

ABSTRACT

The rate of adoption and acceptance of digital payment-based fintech technology among Halal MSMEs is still relatively low compared to the total MSMEs. Even though the use of digital payments can provide convenience in business transactions, many Halal MSMEs have not widely adopted this technology. Therefore, this study will analyze the factors that influence the decision of Halal MSMEs to use digital payments with a focus on using the Quick Response Code Indonesian Standard (QRIS) with the Unified Theory of Acceptance and Use of Technology 2 (UTAUT-2) Model. Primary data collection was carried out by distributing questionnaires online and in person with sampling using a purposive sampling approach, namely Halal MSMEs that have used QRIS. The collected data was measured using a Likert scale and analyzed using the Partial Least Squares (PLS-SEM) method with SmartPLS 3.0 software.

The results of the study found that there was a positive and significant influence from the cashless lifestyle, performance expectancy, and price value variables on the decision of Halal MSMEs to use QRIS digital payments. However, there is no significant effect of competitive pressure on the decision to use QRIS digital payments for Halal MSMEs. These results conclude that price value and performance expectancy can be used as the main reference for Payment System Service Providers (PJSP) to improve QRIS digital payment services in order to further improve the business performance of Halal MSMEs. Pricing must also be carefully considered so that the benefits of digital payment QRIS are commensurate with the costs of obtaining it. In addition, Bank Indonesia needs to carry out more intensive outreach regarding digital QRIS payments to the public so that a cashless society can develop. With these steps, it is hoped that consumers, especially Halal MSMEs, will decide to implement QRIS digital payment in running their business.

Keywords: *Cashless lifestyle, competitive pressure, digital payment, performance expectancy, price value, QRIS, Halal MSMEs*