

ABSTRACT

Perceived Risk is the perception or subjective assessment of the potential threat, loss, or uncertainty associated with a particular action or decision. Perceived Benefit is the perception or subjective assessment of the benefits or advantages obtained from a particular action or decision. Perceived Risk and Perceived Benefit play an important role in an individual's decision to adopt a technology. For this reason, this study aims to investigate how perceived risk and perceived benefit can influence the decision to adopt QRIS technology, so that it can improve the performance of MSMEs.

The research was conducted quantitatively using primary data through the Net Valence Framework approach. The research questionnaire was prepared based on a series of indicators of each variable and measured with a five-point Likert Scale. This study obtained 166 respondents obtained through the distribution of offline questionnaires. Instrument validity and reliability testing was carried out before the data was processed with data analysis techniques, Structural Equation Model Partial Least Square (SEM-PLS).

The results showed that Perceived Risk and Perceived Benefit have a significant influence on technology adoption. The results of Perceived Risk have a negative relationship to technology adoption which means that when a person's perceived risk increases, technology adoption will decrease. Then, the technology adoption variable also has a significant influence on performance.

Keyword: Perceived Risk, Perceived Benefit, Fintech, QRIS, MSMEs

