

ABSTRAK

Perkembangan sistem pembayaran digital mendorong penggunaan *Quick Response Code Indonesian Standard* (QRIS) sebagai salah satu inovasi transaksi non-tunai di Indonesia. Meskipun implementasi QRIS terus meningkat, keberhasilannya pada sektor Usaha Mikro, Kecil, dan Menengah (UMKM) masih perlu dievaluasi. Penelitian ini bertujuan untuk menganalisis keberhasilan implementasi QRIS pada UMKM di Kota Lhokseumawe menggunakan Model *Information Systems* (IS) *Success* dengan menambahkan variabel Trust sebagai pengembangan model penelitian. Pendekatan yang digunakan adalah penelitian kuantitatif dengan metode survei terhadap 110 pelaku UMKM pengguna QRIS di Kota Lhokseumawe. Data dikumpulkan melalui kuesioner menggunakan skala Likert lima poin dan dianalisis menggunakan *Structural Equation Modeling–Partial Least Squares* (SEM-PLS) dengan bantuan perangkat lunak SmartPLS 4. Hasil penelitian menunjukkan bahwa seluruh konstruk telah memenuhi kriteria validitas dan reliabilitas. Pengujian hipotesis menunjukkan bahwa *Information Quality* berpengaruh signifikan terhadap *User Satisfaction*, *Service Quality* berpengaruh signifikan terhadap *User Satisfaction*, *Use* berpengaruh signifikan terhadap *User Satisfaction*, dan *User Satisfaction* berpengaruh signifikan terhadap *Net Benefits*. Sementara itu, *Information Quality*, *System Quality*, dan *Service Quality* tidak berpengaruh signifikan terhadap *Trust*, *Trust* tidak berpengaruh signifikan terhadap *Use*, serta *System Quality* tidak berpengaruh signifikan terhadap *User Satisfaction* dan *Use* tidak berpengaruh signifikan terhadap *Net Benefits*. Temuan ini menunjukkan bahwa keberhasilan implementasi QRIS pada UMKM lebih dipengaruhi oleh kualitas layanan, kualitas informasi, dan tingkat kepuasan pengguna dibandingkan faktor kepercayaan. Penelitian ini diharapkan dapat menjadi masukan bagi Bank Indonesia, penyelenggara QRIS, dan pemerintah daerah dalam meningkatkan kualitas implementasi sistem pembayaran digital pada sektor UMKM.

Kata Kunci : QRIS, UMKM, Pembayaran Digital, Model *Information Systems* (IS) *Success*, *Trust*, SmartPLS.

ABSTRACT

The rapid development of digital payment systems has encouraged the adoption of the Quick Response Code Indonesian Standard (QRIS) as an innovative cashless payment method in Indonesia. Although QRIS implementation continues to grow, its success among Micro, Small, and Medium Enterprises (MSMEs) still requires further evaluation. This study aims to evaluate the success of QRIS implementation among MSMEs in Lhokseumawe City using the Information Systems (IS) Success Model with the addition of the Trust variable to extend the research model. This study employed a quantitative approach using a survey method involving 110 MSME owners who actively use QRIS. Data were collected through a five-point Likert scale questionnaire and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4 software. The results indicate that all constructs met the validity and reliability requirements. Hypothesis testing revealed that Information Quality has a significant positive effect on User Satisfaction, Service Quality significantly affects User Satisfaction, Use significantly affects User Satisfaction, and User Satisfaction significantly affects Net Benefits. Meanwhile, Information Quality, System Quality, and Service Quality do not significantly influence Trust, Trust does not significantly influence Use, System Quality does not significantly influence User Satisfaction, and Use does not significantly influence Net Benefits. These findings indicate that the success of QRIS implementation among MSMEs is primarily influenced by service quality, information quality, and user satisfaction rather than users' trust. The findings are expected to provide valuable insights for Bank Indonesia, QRIS service providers, and local governments in improving the implementation of digital payment systems for MSMEs..

Keywords: *QRIS, Micro, Small, and Medium Enterprises (MSMEs), Digital Payment, Information Systems (IS) Success Model, Trust, SmartPLS.*