

ABSTRACT

The rapid development of technology in Indonesia in this digitalisation era has a positive impact on Indonesia's economic growth and encourages economic growth through the development of the digital economy. One form of business digitalisation is the adoption of a digital payment system in the form of QRIS. There are 83.8% of MSMEs choosing to digitalise as an effort to improve their business operational performance. Central Java has a QRIS usage rate of 2.16 million merchants who use QRIS in the business continuity of MSMEs.

This study uses a quantitative analysis approach with the Partial Least Square (PLS) analysis method. The sampling technique in this study was purposive sampling by taking a sample of 100 MSME respondents in Semarang City who were used in testing the relationship between independent variables including Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions. The research instrument used a questionnaire through the google form platform and was analysed using SEM-PLS 3.4.1.

The results showed that all constructs in the UTAUT theory have a positive and significant influence on the Behaviour Intention of MSMEs in Semarang City to use QRIS in making payment transactions. The coefficient of determination shows that 79.8% of the dependent variable can be explained by the independent variable and the remaining 20.2% is explained by other constructs outside the variables of this study.

Keywords: *Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Behavior Intention, QRIS, UMKM.*