ABSTRACT

This study aims to analyze the factors that can influence SMEs in adopting QRIS payment system technology and the influence of technology adoption on SMEs performance. This study uses the UTAUT theory as a basic theory in knowing the factor-factors of adoption of technology in SMEs, which is expanded as a theoretical framework in which fee value is added as an construction of UTAUT. Using SMEs performance variable as a dependent variable to find out the impact of adopting a QRIS pay system technology.

The study uses a quantitative approach in the analysis of the adoption technology of QRIS and performance of SMEs. The analytical tool used is SEM-PLS with SmartPLS as an application in explaining the research model. 104 respondents were selected through probability sampling.

The results of the research showed that the entire construction of the variables UTAUT (Performance expectancy, effort expected, social influence, facilitating condition) and fee value had a positive and significant impact on the adoption of QRIS payment system technology, and also the adoption of QRIS payment system technology has a positive and significant impact on SMEs performance in Semarang City.

Keyword: UTAUT, SME Performance, Technology Adoption, QRIS.