

ABSTRAK

Perkembangan teknologi pembayaran digital mendorong penggunaan QRIS sebagai metode pembayaran non-tunai di Indonesia. Namun, tingkat penggunaan QRIS pada pedagang pasar tradisional masih belum optimal karena dipengaruhi oleh persepsi terhadap manfaat dan kemudahan penggunaannya. Penelitian ini bertujuan untuk menganalisis pengaruh *Perceived Usefulness* (persepsi manfaat) dan *Perceived Ease of Use* (persepsi kemudahan penggunaan) terhadap *Behavioral Intention* (niat perilaku) penggunaan QRIS pada pedagang di Pasar Wage. Penelitian ini menggunakan pendekatan kuantitatif dengan teori *Technology Acceptance Model* (TAM). Pengumpulan data dilakukan melalui penyebaran kuesioner kepada 65 pedagang yang menggunakan QRIS dengan teknik purposive sampling. Data dianalisis menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, serta analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa *Perceived Usefulness* berpengaruh positif dan signifikan terhadap *Behavioral Intention* penggunaan QRIS. Selain itu, *Perceived Ease of Use* juga berpengaruh positif dan signifikan terhadap *Behavioral Intention*. Secara simultan, kedua variabel independen tersebut berpengaruh signifikan terhadap *Behavioral Intention* penggunaan QRIS. Temuan ini menunjukkan bahwa semakin besar manfaat yang dirasakan dan semakin mudah QRIS digunakan, maka semakin tinggi pula niat pedagang untuk menggunakan QRIS dalam kegiatan transaksi sehari-hari. Penelitian ini diharapkan dapat menjadi referensi bagi pengembangan penelitian selanjutnya serta menjadi masukan bagi penyedia layanan pembayaran digital dan pemerintah dalam meningkatkan adopsi QRIS di pasar tradisional.

Kata kunci: QRIS, *Perceived Usefulness*, *Perceived Ease of Use*, *Behavioral Intention*, *Technology Acceptance Model* (TAM).

ABSTRACT

The rapid development of digital payment technology has encouraged the adoption of the Quick Response Code Indonesian Standard (QRIS) as a cashless payment method in Indonesia. However, the level of QRIS adoption among traditional market merchants remains relatively low due to differences in their perceptions of its usefulness and ease of use. This study aims to analyze the influence of Perceived Usefulness and Perceived Ease of Use on Behavioral Intention to Use QRIS among merchants at Pasar Wage. The study employs a quantitative approach based on the Technology Acceptance Model (TAM). Data were collected through questionnaires distributed to 65 QRIS users selected using purposive sampling. The collected data were analyzed using multiple linear regression after passing validity, reliability, and classical assumption tests. The findings indicate that Perceived Usefulness has a positive and significant effect on merchants' Behavioral Intention to Use QRIS. Likewise, Perceived Ease of Use also has a positive and significant effect on Behavioral Intention. Simultaneously, both independent variables significantly influence Behavioral Intention to Use QRIS. These results suggest that the greater the perceived benefits and the easier QRIS is considered to use, the stronger the intention of merchants to adopt and continuously use QRIS in their daily business transactions. This study contributes to the development of Technology Acceptance Model (TAM) research and provides practical recommendations for payment service providers and policymakers to enhance QRIS adoption among traditional market merchants.

Keywords: QRIS, Perceived Usefulness, Perceived Ease of Use, Behavioral Intention, Technology Acceptance Model (TAM)