

ABSTRACT

This study aims to analyze the factors influencing the adoption of the Quick Response Code Indonesian Standard (QRIS) among traditional market merchants in South Tangerang. The research employs a qualitative approach using an embedded multiple case study design, involving four traditional markets, consisting of two developer-managed markets and two government-managed markets. Data were collected through in-depth interviews with merchants, market managers, and customers, as well as field observations, and were analyzed using thematic analysis supported by NVivo software.

The results show that QRIS adoption is influenced by enablers, barriers, and market context. Perceived usefulness is the main driver, supported by social influence customer demand, and outcomes. Key barriers include low digital literacy, limited infrastructure, cash-based habits, and low trust. Market context also plays a significant role, with developer-managed markets showing higher adoption levels than non-developer markets.

This study confirms the relevance of the Technology Acceptance Model (TAM), while highlighting the importance of incorporating external factors. The findings provide practical implications for financial institutions and market managers to promote sustainable QRIS adoption.

Keywords: *QRIS, technology adoption, traditional markets, digital payment*

