

ABSTRAK

Penelitian ini dilatarbelakangi oleh permasalahan rendahnya niat penggunaan QRIS secara berkelanjutan pada pelaku usaha mikro sektor kuliner di Kota Cimahi. Tujuan penelitian ini adalah untuk menganalisis pengaruh *Personal Innovativeness* dan *Trust* terhadap *attitude*, serta pengaruh ketiganya terhadap *Behavioral Intention*, baik secara langsung maupun melalui *attitude* sebagai variabel intervening. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif dan verifikatif. Sampel dalam penelitian ini sebanyak 100 responden dipilih menggunakan teknik non-probability sampling. Data dikumpulkan melalui kuesioner, wawancara, dan observasi, lalu dianalisis menggunakan *method of successive interval* (MSI), path analysis, koefisien determinasi, dan uji hipotesis dengan bantuan perangkat lunak SPSS versi 26. Hasil analisis deskriptif menunjukkan bahwa *Personal Innovativeness*, *Trust*, *attitude*, dan *Behavioral Intention* berada pada kategori kurang baik. Hasil analisis verifikatif menunjukkan bahwa secara langsung *Personal Innovativeness* dan *Trust* berpengaruh positif terhadap *attitude*, dengan *Trust* memberikan pengaruh yang lebih dominan. Pada model struktural kedua, *Personal Innovativeness*, *Trust*, dan *attitude* menunjukkan pengaruh secara langsung terhadap *Behavioral Intention*, dengan *attitude* sebagai faktor paling dominan. Uji Sobel membuktikan bahwa *attitude* memediasi secara signifikan pengaruh *Personal Innovativeness* dan *Trust* terhadap *Behavioral Intention*.

Kata kunci: *Personal Innovativeness, Trust, Attitude, Behavioral Intention, QRIS*

ABSTRACT

This research is motivated by the low intention to continuously use QRIS among micro-entrepreneurs in the culinary sector in Cimahi City. The purpose of this study is to analyze the influence of personal innovation and Trust on attitudes, as well as their influence on Behavioral Intentions, both directly and through attitude as an intervening variable. This study used a quantitative approach with descriptive and verification methods. The sample size for this study was 100 respondents selected using non-probability sampling techniques. Data were collected through questionnaires, interviews, and observations, then analyzed using the Successive Interval Method (MSI), path analysis, the coefficient of determination, and hypothesis testing using SPSS version 26 software. The descriptive analysis results indicate that personal innovation, Trust, attitude, and Behavioral Intentions are in the moderate category. The verification analysis results indicate that personal innovation and Trust directly have a positive effect on attitudes, with Trust having a more dominant influence. In the second structural model, personal innovation, Trust, and attitude show a direct influence on Behavioral Intentions, with attitude being the most dominant factor. The Sobel test proves that attitude mediates significantly the influence of personal innovation and Trust on Behavioral Intentions.

Keyword: Personal Innovativeness, Trust, Attitude, Behavioral Intention, QRIS