ABSTRACT

The development of information technology transforms the landscape of financial transactions through a shift towards a digital ecosystem, one of which is through the implementation of the Quick Response Code Indonesian Standard (QRIS). This research aims to analyze the hierarchy of MSME problems in the use of QRIS in Semarang City, formulate the most effective solution strategy priorities, and compile the implementation scheme using the Analytic Hierarchy Process (AHP) method which is integrated with the Technology Acceptance Model (TAM). AHP's qualitative approach is applied by collecting data through literature studies, pairwise comparison questionnaires, and in-depth interviews with 7 keypersons (academies, regulators, and UMKM practitioners). Data is processed using Super Decisions software.

The research results show that the most urgent obstacles in each cluster include : internet access constraints on Convenience 0.47; forgery of transaction evidence on User Experience 0.57; socialization limitations on Promotion 0.66; concerns about the impact of competition on Pricing 0.80; and the urgency of increasing sales on Selection 0,54. The hierarchy of the most effective solution strategies produced includes: (1) Implementation of the 0.75 Digital Adaptive Pricing Strategy; (2) Acceleration of non-cash payment transition 0.66; (3) Strengthening of internet infrastructure and digital literacy 0.40; (4) Registration of official banking accounts and periodic system maintenance 0.40; and (5) Active education of banking and user information selectivity 0.50. The integration of AHP and TAM proves that the effectiveness of QRIS adoption rests on the balance between perceived ease of use and perceived usefulness through strengthening digital price management capabilities and network reliability.

Keywords: QRIS, MSMEs, Analytic Hierarchy Process (AHP), Digital Payment, Technology Acceptance Model (TAM), Semarang City.