

FAKTOR-FAKTOR YANG MEMENGARUHI MINAT PENGUSAHA UMKM
DALAM MENYEDIAKAN PEMBAYARAN NON-TUNAI QRIS
DI INDONESIA

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ABSTRAK

Penelitian ini bertujuan untuk memahami faktor-faktor apa saja yang dapat memengaruhi niat mengadopsi pembayaran non-tunai QRIS oleh pemilik UMKM. Penelitian ini menggunakan metode *non-probability sampling* yang diaplikasikan dalam penelitian ini adalah *purposive sampling*, yang dapat dideskripsikan sebagai pengambilan sampel yang dijalankan melalui beberapa prosedur. Pengolahan data dilakukan dengan menggunakan *Structural Equation Modelling (SEM)* dengan menggunakan *software AMOS 24*. Sebanyak 205 data primer diperoleh dari responden yang merupakan pemilik UMKM yang menyediakan salah satu metode pembayaran non-tunai QRIS. Hasil penelitian ini menunjukkan adanya pengaruh positif signifikan antara *digital financial literacy* terhadap *effort expectancy*, *digital financial literacy* terhadap *performance expectancy*, *social influence* terhadap QRIS *m-payment adoption intention*, *social influence* terhadap *perceived trust*, *performance expectancy* terhadap QRIS *m-payment adoption intention*, dan *perceived trust* terhadap QRIS *m-payment adoption intention*. Adapula hasil penelitian yang menunjukkan pengaruh tidak signifikan antara *digital financial literacy* terhadap QRIS *m-payment adoption intention*, *facilitating conditions* terhadap *performance expectancy*, *personal innovativeness* terhadap *performance expectancy*, *social influence* terhadap *performance expectancy*, dan *effort expectancy* terhadap QRIS *m-payment adoption intention*.

Kata kunci: UMKM, QRIS *M-payment Adoption Intention*, *extended UTAUT*.

*FACTORS THAT INFLUENCE THE INTEREST OF MSME OWNERS'
INTENTION IN ADOPTING QRIS CASHLESS PAYMENTS IN INDONESIA*

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ABSTRACT

This study aims to understand the factors influencing QRIS m-payment adoption intention of MSME owner. This research uses a non-probability sampling method which is applied in this research, namely purposive sampling, which can be described as sampling carried out through several procedures. Data analysis was conducted using Structural Equation Modeling (SEM) with AMOS 24 software. A total of 205 primary data points were collected from respondents who are MSME owner providing QRIS m-payment. The results of this study indicate a significant positive effect between digital financial literacy and effort expectancy, digital financial literacy and performance expectancy, social influence and QRIS m-payment adoption intention, social influence and perceived trust, performance expectancy and QRIS m-payment adoption intention, dan perceived trust and QRIS m-payment adoption intention. However, unsupported relationships were found between digital financial literacy and QRIS m-payment adoption intention, facilitating conditions and performance expectancy, personal innovativeness and performance expectancy, social influence and performance expectancy, dan effort expectancy and QRIS m-payment adoption intention.

Kata kunci: MSME, QRIS M-payment Adoption Intention, extended UTAUT.