

ABSTRAK

In the era of digitalization, technology has changed the landscape of payment systems, shifting from cash transactions to digital payment systems that rely on Quick Response Codes (QR Codes) as the main foundation. QR Codes facilitate easier and faster transactions, bringing about a revolution in the world of payments. Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) on August 17, 2019. QRIS integrates diverse services into a single code, reflecting a step forward in supporting the digitization of the financial sector in Indonesia. The adoption of QRIS, especially by Micro, Small and Medium Enterprises (MSMEs), has made a significant contribution in improving the efficiency of non-cash transactions, driving financial inclusion and economic growth. MSMEs, as the backbone of the Indonesian economy, benefit not only in accelerating transactions, but also in supporting overall business expansion. However, in the midst of the important role of MSMEs, especially those that have emerged during the pandemic, prompting the need for greater support for this sector. especially MSMEs in Sragen Regency, where only 10% use QRIS digital services compared to other Greater Solo areas. This research focuses on aspects of QRIS service quality, emphasizing efficiency, system availability, fulfillment, and privacy. This study adopts the E-Service Quality approach to analyze service quality to determine user satisfaction in Sragen Regency MSMEs. Through exploration of user perceptions and expectations, with data collection techniques by distributing questionnaires to MSMEs in Sragen Regency. then the data was analyzed using SPSS and Microsoft Excel. After conducting the analysis, it can be concluded that users are satisfied with the services provided by the QRIS Application by 90.18%.

Keywords: E-Service Quality, QRIS, MSMEs, Service Quality, User Satisfaction