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Digitalization in the business world has brought significant changes to the operations of Micro, Small, and Medium Enterprises (MSME), especially in payment methods. The Quick Response Code Indonesian Standard (QRIS) is one of the initiatives to simplify and integrate digital payment methods in Indonesia. This study aims to determine the performance of MSMEs in Bandung City that have used the QRIS payment method by utilizing the Technology, Organization, and Environment (TOE) framework. By using the TOE framework, this study also seeks to understand the influence of technology, organization, and environment factors on MSME performance in adopting the QRIS payment method. The sampling technique used in this study is non-probability sampling with a total sample of 130 respondents. The data analysis and processing technique used in this research is Structural Equation Modeling (SEM) Partial Least Square (PLS) using SmartPLS 4.

The results of the study indicate that the factors of technology, organization, and environment have a positive and significant influence on QRIS adoption. Furthermore, QRIS adoption positively impacts MSME performance. This study suggests that the three TOE factors, namely technology, organization, and environment play a crucial role in promoting MSME performance to adopt the digital payment method QRIS, thereby enabling MSMEs to enhance their business efficiency and competitiveness.

*Keywords*: MSME, QRIS, TOE *framework*