

ABSTRACT

The adoption of QRIS by halal MSMEs in Semarang City remains uneven due to various obstacles. Previous studies have not specifically explored the influence of perceived ease of use, perceived usefulness, and attitude toward technology on QRIS adoption. Therefore, this study aims to analyze the effect of these three variables on the decision to adopt QRIS by halal MSMEs in Semarang City.

This study uses a quantitative approach, focusing on halal MSME actors who have adopted QRIS. Primary data were collected using a Likert-scale questionnaire from 100 respondents and analyzed using SPSS version 25.

The results show that perceived ease of use has a positive and significant effect on the decision to adopt QRIS, with a t-test significance value of 0.000 (< 0.050). Perceived usefulness also has a positive and significant effect, with a significance value of 0.004 (< 0.050). Attitude toward technology shows the strong influence too, indicated by a significance value of 0.000 (< 0.050). These findings indicate that the more positive the attitude of MSMEs toward QRIS, the higher the likelihood of adoption in their business operations.

This study is limited to halal MSMEs in Semarang City and three independent variables. Future studies are suggested to expand the scope and include additional variables. The findings provide insights for Payment System Providers (PJSP) to improve QRIS accessibility.

Keywords: *QRIS, halal MSMEs, digital payment, perceived ease of use, perceived usefulness, technology usage attitude, Semarang City.*