

## ***ABSTRACT***

Bank Indonesia together with related parties launched QRIS, which is an integration of digital payments through one QR code hope that make it easier for MSMEs to use it for transactions. The implementation of QRIS in MSMEs can be said to be successful because many have adopted it, but every technology will never be free from the risks. This research aims to determine the determinants that attract the interest of MSMEs in Semarang City to use QRIS, especially the Millennial Generation and Generation Z, and their perceptions about the risks that may arise when adopting QRIS.

The population in this study includes MSMEs in Semarang City who use QRIS in their businesses. The sampling method used purposive sampling and a sample of 109 data was obtained for processing. The data used is primary data using a questionnaire distributed in the form of a Google Form. The variables used include: Dependent Variables (Behavioral Intention and Use Behavior), Independent Variables (Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit), and Moderating Variables (Perceived Risk and Ages). These variables will be tested using Inner Model and Outer Model with the help of the SmartPLS 4 application.

The test results in this research show that the Effort Expectancy and Habit have a positive and significant effect on Behavioral Intention. Habit and Behavioral Intention have a positive and significant effect on Use Behavior. Perceived Risk strengthen the relationship between Social Influence and Behavioral Intention, and also strengthen the relationship between Facilitating Conditions and Use Behavior. Ages weaken the relationship between Social Influence and Behavioral Intention.

Keywords: QRIS, MSMEs, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Behavioral Intention, Use Behavior, Perceived Risk, Ages.