ABSTRACT

The rapid development of digital technology has driven the transformation of payment systems in Indonesia, one of which is the implementation of the Quick Response Code Indonesian Standard (QRIS) as an innovation in cashless payment. Despite the significant growth of QRIS, its adoption among Micro, Small, and Medium Enterprises (MSMEs), particularly micro-enterprises in Bandung City and Bandung Regency selected for its high QRIS merchant penetration remains influenced by factors such as Perceived Usefulness, ease of use, security, and social influence. This study aims to analyze the factors affecting the intention to use QRIS by applying the Technology Acceptance Model (TAM), extended with Security and Social Influence as external variables. A quantitative approach was using Partial Least Squares–Structural Equation Modeling (PLS-SEM), implemented through RStudio and the SEMinR package. Data were collected from 95 micro-enterprise selected via purposive sampling. The model was evaluated through measurement and structural models, with bootstrapping performed on 10,000 subsamples. The findings indicate that eight out of nine hypotheses are statistically significant. Perceived Ease of Use demonstrated as the strongest predictive influence towards Perceived Usefulness and Attitude Toward Using. Moreover, the analysis shows that Security significantly influences PEOU but not PU, suggesting that perceived security contributes more to lowering usage barriers than enhancing the perceived value. Social Influence also has a significant effect on both PU and PEOU, which differs from most previous studies where its direct influence on behavioral intention was not significant. This suggests that external factors such as security and social influence tend to operate indirectly by shaping the user's initial perceptions, rather than directly affecting behavioral intention.

Keywords: **QRIS, UMKM, *Technology Acceptance Model*, *Security*, *Social Influence*, PLS-SEM, R *Programming*.**