Ease of Use* terhadap *Behavioral Intention to Use*, *Perceived Usefulness* terhadap *Behavioral Intention to Use*, dan *Trust* terhadap *Behavioral Intention to Use* tidak menunjukkan perbedaan yang signifikan. Temuan ini menunjukkan bahwa kemudahan penggunaan, manfaat yang dirasakan, dan kepercayaan merupakan faktor penting dalam penerimaan QRIS.

**Kata Kunci:** QRIS, *Technology Acceptance Model*, UMKM, SEM-PLS, *Multi-Group Analysis.*

***DETERMINANTS OF QRIS ACCEPTANCE AS A DIGITAL PAYMENT TECHNOLOGY AMONG CUSTOMERS OF MICRO SMALL AND MEDIUM ENTERPRISES IN LHOKSEUMAWE CITY USING THE TECHNOLOGY ACCEPTANCE MODEL***

## *ABSTRACT*

*The development of digital payment technology has encouraged the increasing use of the Quick Response Code Indonesian Standard (QRIS) as a non-cash payment method in Indonesia. The successful implementation of QRIS is not only determined by the availability of technology but also by users' level of acceptance and intention to use it. This study aims to analyze the factors influencing QRIS acceptance as a digital payment technology among customers of Micro, Small, and Medium Enterprises (MSMEs) in Lhokseumawe City and to analyze differences in QRIS acceptance between Generation Z and Millennials. This study employed a quantitative approach using the Technology Acceptance Model modified by incorporating the Trust variable. The research variables consisted of Perceived Ease of Use, Perceived Usefulness, Trust, and Behavioral Intention to Use. Data were collected through questionnaires using purposive sampling from 154 respondents who were MSME customers in Lhokseumawe City and had used QRIS as a payment method. Data analysis was conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS) through SmartPLS and Multi-Group Analysis (MGA) to compare the effects among variables between Generation Z and Millennials. The results showed that the level of QRIS acceptance among MSME customers was categorized as high. The SEM-PLS results indicated that Perceived Ease of Use had a positive and significant effect on Perceived Usefulness. Perceived Ease of Use, Perceived Usefulness, and Trust also had positive and significant effects on Behavioral Intention to Use QRIS. The MGA results indicated a significant difference in the effect of Perceived Ease of Use on Perceived Usefulness between Generation Z and Millennials, with a stronger effect among Generation Z. Meanwhile, the effects of Perceived Ease of Use on Behavioral Intention to Use, Perceived Usefulness on Behavioral Intention to Use, and Trust on Behavioral Intention to Use did not show significant differences between the two generations. These findings indicate that ease of use, perceived usefulness, and trust are important factors in QRIS acceptance.*

***Keywords:*** *QRIS, Technology Acceptance Model, MSMEs, SEM-PLS, Multi-Group Analysis.*