

ABSTRAK

Dompot digital merupakan salah satu evolusi teknologi yang menggabungkan teknologi dengan jasa keuangan, evolusi ini dikenal sebagai *financial technology (fintech)*. Salah satu produk dari *fintech* adalah *Quick Response Code Indonesia Standard (QRIS)*. QRIS merupakan salah satu sarana pembayaran yang sedang marak digunakan di Indonesia yang dikembangkan oleh Bank Indonesia dan Asosiasi Sistem Pembayaran Indonesia (ASPI) pada 17 Agustus 2019. Sejak itu, pasar keuangan mengalami perubahan drastis pada kegiatan bisnis terlebih dalam bidang *Food and Beverages*. Ditambah lagi, terjadinya pandemi COVID-19 pada tahun 2020, masyarakat telah beradaptasi dengan perkembangan teknologi yang semakin berubah dari waktu ke waktu. Hal ini dapat dilihat dari meningkatnya penggunaan QRIS dari tahun 2020 sampai saat ini. Dalam penelitian ini, akan dilihat seberapa besar dampak kesiapan masyarakat terhadap teknologi mempengaruhi penggunaan QRIS di bidang *Food and Beverages*, dilakukan menggunakan metode *logistic regression* dan juga mencakup dua model kesiapan teknologi yaitu *technology acceptance model (TAM)* dan *technology readiness index (TRI)*. Setelah melalui proses SMOTE serta melakukan uji multikolinearitas, ditemukan ada sebanyak 6 variabel dari total variabel sebanyak 18 variabel memiliki dampak yang signifikan terhadap penggunaan QRIS, variabel tersebut antara lain adalah bermanfaat (x_5), meyakinkan (x_{13}), kenyamanan dalam penggunaan (x_{14}), customer service (x_{15}), data terlindungi (x_{16}) dan resiko uang hilang (x_{18}).

Kata kunci: *QRIS, Technology Acceptance Model, Technology Readiness Index, Food and Beverages, Logistic Regression*

ABSTRACT

Digital wallet can be defined as one of many evolutions between technology and financial services, this can also be known as financial technology. Quick Response Code Indonesia Standard (QRIS) is classified as a type of financial technology that is widely used in Indonesia which was invented by Bank Indonesia and Indonesian Payment System Association on August 17th 2019. Since then, the financial market has experienced a significant increase in the business activities especially in the Food and Beverages sector. Moreover, due to the occurrence of the COVID-19 pandemic in 2020, society has learned to adapt to the continuously developing technology. This can be proven by the increasing numbers of QRIS usage since 2020 up to now. In this research, it will be seen how significant the impact of community readiness for technology affects the use of QRIS in the field of Food and Beverages, which will be carried out using the logistic regression method and also includes two models of technological readiness, namely the technology acceptance model (TAM) and the technology readiness index (TRI). In conclusion, after doing further processing, SMOTE and multicollinearity test, result shows 6 variables out of 18 variables has a significant impact on the use of QRIS, those variables includes usefulness (x_5), assurance (x_{13}), convenient to use (x_{14}), customer service (x_{15}), data protection (x_{16}) and the risk of money lost (x_{18}).

Keywords: QRIS, Technology Acceptance Model, Technology Readiness Index, Food and Beverages, Multiple Logistic Regression