

ABSTRACT

QRIS (Quick Response Code Indonesian Standard) is a digital payment method developed to promote financial inclusion and transaction efficiency among micro, small, and medium enterprises (MSMEs), including at Hats Coffee. However, the extent to which QRIS is accepted by customers and the factors influencing their intention to use it remain unclear. This study adopts the Trust and Risk in Technology Acceptance Model (TRITAM) to evaluate the influence of perceived ease of use, usefulness, risk, and trust on customers' intention to use QRIS. Data were collected through questionnaires distributed to Hats Coffee customers and analyzed using the SEM-PLS method with the SmartPLS software. The hypothesis testing results show that Retailer Integrity Trust and Perceived Usefulness significantly affect Intention to Transact ($T=2.151$; $P=0.032$ and $T=3.071$; $P=0.002$), while Perceived Ease of Use and Perceived Risk have no significant effect. Several trust-related aspects, including Technology Trust, Legal Framework Trust, and Third Party Recognition Trust, also did not significantly affect users' perceived risk. The study concludes that customer acceptance of QRIS is more strongly influenced by perceived benefits and retailer integrity than by ease of use or perceived safety. The resulting recommendations include enhancing customer literacy, improving information transparency, and strengthening the merchant's role in building trust toward digital payment technologies.

Keywords: *QRIS, TRITAM, Trust, Risk, Intention to Transact, SmartPLS.*