

## **BAB V**

### **PENUTUP**

#### **5.1 Kesimpulan**

Berdasarkan hasil kajian dan pembahasan yang diuraikan terkait hubungan penggunaan *Quick Response Code Indonesian Standard* (QRIS) terhadap peningkatan pendapatan UMKM di Kota Klaten, maka kesimpulan yang diperoleh adalah berikut ini:

1. Hasil perolehan data menunjukkan bahwa Penggunaan QRIS memiliki korelasi yang tinggi terhadap Pendapatan UMKM. Hal ini dikarenakan semakin banyak UMKM di Kota Klaten yang menggunakan QRIS, maka pendapatan mereka cenderung meningkat.
2. Berdasarkan hasil pembahasan, hambatan yang ditemukan dalam penggunaan QRIS dalam UMKM adalah koneksi internet yang tidak stabil sehingga menghambat dalam bertransaksi. Hambatan lainnya yang ditemukan adalah pelaku usaha UMKM juga belum terampil dan familiar dengan pemindaian kode QR.

#### **5.2 Saran**

Berdasarkan kesimpulan dari hasil penelitian, beberapa saran diperoleh untuk diberikan kepada subjek yang terkait dapat mengintensifkan penggunaan QRIS terhadap pendapatan UMKM, yang diantaranya sebagai berikut:

1. Bagi UMKM di Kota Klaten, QRIS menawarkan opsi pembayaran nontunai untuk mengikuti kemajuan teknologi, yang berpotensi meningkatkan pendapatan UMKM. Mereka yang belum mengadopsi QRIS dianjurkan untuk melakukannya, sedangkan mereka yang sudah menggunakannya harus mempromosikannya kepada pelanggan untuk keuntungan yang diperoleh secara langsung. Kemudian menggunakan jaringan internet yang bagus agar tidak mengalami kendala dalam bertransaksi
2. Bagi Bank Indonesia, diharapkan dapat memberikan edukasi penggunaan QRIS dan mengatasi kurangnya literasi digital di kalangan pengguna khususnya UMKM. Bank Indonesia juga perlu menurunkan Tarif Diskon Merchant untuk UMKM dan memastikan bahwa pencairan dana real-time untuk mendukung usaha mereka.
3. Bagi Pemerintah, diharapkan dapat menyediakan jaringan koneksi internet yang kuat di berbagai lokasi yang ada di Kota Klaten karena masih terdapat daerah yang konektivitasnya rendah. Pemerintah juga perlu meningkatkan keamanan untuk menjaga transaksi melalui QRIS.
4. Bagi Peneliti Selanjutnya, disarankan untuk menambahkan variabel baru, memperluas cakupan penelitian, dan mengaitkan dengan beragam objek dari berbagai kota untuk perbandingan dan referensi dalam studi lebih lanjut.

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## LAMPIRAN

### Lampiran 1. Pertanyaan Kuesioner Kepada UMKM

#### Kuesioner Penelitian

### HUBUNGAN PENGGUNAAN *QUICK RESPONSE CODE* *INDONESIAN STANDARD (QRIS)* TERHADAP PENINGKATAN PENDAPATAN UMKM DI KOTA KLATEN

Kriteria Responden :

1. Pelaku UMKM di Kota Klaten
2. Menggunakan QRIS sebagai transaksi pembayaran

Petunjuk Pengisian

1. Pertanyaan Terdiri dari 6 pertanyaan identitas responden, 10 pertanyaan terkait penggunaan QRIS dan 11 pertanyaan terkait pendapatan usaha
2. Bacalah setiap pertanyaan secara teliti sebelum menjawab
3. Pilihlah salah satu jawaban yang sesuai dengan pendapat anda
4. Jawab setiap butir pertanyaan dengan sejujurnya
- 5.

Keterangan dari setiap jawaban :

1. SS : Sangat Setuju
2. S : Setuju
3. CS : Cukup Setuju
4. TS : Tidak Setuju
5. STS : Sangat Tidak Setuju



### Pertanyaan Identitas Responden

1. Jenis Kelamin
  - Laki-Laki
  - Perempuan
2. Usia Responden
  - 20-30 Tahun
  - 31-40 Tahun
  - 41-50 Tahun
  - >51 Tahun
3. Bidang usaha yang dijalani
  - Kuliner
  - Perdagangan
  - Fashion
  - Agribisnis
  - Jasa
4. Berapa lama usaha didirikan
  - < 1-3 Tahun
  - 3-5 Tahun
  - 5-10 Tahun
  - > 10 Tahun
5. Berapa lama telah menggunakan QRIS
  - < 3 Bulan
  - 3 – 6 Bulan
  - 6-1 Tahun
  - > 1 Tahun
6. Pendapatan usaha setelah menggunakan QRIS
  - < Rp. 3000.000
  - Rp. 3.000.000 – 6.000.000
  - Rp. 6.000.000 – 12.000.000
  - > 12.000.000

## Kuesioner Variabel Penggunaan QRIS

No	Pertanyaan	STS	TS	CS	S	SS
1	Saya merasa pembayaran melalui QRIS mudah untuk dilakukan					
2	Saya merasa QRIS memberikan keamanan yang cukup saat melakukan transaksi					
3	Penggunaan QRIS dapat membantu UMKM lebih mudah diakses oleh konsumen					
4	Penggunaan QRIS dapat membantu UMKM menghindari risiko keamanan dalam transaksi					
5	Penggunaan QRIS akan mempermudah proses pelaporan keuangan bagi UMKM					
6	QRIS dapat memudahkan UMKM dalam melakukan pembayaran secara digital					
7	Penggunaan QRIS memudahkan saya dalam menerima semua jenis transaksi QR Code					
8	Penggunaan QRIS dapat mempercepat proses transaksi pembayaran UMKM					
9	Penggunaan QRIS dapat meningkatkan kepercayaan konsumen terhadap UMKM					
10	Penggunaan QRIS dapat memberikan keuntungan pada UMKM					

## Kuesioner Variabel Pendapatan UMKM

No	Pertanyaan	STS	TS	CS	S	SS
1	Penggunaan QRIS dapat meningkatkan pendapatan lebih banyak daripada sebelumnya					
2	Pendapatan saya meningkat setelah menggunakan QRIS					
3	Pendapatan usaha yang meningkat merupakan salah satu alasan saya menggunakan QRIS					
4	Penggunaan QRIS dapat meningkatkan penjualan saya					
5	Penggunaan QRIS dalam usaha saya dapat meningkatkan pelanggan					
6	Alasan saya menggunakan QRIS karena dapat meningkatkan penjualan saya					
7	Usaha yang dijalankan lebih dikenal di masyarakat setelah menggunakan QRIS					
8	Kegiatan promosi usaha lebih mudah setelah mengaplikasikan QRIS dalam bertransaksi					
9	Kondisi jaringan internet menjadi hambatan utama dalam bertransaksi menggunakan QRIS					
10	Penggunaan QRIS dapat meningkatkan laba usaha saya					
11	Saya merasa adanya perkembangan usaha setelah menggunakan QRIS dalam bertransaksi					

## Lampiran 2 Hasil Olah data

### Uji Validitas

		Correlations												
		X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X_Total
X1	Pearson Correlation	1	.341*	.277	.115	.000	.096	.038	.107	.343*	-.052	-.096	.059	.302
	Sig. (2-tailed)		.045	.107	.512	1.000	.583	.829	.540	.047	.769	.583	.736	.078
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X2	Pearson Correlation	.341*	1	.182	.039	.339*	.178	.006	-.038	-.125	-.125	-.051	-.036	.210
	Sig. (2-tailed)	.045		.295	.823	.046	.305	.974	.829	.481	.474	.771	.838	.225
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X3	Pearson Correlation	.277	.182	1	-.004	-.017	.041	.063	.123	.265	.406*	.062	-.011	.354*
	Sig. (2-tailed)	.107	.295		.984	.922	.814	.719	.481	.131	.015	.723	.950	.037
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X4	Pearson Correlation	.115	.039	-.004	1	-.064	.424*	.265	.258	.015	.024	-.039	.125	.425*
	Sig. (2-tailed)	.512	.823	.984		.714	.011	.124	.134	.933	.893	.826	.473	.011
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X5	Pearson Correlation	.000	.339*	-.017	-.064	1	.376*	.254	.140	.075	.418*	.282	.380*	.536**
	Sig. (2-tailed)	1.000	.046	.922	.714		.026	.140	.423	.673	.012	.101	.024	<.001
	N	35	35	35	35	35	35	35	34	35	35	35	35	35
X6	Pearson Correlation	.096	.178	.041	.424*	.376*	1	.267	.336*	.188	.329	.290	.219	.625**
	Sig. (2-tailed)	.583	.305	.814	.011	.026		.120	.048	.287	.053	.091	.207	<.001
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X7	Pearson Correlation	.038	.006	.063	.265	.254	.267	1	.133	-.164	.262	-.013	.036	.403*
	Sig. (2-tailed)	.829	.974	.719	.124	.140	.120		.447	.355	.128	.942	.838	.016
	N	35	35	35	35	35	35	35	35	35	34	35	35	35
X8	Pearson Correlation	.107	-.038	.123	.258	.140	.336*	.133	1	.594**	.335*	.264	.650**	.633**
	Sig. (2-tailed)	.540	.829	.481	.134	.423	.048	.447		<.001	.049	.125	<.001	<.001
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X9	Pearson Correlation	.343*	-.125	.265	.015	.075	.188	-.164	.594**	1	.228	.293	.605**	.544**
	Sig. (2-tailed)	.047	.481	.131	.933	.673	.287	.355	<.001		.194	.092	<.001	<.001
	N	34	34	34	34	34	34	34	34	34	34	34	34	34
X10	Pearson Correlation	-.052	-.125	.406*	.024	.418*	.329	.262	.335*	.228	1	.277	.180	.559**
	Sig. (2-tailed)	.769	.474	.015	.893	.012	.053	.128	.049	.194		.107	.301	<.001
	N	35	35	35	35	35	35	35	34	35	35	35	35	35
X11	Pearson Correlation	-.096	-.051	.062	-.039	.282	.290	-.013	.264	.293	.277	1	.477**	.470**
	Sig. (2-tailed)	.583	.771	.723	.826	.101	.091	.942	.125	.092	.107		.004	.004
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X12	Pearson Correlation	.059	-.036	-.011	.125	.380*	.219	.036	.650**	.605**	.180	.477**	1	.590**
	Sig. (2-tailed)	.736	.838	.950	.473	.024	.207	.838	<.001	<.001	.301	.004		<.001
	N	35	35	35	35	35	35	35	35	34	35	35	35	35
X_Total	Pearson Correlation	.302	.210	.354*	.425*	.536**	.625**	.403*	.633**	.544**	.599**	.470**	.590**	1
	Sig. (2-tailed)	.078	.225	.037	.011	<.001	<.001	.016	<.001	<.001	<.001	.004	<.001	
	N	35	35	35	35	35	35	35	35	34	35	35	35	35

\*. Correlation is significant at the 0.05 level (2-tailed).  
 \*\*. Correlation is significant at the 0.01 level (2-tailed).

		Correlations												
		Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y_Total
Y1	Pearson Correlation	1	.499**	.300	.695**	.397*	.204	.620**	.460**	.037	.054	.293	.113	.710**
	Sig. (2-tailed)		.002	.080	<.001	.018	.239	<.001	.005	.834	.759	.088	.518	<.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y2	Pearson Correlation	.499**	1	.215	.357*	.607**	.051	.058	.415*	.018	-.104	.358*	.100	.537**
	Sig. (2-tailed)	.002		.215	.035	<.001	.771	.739	.013	.919	.551	.035	.566	<.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y3	Pearson Correlation	.300	.215	1	.377*	-.051	.115	.344*	.425*	.000	.176	.238	.082	.501**
	Sig. (2-tailed)	.080	.215		.026	.773	.511	.043	.011	1.000	.312	.169	.639	.002
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y4	Pearson Correlation	.695**	.357*	.377*	1	.452**	.221	.632**	.501**	.034	-.013	.215	.281	.725**
	Sig. (2-tailed)	<.001	.035	.026		.006	.202	<.001	.845	.943	.214	.102	<.001	
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y5	Pearson Correlation	.397*	.607**	-.051	.452**	1	.274	.294	.415*	.107	.010	.274	.313	.608**
	Sig. (2-tailed)	.018	<.001	.773	.006		.111	.086	.013	.541	.956	.111	.067	<.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y6	Pearson Correlation	.204	.051	.115	.221	.274	1	.385*	.500**	.121	-.100	.352*	.183	.495**
	Sig. (2-tailed)	.239	.771	.511	.202	.111		.022	.002	.487	.568	.038	.293	.002
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y7	Pearson Correlation	.620**	.058	.344*	.632**	.294	.385*	1	.581**	.086	.034	.142	.178	.676**
	Sig. (2-tailed)	<.001	.739	.043	<.001	.086	.022		<.001	.625	.847	.415	.308	<.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y8	Pearson Correlation	.460**	.415*	.425*	.501**	.415*	.500**	.581**	1	-.047	-.113	.272	.070	.692**
	Sig. (2-tailed)	.005	.013	.011	.002	.013	.002	<.001		.787	.519	.113	.690	<.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y9	Pearson Correlation	.037	.018	.000	.034	.107	.121	.086	-.047	1	.476**	.442**	.251	.377*
	Sig. (2-tailed)	.834	.919	1.000	.845	.541	.487	.625	.787		.004	.008	.147	.025
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y10	Pearson Correlation	.054	-.104	.176	-.013	.010	-.100	.034	-.113	.476**	1	.061	.367*	.254
	Sig. (2-tailed)	.759	.551	.312	.943	.956	.568	.847	.519	.004		.726	.030	.140
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y11	Pearson Correlation	.293	.358*	.238	.215	.274	.352*	.142	.272	.442**	.061	1	.174	.587**
	Sig. (2-tailed)	.088	.035	.169	.214	.111	.038	.415	.113	.008	.726		.317	<.001
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y12	Pearson Correlation	.113	.100	.082	.281	.313	.183	.178	.070	.251	.367*	.174	1	.445**
	Sig. (2-tailed)	.518	.566	.639	.102	.067	.293	.308	.690	.147	.030	.317		.007
	N	35	35	35	35	35	35	35	35	35	35	35	35	35
Y_Total	Pearson Correlation	.710**	.537**	.501**	.725**	.608**	.495**	.676**	.692**	.377*	.254	.587**	.445**	1
	Sig. (2-tailed)	<.001	<.001	.002	<.001	<.001	.002	<.001	<.001	.025	.140	<.001	.007	
	N	35	35	35	35	35	35	35	35	35	35	35	35	35

\*\* Correlation is significant at the 0.01 level (2-tailed).  
 \* Correlation is significant at the 0.05 level (2-tailed).

## Uji Reliabilitas

Penggunaan QRIS

Pendapatan UMKM

Reliability Statistics		Reliability Statistics	
Cronbach's Alpha	N of Items	Cronbach's Alpha	N of Items
0,795	12	0,698	12

## Uji Tabulasi silang

Jenis\_Kelamin \* usia Crosstabulation

		usia				Total	
		≤51 tahun	20-30 tahun	31-40 tahun	41-50 tahun		
Jenis_Kelamin	Laki-laki	Count	1	44	13	2	60
		% within Jenis_Kelamin	1.7%	73.3%	21.7%	3.3%	100.0%
		% within usia	100.0%	71.0%	38.2%	66.7%	60.0%
		% of Total	1.0%	44.0%	13.0%	2.0%	60.0%
Perempuan	Perempuan	Count	0	18	21	1	40
		% within Jenis_Kelamin	0.0%	45.0%	52.5%	2.5%	100.0%
		% within usia	0.0%	29.0%	61.8%	33.3%	40.0%
		% of Total	0.0%	18.0%	21.0%	1.0%	40.0%
Total	Total	Count	1	62	34	3	100
		% within Jenis_Kelamin	1.0%	62.0%	34.0%	3.0%	100.0%
		% within usia	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.0%	62.0%	34.0%	3.0%	100.0%

**bidang\_usaha \* lama\_usaha Crosstabulation**

		lama_usaha				Total	
		< 1-3 Tahun	> 10 Tahun	3-5 Tahun	5-10 Tahun		
bidang_usaha	Fashion	Count	5	0	5	5	15
		% within bidang_usaha	33.3%	0.0%	33.3%	33.3%	100.0%
		% within lama_usaha	11.9%	0.0%	14.3%	27.8%	15.0%
		% of Total	5.0%	0.0%	5.0%	5.0%	15.0%
	Jasa	Count	9	2	2	2	15
		% within bidang_usaha	60.0%	13.3%	13.3%	13.3%	100.0%
		% within lama_usaha	21.4%	40.0%	5.7%	11.1%	15.0%
		% of Total	9.0%	2.0%	2.0%	2.0%	15.0%
	Kuliner	Count	23	2	21	6	52
		% within bidang_usaha	44.2%	3.8%	40.4%	11.5%	100.0%
		% within lama_usaha	54.8%	40.0%	60.0%	33.3%	52.0%
		% of Total	23.0%	2.0%	21.0%	6.0%	52.0%
Perdagangan	Count	5	1	7	5	18	
	% within bidang_usaha	27.8%	5.6%	38.9%	27.8%	100.0%	
	% within lama_usaha	11.9%	20.0%	20.0%	27.8%	18.0%	
	% of Total	5.0%	1.0%	7.0%	5.0%	18.0%	
Total	Count	42	5	35	18	100	
	% within bidang_usaha	42.0%	5.0%	35.0%	18.0%	100.0%	
	% within lama_usaha	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	42.0%	5.0%	35.0%	18.0%	100.0%	

**bidang\_usaha \* Lama\_menggunakan Crosstabulation**

		Lama_menggunakan				Total	
		< 3 Bulan	> 1 Tahun	3 Bulan - 6 Bulan	6 Bulan - 1 Tahun		
bidang_usaha	Fashion	Count	0	2	7	6	15
		% within bidang_usaha	0.0%	13.3%	46.7%	40.0%	100.0%
		% within Lama_menggunakan	0.0%	9.1%	18.9%	20.0%	15.0%
		% of Total	0.0%	2.0%	7.0%	6.0%	15.0%
	Jasa	Count	1	5	6	3	15
		% within bidang_usaha	6.7%	33.3%	40.0%	20.0%	100.0%
		% within Lama_menggunakan	9.1%	22.7%	16.2%	10.0%	15.0%
		% of Total	1.0%	5.0%	6.0%	3.0%	15.0%
	Kuliner	Count	7	11	20	14	52
		% within bidang_usaha	13.5%	21.2%	38.5%	26.9%	100.0%
		% within Lama_menggunakan	63.6%	50.0%	54.1%	46.7%	52.0%
		% of Total	7.0%	11.0%	20.0%	14.0%	52.0%
Perdagangan	Count	3	4	4	7	18	
	% within bidang_usaha	16.7%	22.2%	22.2%	38.9%	100.0%	
	% within Lama_menggunakan	27.3%	18.2%	10.8%	23.3%	18.0%	
	% of Total	3.0%	4.0%	4.0%	7.0%	18.0%	
Total	Count	11	22	37	30	100	
	% within bidang_usaha	11.0%	22.0%	37.0%	30.0%	100.0%	
	% within Lama_menggunakan	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	11.0%	22.0%	37.0%	30.0%	100.0%	



**bidang\_usaha \* Pendapatan Crosstabulation**

		Pendapatan				Total	
		< Rp. 3000.000	> 12.0000.000	Rp. 3000.000 - 6000.000	RP. 6000.000 - 12.000.000		
bidang_usaha	Fashion	Count	1	4	5	5	15
		% within bidang_usaha	6.7%	26.7%	33.3%	33.3%	100.0%
		% within Pendapatan	4.5%	28.6%	12.5%	20.8%	15.0%
		% of Total	1.0%	4.0%	5.0%	5.0%	15.0%
	Jasa	Count	5	3	4	3	15
		% within bidang_usaha	33.3%	20.0%	26.7%	20.0%	100.0%
		% within Pendapatan	22.7%	21.4%	10.0%	12.5%	15.0%
		% of Total	5.0%	3.0%	4.0%	3.0%	15.0%
	Kuliner	Count	11	3	27	11	52
		% within bidang_usaha	21.2%	5.8%	51.9%	21.2%	100.0%
		% within Pendapatan	50.0%	21.4%	67.5%	45.8%	52.0%
		% of Total	11.0%	3.0%	27.0%	11.0%	52.0%
Perdagangan	Count	5	4	4	5	18	
	% within bidang_usaha	27.8%	22.2%	22.2%	27.8%	100.0%	
	% within Pendapatan	22.7%	28.6%	10.0%	20.8%	18.0%	
	% of Total	5.0%	4.0%	4.0%	5.0%	18.0%	
Total	Count	22	14	40	24	100	
	% within bidang_usaha	22.0%	14.0%	40.0%	24.0%	100.0%	
	% within Pendapatan	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	22.0%	14.0%	40.0%	24.0%	100.0%	

**Hasil Crosstab antara Bidang Usaha dan Peningkatan Pendapatan UMKM (Y)**

**bidang\_usaha \* y1 Crosstabulation**

		y1				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
bidang_usaha	Fashion	Count	0	1	6	8	15
		% within bidang_usaha	0.0%	6.7%	40.0%	53.3%	100.0%
		% within y1	0.0%	6.7%	15.0%	19.0%	15.0%
		% of Total	0.0%	1.0%	6.0%	8.0%	15.0%
	Jasa	Count	2	5	3	5	15
		% within bidang_usaha	13.3%	33.3%	20.0%	33.3%	100.0%
		% within y1	66.7%	33.3%	7.5%	11.9%	15.0%
		% of Total	2.0%	5.0%	3.0%	5.0%	15.0%
	Kuliner	Count	1	7	21	23	52
		% within bidang_usaha	1.9%	13.5%	40.4%	44.2%	100.0%
		% within y1	33.3%	46.7%	52.5%	54.8%	52.0%
		% of Total	1.0%	7.0%	21.0%	23.0%	52.0%
Perdagangan	Count	0	2	10	6	18	
	% within bidang_usaha	0.0%	11.1%	55.6%	33.3%	100.0%	
	% within y1	0.0%	13.3%	25.0%	14.3%	18.0%	
	% of Total	0.0%	2.0%	10.0%	6.0%	18.0%	
Total	Count	3	15	40	42	100	
	% within bidang_usaha	3.0%	15.0%	40.0%	42.0%	100.0%	
	% within y1	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	3.0%	15.0%	40.0%	42.0%	100.0%	

## bidang\_usaha \* y2 Crosstabulation

		y2				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
bidang_usaha	Fashion	Count	0	2	4	9	15
		% within bidang_usaha	0.0%	13.3%	26.7%	60.0%	100.0%
		% within y2	0.0%	12.5%	9.8%	22.0%	15.0%
		% of Total	0.0%	2.0%	4.0%	9.0%	15.0%
	Jasa	Count	1	7	2	5	15
		% within bidang_usaha	6.7%	46.7%	13.3%	33.3%	100.0%
		% within y2	50.0%	43.8%	4.9%	12.2%	15.0%
		% of Total	1.0%	7.0%	2.0%	5.0%	15.0%
	Kuliner	Count	1	3	27	21	52
		% within bidang_usaha	1.9%	5.8%	51.9%	40.4%	100.0%
		% within y2	50.0%	18.8%	65.9%	51.2%	52.0%
		% of Total	1.0%	3.0%	27.0%	21.0%	52.0%
Perdagangan	Count	0	4	8	6	18	
	% within bidang_usaha	0.0%	22.2%	44.4%	33.3%	100.0%	
	% within y2	0.0%	25.0%	19.5%	14.6%	18.0%	
	% of Total	0.0%	4.0%	8.0%	6.0%	18.0%	
Total	Count	2	16	41	41	100	
	% within bidang_usaha	2.0%	16.0%	41.0%	41.0%	100.0%	
	% within y2	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	16.0%	41.0%	41.0%	100.0%	

## bidang\_usaha \* y3 Crosstabulation

		y3				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
bidang_usaha	Fashion	Count	0	1	9	5	15
		% within bidang_usaha	0.0%	6.7%	60.0%	33.3%	100.0%
		% within y3	0.0%	8.3%	23.7%	10.9%	15.0%
		% of Total	0.0%	1.0%	9.0%	5.0%	15.0%
	Jasa	Count	2	3	4	6	15
		% within bidang_usaha	13.3%	20.0%	26.7%	40.0%	100.0%
		% within y3	50.0%	25.0%	10.5%	13.0%	15.0%
		% of Total	2.0%	3.0%	4.0%	6.0%	15.0%
	Kuliner	Count	2	5	15	30	52
		% within bidang_usaha	3.8%	9.6%	28.8%	57.7%	100.0%
		% within y3	50.0%	41.7%	39.5%	65.2%	52.0%
		% of Total	2.0%	5.0%	15.0%	30.0%	52.0%
Perdagangan	Count	0	3	10	5	18	
	% within bidang_usaha	0.0%	16.7%	55.6%	27.8%	100.0%	
	% within y3	0.0%	25.0%	26.3%	10.9%	18.0%	
	% of Total	0.0%	3.0%	10.0%	5.0%	18.0%	
Total	Count	4	12	38	46	100	
	% within bidang_usaha	4.0%	12.0%	38.0%	46.0%	100.0%	
	% within y3	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	4.0%	12.0%	38.0%	46.0%	100.0%	

## bidang\_usaha \* y4 Crosstabulation

			y4				
			Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
bidang_usaha	Fashion	Count	0	1	7	7	15
		% within bidang_usaha	0.0%	6.7%	46.7%	46.7%	100.0%
		% within y4	0.0%	10.0%	18.9%	13.7%	15.0%
		% of Total	0.0%	1.0%	7.0%	7.0%	15.0%
	Jasa	Count	2	3	1	9	15
		% within bidang_usaha	13.3%	20.0%	6.7%	60.0%	100.0%
		% within y4	100.0%	30.0%	2.7%	17.6%	15.0%
		% of Total	2.0%	3.0%	1.0%	9.0%	15.0%
	Kuliner	Count	0	3	24	25	52
		% within bidang_usaha	0.0%	5.8%	46.2%	48.1%	100.0%
		% within y4	0.0%	30.0%	64.9%	49.0%	52.0%
		% of Total	0.0%	3.0%	24.0%	25.0%	52.0%
	Perdagangan	Count	0	3	5	10	18
		% within bidang_usaha	0.0%	16.7%	27.8%	55.6%	100.0%
		% within y4	0.0%	30.0%	13.5%	19.6%	18.0%
		% of Total	0.0%	3.0%	5.0%	10.0%	18.0%
Total	Count	2	10	37	51	100	
	% within bidang_usaha	2.0%	10.0%	37.0%	51.0%	100.0%	
	% within y4	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	10.0%	37.0%	51.0%	100.0%	

## bidang\_usaha \* y5 Crosstabulation

			y5				
			Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
bidang_usaha	Fashion	Count	0	1	8	6	15
		% within bidang_usaha	0.0%	6.7%	53.3%	40.0%	100.0%
		% within y5	0.0%	10.0%	18.2%	13.3%	15.0%
		% of Total	0.0%	1.0%	8.0%	6.0%	15.0%
	Jasa	Count	1	2	5	7	15
		% within bidang_usaha	6.7%	13.3%	33.3%	46.7%	100.0%
		% within y5	100.0%	20.0%	11.4%	15.6%	15.0%
		% of Total	1.0%	2.0%	5.0%	7.0%	15.0%
	Kuliner	Count	0	5	21	26	52
		% within bidang_usaha	0.0%	9.6%	40.4%	50.0%	100.0%
		% within y5	0.0%	50.0%	47.7%	57.8%	52.0%
		% of Total	0.0%	5.0%	21.0%	26.0%	52.0%
	Perdagangan	Count	0	2	10	6	18
		% within bidang_usaha	0.0%	11.1%	55.6%	33.3%	100.0%
		% within y5	0.0%	20.0%	22.7%	13.3%	18.0%
		% of Total	0.0%	2.0%	10.0%	6.0%	18.0%
Total	Count	1	10	44	45	100	
	% within bidang_usaha	1.0%	10.0%	44.0%	45.0%	100.0%	
	% within y5	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	10.0%	44.0%	45.0%	100.0%	

## bidang\_usaha \* y6 Crosstabulation

		y6				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
bidang_usaha	Fashion	Count	0	1	9	5	15
		% within bidang_usaha	0.0%	6.7%	60.0%	33.3%	100.0%
		% within y6	0.0%	9.1%	20.9%	11.4%	15.0%
		% of Total	0.0%	1.0%	9.0%	5.0%	15.0%
	Jasa	Count	1	4	5	5	15
		% within bidang_usaha	6.7%	26.7%	33.3%	33.3%	100.0%
		% within y6	50.0%	36.4%	11.6%	11.4%	15.0%
		% of Total	1.0%	4.0%	5.0%	5.0%	15.0%
	Kuliner	Count	1	4	20	27	52
		% within bidang_usaha	1.9%	7.7%	38.5%	51.9%	100.0%
		% within y6	50.0%	36.4%	46.5%	61.4%	52.0%
		% of Total	1.0%	4.0%	20.0%	27.0%	52.0%
	Perdagangan	Count	0	2	9	7	18
		% within bidang_usaha	0.0%	11.1%	50.0%	38.9%	100.0%
		% within y6	0.0%	18.2%	20.9%	15.9%	18.0%
		% of Total	0.0%	2.0%	9.0%	7.0%	18.0%
Total	Count	2	11	43	44	100	
	% within bidang_usaha	2.0%	11.0%	43.0%	44.0%	100.0%	
	% within y6	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	11.0%	43.0%	44.0%	100.0%	

## bidang\_usaha \* y7 Crosstabulation

		y7				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
bidang_usaha	Fashion	Count	0	1	7	7	15
		% within bidang_usaha	0.0%	6.7%	46.7%	46.7%	100.0%
		% within y7	0.0%	11.1%	16.7%	16.3%	15.0%
		% of Total	0.0%	1.0%	7.0%	7.0%	15.0%
	Jasa	Count	2	3	4	6	15
		% within bidang_usaha	13.3%	20.0%	26.7%	40.0%	100.0%
		% within y7	33.3%	33.3%	9.5%	14.0%	15.0%
		% of Total	2.0%	3.0%	4.0%	6.0%	15.0%
	Kuliner	Count	3	3	23	23	52
		% within bidang_usaha	5.8%	5.8%	44.2%	44.2%	100.0%
		% within y7	50.0%	33.3%	54.8%	53.5%	52.0%
		% of Total	3.0%	3.0%	23.0%	23.0%	52.0%
	Perdagangan	Count	1	2	8	7	18
		% within bidang_usaha	5.6%	11.1%	44.4%	38.9%	100.0%
		% within y7	16.7%	22.2%	19.0%	16.3%	18.0%
		% of Total	1.0%	2.0%	8.0%	7.0%	18.0%
Total	Count	6	9	42	43	100	
	% within bidang_usaha	6.0%	9.0%	42.0%	43.0%	100.0%	
	% within y7	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	6.0%	9.0%	42.0%	43.0%	100.0%	

## bidang\_usaha \* y8 Crosstabulation

			y8					
			Sangat Tidak Setuju	Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
bidang_usaha	Fashion	Count	0	0	1	6	8	15
		% within bidang_usaha	0.0%	0.0%	6.7%	40.0%	53.3%	100.0%
		% within y8	0.0%	0.0%	9.1%	14.0%	18.6%	15.0%
		% of Total	0.0%	0.0%	1.0%	6.0%	8.0%	15.0%
	Jasa	Count	1	0	2	7	5	15
		% within bidang_usaha	6.7%	0.0%	13.3%	46.7%	33.3%	100.0%
		% within y8	100.0%	0.0%	18.2%	16.3%	11.6%	15.0%
		% of Total	1.0%	0.0%	2.0%	7.0%	5.0%	15.0%
	Kuliner	Count	0	1	7	21	23	52
		% within bidang_usaha	0.0%	1.9%	13.5%	40.4%	44.2%	100.0%
		% within y8	0.0%	50.0%	63.6%	48.8%	53.5%	52.0%
		% of Total	0.0%	1.0%	7.0%	21.0%	23.0%	52.0%
	Perdagangan	Count	0	1	1	9	7	18
		% within bidang_usaha	0.0%	5.6%	5.6%	50.0%	38.9%	100.0%
		% within y8	0.0%	50.0%	9.1%	20.9%	16.3%	18.0%
		% of Total	0.0%	1.0%	1.0%	9.0%	7.0%	18.0%
Total	Count	1	2	11	43	43	100	
	% within bidang_usaha	1.0%	2.0%	11.0%	43.0%	43.0%	100.0%	
	% within y8	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	2.0%	11.0%	43.0%	43.0%	100.0%	

## bidang\_usaha \* y9 Crosstabulation

			y9					
			Sangat Tidak Setuju	Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
bidang_usaha	Fashion	Count	0	0	0	5	10	15
		% within bidang_usaha	0.0%	0.0%	0.0%	33.3%	66.7%	100.0%
		% within y9	0.0%	0.0%	0.0%	16.1%	18.9%	15.0%
		% of Total	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%
	Jasa	Count	0	2	1	1	11	15
		% within bidang_usaha	0.0%	13.3%	6.7%	6.7%	73.3%	100.0%
		% within y9	0.0%	50.0%	9.1%	3.2%	20.8%	15.0%
		% of Total	0.0%	2.0%	1.0%	1.0%	11.0%	15.0%
	Kuliner	Count	0	1	6	17	28	52
		% within bidang_usaha	0.0%	1.9%	11.5%	32.7%	53.8%	100.0%
		% within y9	0.0%	25.0%	54.5%	54.8%	52.8%	52.0%
		% of Total	0.0%	1.0%	6.0%	17.0%	28.0%	52.0%
	Perdagangan	Count	1	1	4	8	4	18
		% within bidang_usaha	5.6%	5.6%	22.2%	44.4%	22.2%	100.0%
		% within y9	100.0%	25.0%	36.4%	25.8%	7.5%	18.0%
		% of Total	1.0%	1.0%	4.0%	8.0%	4.0%	18.0%
Total	Count	1	4	11	31	53	100	
	% within bidang_usaha	1.0%	4.0%	11.0%	31.0%	53.0%	100.0%	
	% within y9	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	4.0%	11.0%	31.0%	53.0%	100.0%	

## bidang\_usaha \* y10 Crosstabulation

		y10				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
bidang_usaha	Fashion	Count	0	1	6	8	15
		% within bidang_usaha	0.0%	6.7%	40.0%	53.3%	100.0%
		% within y10	0.0%	7.7%	15.8%	17.8%	15.0%
		% of Total	0.0%	1.0%	6.0%	8.0%	15.0%
	Jasa	Count	2	3	3	7	15
		% within bidang_usaha	13.3%	20.0%	20.0%	46.7%	100.0%
		% within y10	50.0%	23.1%	7.9%	15.6%	15.0%
		% of Total	2.0%	3.0%	3.0%	7.0%	15.0%
	Kuliner	Count	2	6	20	24	52
		% within bidang_usaha	3.8%	11.5%	38.5%	46.2%	100.0%
		% within y10	50.0%	46.2%	52.6%	53.3%	52.0%
		% of Total	2.0%	6.0%	20.0%	24.0%	52.0%
Perdagangan	Count	0	3	9	6	18	
	% within bidang_usaha	0.0%	16.7%	50.0%	33.3%	100.0%	
	% within y10	0.0%	23.1%	23.7%	13.3%	18.0%	
	% of Total	0.0%	3.0%	9.0%	6.0%	18.0%	
Total	Count	4	13	38	45	100	
	% within bidang_usaha	4.0%	13.0%	38.0%	45.0%	100.0%	
	% within y10	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	4.0%	13.0%	38.0%	45.0%	100.0%	

## bidang\_usaha \* y11 Crosstabulation

		y11				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
bidang_usaha	Fashion	Count	0	2	5	8	15
		% within bidang_usaha	0.0%	13.3%	33.3%	53.3%	100.0%
		% within y11	0.0%	15.4%	13.5%	16.7%	15.0%
		% of Total	0.0%	2.0%	5.0%	8.0%	15.0%
	Jasa	Count	2	3	4	6	15
		% within bidang_usaha	13.3%	20.0%	26.7%	40.0%	100.0%
		% within y11	100.0%	23.1%	10.8%	12.5%	15.0%
		% of Total	2.0%	3.0%	4.0%	6.0%	15.0%
	Kuliner	Count	0	6	18	28	52
		% within bidang_usaha	0.0%	11.5%	34.6%	53.8%	100.0%
		% within y11	0.0%	46.2%	48.6%	58.3%	52.0%
		% of Total	0.0%	6.0%	18.0%	28.0%	52.0%
Perdagangan	Count	0	2	10	6	18	
	% within bidang_usaha	0.0%	11.1%	55.6%	33.3%	100.0%	
	% within y11	0.0%	15.4%	27.0%	12.5%	18.0%	
	% of Total	0.0%	2.0%	10.0%	6.0%	18.0%	
Total	Count	2	13	37	48	100	
	% within bidang_usaha	2.0%	13.0%	37.0%	48.0%	100.0%	
	% within y11	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	13.0%	37.0%	48.0%	100.0%	



## Hasil Crosstab antara Lama Penggunaan QRIS dan Peningkatan Pendapatan UMKM (Y)

Lama\_menggunakan \* y1 Crosstabulation

		y1				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	1	7	3	11
		% within Lama_menggunakan	0.0%	9.1%	63.6%	27.3%	100.0%
		% within y1	0.0%	6.7%	17.5%	7.1%	11.0%
		% of Total	0.0%	1.0%	7.0%	3.0%	11.0%
	> 1 Tahun	Count	1	6	6	9	22
		% within Lama_menggunakan	4.5%	27.3%	27.3%	40.9%	100.0%
		% within y1	33.3%	40.0%	15.0%	21.4%	22.0%
		% of Total	1.0%	6.0%	6.0%	9.0%	22.0%
	3 Bulan - 6 Bulan	Count	2	5	12	18	37
		% within Lama_menggunakan	5.4%	13.5%	32.4%	48.6%	100.0%
		% within y1	66.7%	33.3%	30.0%	42.9%	37.0%
		% of Total	2.0%	5.0%	12.0%	18.0%	37.0%
6 Bulan - 1 Tahun	Count	0	3	15	12	30	
	% within Lama_menggunakan	0.0%	10.0%	50.0%	40.0%	100.0%	
	% within y1	0.0%	20.0%	37.5%	28.6%	30.0%	
	% of Total	0.0%	3.0%	15.0%	12.0%	30.0%	
Total	Count	3	15	40	42	100	
	% within Lama_menggunakan	3.0%	15.0%	40.0%	42.0%	100.0%	
	% within y1	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	3.0%	15.0%	40.0%	42.0%	100.0%	

Lama\_menggunakan \* y2 Crosstabulation

		y2				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	2	7	2	11
		% within Lama_menggunakan	0.0%	18.2%	63.6%	18.2%	100.0%
		% within y2	0.0%	12.5%	17.1%	4.9%	11.0%
		% of Total	0.0%	2.0%	7.0%	2.0%	11.0%
	> 1 Tahun	Count	1	7	6	8	22
		% within Lama_menggunakan	4.5%	31.8%	27.3%	36.4%	100.0%
		% within y2	50.0%	43.8%	14.6%	19.5%	22.0%
		% of Total	1.0%	7.0%	6.0%	8.0%	22.0%
	3 Bulan - 6 Bulan	Count	1	4	18	14	37
		% within Lama_menggunakan	2.7%	10.8%	48.6%	37.8%	100.0%
		% within y2	50.0%	25.0%	43.9%	34.1%	37.0%
		% of Total	1.0%	4.0%	18.0%	14.0%	37.0%
6 Bulan - 1 Tahun	Count	0	3	10	17	30	
	% within Lama_menggunakan	0.0%	10.0%	33.3%	56.7%	100.0%	
	% within y2	0.0%	18.8%	24.4%	41.5%	30.0%	
	% of Total	0.0%	3.0%	10.0%	17.0%	30.0%	
Total	Count	2	16	41	41	100	
	% within Lama_menggunakan	2.0%	16.0%	41.0%	41.0%	100.0%	
	% within y2	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	16.0%	41.0%	41.0%	100.0%	

## Lama\_menggunakan \* y3 Crosstabulation

		y3				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	2	6	3	11
		% within Lama_menggunakan	0.0%	18.2%	54.5%	27.3%	100.0%
		% within y3	0.0%	16.7%	15.8%	6.5%	11.0%
		% of Total	0.0%	2.0%	6.0%	3.0%	11.0%
	> 1 Tahun	Count	2	5	5	10	22
		% within Lama_menggunakan	9.1%	22.7%	22.7%	45.5%	100.0%
		% within y3	50.0%	41.7%	13.2%	21.7%	22.0%
		% of Total	2.0%	5.0%	5.0%	10.0%	22.0%
	3 Bulan - 6 Bulan	Count	2	3	16	16	37
		% within Lama_menggunakan	5.4%	8.1%	43.2%	43.2%	100.0%
		% within y3	50.0%	25.0%	42.1%	34.8%	37.0%
		% of Total	2.0%	3.0%	16.0%	16.0%	37.0%
6 Bulan - 1 Tahun	Count	0	2	11	17	30	
	% within Lama_menggunakan	0.0%	6.7%	36.7%	56.7%	100.0%	
	% within y3	0.0%	16.7%	28.9%	37.0%	30.0%	
	% of Total	0.0%	2.0%	11.0%	17.0%	30.0%	
Total	Count	4	12	38	46	100	
	% within Lama_menggunakan	4.0%	12.0%	38.0%	46.0%	100.0%	
	% within y3	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	4.0%	12.0%	38.0%	46.0%	100.0%	

## Lama\_menggunakan \* y4 Crosstabulation

		y4				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	3	4	4	11
		% within Lama_menggunakan	0.0%	27.3%	36.4%	36.4%	100.0%
		% within y4	0.0%	30.0%	10.8%	7.8%	11.0%
		% of Total	0.0%	3.0%	4.0%	4.0%	11.0%
	> 1 Tahun	Count	0	4	8	10	22
		% within Lama_menggunakan	0.0%	18.2%	36.4%	45.5%	100.0%
		% within y4	0.0%	40.0%	21.6%	19.6%	22.0%
		% of Total	0.0%	4.0%	8.0%	10.0%	22.0%
	3 Bulan - 6 Bulan	Count	2	2	14	19	37
		% within Lama_menggunakan	5.4%	5.4%	37.8%	51.4%	100.0%
		% within y4	100.0%	20.0%	37.8%	37.3%	37.0%
		% of Total	2.0%	2.0%	14.0%	19.0%	37.0%
6 Bulan - 1 Tahun	Count	0	1	11	18	30	
	% within Lama_menggunakan	0.0%	3.3%	36.7%	60.0%	100.0%	
	% within y4	0.0%	10.0%	29.7%	35.3%	30.0%	
	% of Total	0.0%	1.0%	11.0%	18.0%	30.0%	
Total	Count	2	10	37	51	100	
	% within Lama_menggunakan	2.0%	10.0%	37.0%	51.0%	100.0%	
	% within y4	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	10.0%	37.0%	51.0%	100.0%	

## Lama\_menggunakan \* y5 Crosstabulation

		y5				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	2	5	4	11
		% within Lama_menggunakan	0.0%	18.2%	45.5%	36.4%	100.0%
		% within y5	0.0%	20.0%	11.4%	8.9%	11.0%
		% of Total	0.0%	2.0%	5.0%	4.0%	11.0%
	> 1 Tahun	Count	0	4	8	10	22
		% within Lama_menggunakan	0.0%	18.2%	36.4%	45.5%	100.0%
		% within y5	0.0%	40.0%	18.2%	22.2%	22.0%
		% of Total	0.0%	4.0%	8.0%	10.0%	22.0%
	3 Bulan - 6 Bulan	Count	1	2	17	17	37
		% within Lama_menggunakan	2.7%	5.4%	45.9%	45.9%	100.0%
		% within y5	100.0%	20.0%	38.6%	37.8%	37.0%
		% of Total	1.0%	2.0%	17.0%	17.0%	37.0%
6 Bulan - 1 Tahun	Count	0	2	14	14	30	
	% within Lama_menggunakan	0.0%	6.7%	46.7%	46.7%	100.0%	
	% within y5	0.0%	20.0%	31.8%	31.1%	30.0%	
	% of Total	0.0%	2.0%	14.0%	14.0%	30.0%	
Total	Count	1	10	44	45	100	
	% within Lama_menggunakan	1.0%	10.0%	44.0%	45.0%	100.0%	
	% within y5	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	10.0%	44.0%	45.0%	100.0%	

## Lama\_menggunakan \* y6 Crosstabulation

		y6				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	1	6	4	11
		% within Lama_menggunakan	0.0%	9.1%	54.5%	36.4%	100.0%
		% within y6	0.0%	9.1%	14.0%	9.1%	11.0%
		% of Total	0.0%	1.0%	6.0%	4.0%	11.0%
	> 1 Tahun	Count	1	4	6	11	22
		% within Lama_menggunakan	4.5%	18.2%	27.3%	50.0%	100.0%
		% within y6	50.0%	36.4%	14.0%	25.0%	22.0%
		% of Total	1.0%	4.0%	6.0%	11.0%	22.0%
	3 Bulan - 6 Bulan	Count	1	3	15	18	37
		% within Lama_menggunakan	2.7%	8.1%	40.5%	48.6%	100.0%
		% within y6	50.0%	27.3%	34.9%	40.9%	37.0%
		% of Total	1.0%	3.0%	15.0%	18.0%	37.0%
6 Bulan - 1 Tahun	Count	0	3	16	11	30	
	% within Lama_menggunakan	0.0%	10.0%	53.3%	36.7%	100.0%	
	% within y6	0.0%	27.3%	37.2%	25.0%	30.0%	
	% of Total	0.0%	3.0%	16.0%	11.0%	30.0%	
Total	Count	2	11	43	44	100	
	% within Lama_menggunakan	2.0%	11.0%	43.0%	44.0%	100.0%	
	% within y6	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	11.0%	43.0%	44.0%	100.0%	

## Lama\_menggunakan \* y7 Crosstabulation

		y7				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	1	2	4	4	11
		% within Lama_menggunakan	9.1%	18.2%	36.4%	36.4%	100.0%
		% within y7	16.7%	22.2%	9.5%	9.3%	11.0%
		% of Total	1.0%	2.0%	4.0%	4.0%	11.0%
	> 1 Tahun	Count	3	3	6	10	22
		% within Lama_menggunakan	13.6%	13.6%	27.3%	45.5%	100.0%
		% within y7	50.0%	33.3%	14.3%	23.3%	22.0%
		% of Total	3.0%	3.0%	6.0%	10.0%	22.0%
	3 Bulan - 6 Bulan	Count	2	2	17	16	37
		% within Lama_menggunakan	5.4%	5.4%	45.9%	43.2%	100.0%
		% within y7	33.3%	22.2%	40.5%	37.2%	37.0%
		% of Total	2.0%	2.0%	17.0%	16.0%	37.0%
6 Bulan - 1 Tahun	Count	0	2	15	13	30	
	% within Lama_menggunakan	0.0%	6.7%	50.0%	43.3%	100.0%	
	% within y7	0.0%	22.2%	35.7%	30.2%	30.0%	
	% of Total	0.0%	2.0%	15.0%	13.0%	30.0%	
Total	Count	6	9	42	43	100	
	% within Lama_menggunakan	6.0%	9.0%	42.0%	43.0%	100.0%	
	% within y7	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	6.0%	9.0%	42.0%	43.0%	100.0%	

## Lama\_menggunakan \* y8 Crosstabulation

		y8					Total	
		Sangat Tidak Setuju	Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	1	2	5	3	11
		% within Lama_menggunakan	0.0%	9.1%	18.2%	45.5%	27.3%	100.0%
		% within y8	0.0%	50.0%	18.2%	11.6%	7.0%	11.0%
		% of Total	0.0%	1.0%	2.0%	5.0%	3.0%	11.0%
	> 1 Tahun	Count	0	1	5	7	9	22
		% within Lama_menggunakan	0.0%	4.5%	22.7%	31.8%	40.9%	100.0%
		% within y8	0.0%	50.0%	45.5%	16.3%	20.9%	22.0%
		% of Total	0.0%	1.0%	5.0%	7.0%	9.0%	22.0%
	3 Bulan - 6 Bulan	Count	1	0	1	16	19	37
		% within Lama_menggunakan	2.7%	0.0%	2.7%	43.2%	51.4%	100.0%
		% within y8	100.0%	0.0%	9.1%	37.2%	44.2%	37.0%
		% of Total	1.0%	0.0%	1.0%	16.0%	19.0%	37.0%
6 Bulan - 1 Tahun	Count	0	0	3	15	12	30	
	% within Lama_menggunakan	0.0%	0.0%	10.0%	50.0%	40.0%	100.0%	
	% within y8	0.0%	0.0%	27.3%	34.9%	27.9%	30.0%	
	% of Total	0.0%	0.0%	3.0%	15.0%	12.0%	30.0%	
Total	Count	1	2	11	43	43	100	
	% within Lama_menggunakan	1.0%	2.0%	11.0%	43.0%	43.0%	100.0%	
	% within y8	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	1.0%	2.0%	11.0%	43.0%	43.0%	100.0%	

## Lama\_menggunakan \* y9 Crosstabulation

			y9				Total
			Sangat Tidak Setuju	Tidak Setuju	Cukup Setuju	Setuju	
Lama_menggunakan < 3 Bulan	Count	0	0	1	6	4	11
	% within Lama_menggunakan	0.0%	0.0%	9.1%	54.5%	36.4%	100.0%
	% within y9	0.0%	0.0%	9.1%	19.4%	7.5%	11.0%
	% of Total	0.0%	0.0%	1.0%	6.0%	4.0%	11.0%
> 1 Tahun	Count	0	1	4	4	13	22
	% within Lama_menggunakan	0.0%	4.5%	18.2%	18.2%	59.1%	100.0%
	% within y9	0.0%	25.0%	36.4%	12.9%	24.5%	22.0%
	% of Total	0.0%	1.0%	4.0%	4.0%	13.0%	22.0%
3 Bulan - 6 Bulan	Count	1	2	3	14	17	37
	% within Lama_menggunakan	2.7%	5.4%	8.1%	37.8%	45.9%	100.0%
	% within y9	100.0%	50.0%	27.3%	45.2%	32.1%	37.0%
	% of Total	1.0%	2.0%	3.0%	14.0%	17.0%	37.0%
6 Bulan - 1 Tahun	Count	0	1	3	7	19	30
	% within Lama_menggunakan	0.0%	3.3%	10.0%	23.3%	63.3%	100.0%
	% within y9	0.0%	25.0%	27.3%	22.6%	35.8%	30.0%
	% of Total	0.0%	1.0%	3.0%	7.0%	19.0%	30.0%
Total	Count	1	4	11	31	53	100
	% within Lama_menggunakan	1.0%	4.0%	11.0%	31.0%	53.0%	100.0%
	% within y9	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	1.0%	4.0%	11.0%	31.0%	53.0%	100.0%

## Lama\_menggunakan \* y10 Crosstabulation

			y10				Total
			Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	
Lama_menggunakan < 3 Bulan	Count	0	2	6	3	11	
	% within Lama_menggunakan	0.0%	18.2%	54.5%	27.3%	100.0%	
	% within y10	0.0%	15.4%	15.8%	6.7%	11.0%	
	% of Total	0.0%	2.0%	6.0%	3.0%	11.0%	
> 1 Tahun	Count	1	6	4	11	22	
	% within Lama_menggunakan	4.5%	27.3%	18.2%	50.0%	100.0%	
	% within y10	25.0%	46.2%	10.5%	24.4%	22.0%	
	% of Total	1.0%	6.0%	4.0%	11.0%	22.0%	
3 Bulan - 6 Bulan	Count	3	3	16	15	37	
	% within Lama_menggunakan	8.1%	8.1%	43.2%	40.5%	100.0%	
	% within y10	75.0%	23.1%	42.1%	33.3%	37.0%	
	% of Total	3.0%	3.0%	16.0%	15.0%	37.0%	
6 Bulan - 1 Tahun	Count	0	2	12	16	30	
	% within Lama_menggunakan	0.0%	6.7%	40.0%	53.3%	100.0%	
	% within y10	0.0%	15.4%	31.6%	35.6%	30.0%	
	% of Total	0.0%	2.0%	12.0%	16.0%	30.0%	
Total	Count	4	13	38	45	100	
	% within Lama_menggunakan	4.0%	13.0%	38.0%	45.0%	100.0%	
	% within y10	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	4.0%	13.0%	38.0%	45.0%	100.0%	

## Lama\_menggunakan \* y11 Crosstabulation

		y11				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Lama_menggunakan	< 3 Bulan	Count	0	3	7	1	11
		% within Lama_menggunakan	0.0%	27.3%	63.6%	9.1%	100.0%
		% within y11	0.0%	23.1%	18.9%	2.1%	11.0%
		% of Total	0.0%	3.0%	7.0%	1.0%	11.0%
	> 1 Tahun	Count	0	6	5	11	22
		% within Lama_menggunakan	0.0%	27.3%	22.7%	50.0%	100.0%
		% within y11	0.0%	46.2%	13.5%	22.9%	22.0%
		% of Total	0.0%	6.0%	5.0%	11.0%	22.0%
	3 Bulan - 6 Bulan	Count	2	3	14	18	37
		% within Lama_menggunakan	5.4%	8.1%	37.8%	48.6%	100.0%
		% within y11	100.0%	23.1%	37.8%	37.5%	37.0%
		% of Total	2.0%	3.0%	14.0%	18.0%	37.0%
6 Bulan - 1 Tahun	Count	0	1	11	18	30	
	% within Lama_menggunakan	0.0%	3.3%	36.7%	60.0%	100.0%	
	% within y11	0.0%	7.7%	29.7%	37.5%	30.0%	
	% of Total	0.0%	1.0%	11.0%	18.0%	30.0%	
Total	Count	2	13	37	48	100	
	% within Lama_menggunakan	2.0%	13.0%	37.0%	48.0%	100.0%	
	% within y11	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	2.0%	13.0%	37.0%	48.0%	100.0%	

## Hasil Crosstab Pendapatan Usaha dan Peningkatan Pendapatan UMKM (Y)

## Pendapatan \* y1 Crosstabulation

		y1				Total	
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju		
Pendapatan	< Rp. 3000.000	Count	1	5	7	9	22
		% within Pendapatan	4.5%	22.7%	31.8%	40.9%	100.0%
		% within y1	33.3%	33.3%	17.5%	21.4%	22.0%
		% of Total	1.0%	5.0%	7.0%	9.0%	22.0%
	> 12.0000.000	Count	2	3	6	3	14
		% within Pendapatan	14.3%	21.4%	42.9%	21.4%	100.0%
		% within y1	66.7%	20.0%	15.0%	7.1%	14.0%
		% of Total	2.0%	3.0%	6.0%	3.0%	14.0%
	Rp. 3000.000 - 6000.000	Count	0	5	15	20	40
		% within Pendapatan	0.0%	12.5%	37.5%	50.0%	100.0%
		% within y1	0.0%	33.3%	37.5%	47.6%	40.0%
		% of Total	0.0%	5.0%	15.0%	20.0%	40.0%
RP. 6000.000 - 12.000.000	Count	0	2	12	10	24	
	% within Pendapatan	0.0%	8.3%	50.0%	41.7%	100.0%	
	% within y1	0.0%	13.3%	30.0%	23.8%	24.0%	
	% of Total	0.0%	2.0%	12.0%	10.0%	24.0%	
Total	Count	3	15	40	42	100	
	% within Pendapatan	3.0%	15.0%	40.0%	42.0%	100.0%	
	% within y1	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	3.0%	15.0%	40.0%	42.0%	100.0%	



## Pendapatan \* y2 Crosstabulation

		y2				
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
Pendapatan < Rp. 3000.000	Count	2	4	8	8	22
	% within Pendapatan	9.1%	18.2%	36.4%	36.4%	100.0%
	% within y2	100.0%	25.0%	19.5%	19.5%	22.0%
	% of Total	2.0%	4.0%	8.0%	8.0%	22.0%
> 12.0000.000	Count	0	6	3	5	14
	% within Pendapatan	0.0%	42.9%	21.4%	35.7%	100.0%
	% within y2	0.0%	37.5%	7.3%	12.2%	14.0%
	% of Total	0.0%	6.0%	3.0%	5.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	4	17	19	40
	% within Pendapatan	0.0%	10.0%	42.5%	47.5%	100.0%
	% within y2	0.0%	25.0%	41.5%	46.3%	40.0%
	% of Total	0.0%	4.0%	17.0%	19.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	2	13	9	24
	% within Pendapatan	0.0%	8.3%	54.2%	37.5%	100.0%
	% within y2	0.0%	12.5%	31.7%	22.0%	24.0%
	% of Total	0.0%	2.0%	13.0%	9.0%	24.0%
Total	Count	2	16	41	41	100
	% within Pendapatan	2.0%	16.0%	41.0%	41.0%	100.0%
	% within y2	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	2.0%	16.0%	41.0%	41.0%	100.0%

## Pendapatan \* y3 Crosstabulation

		y3				
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
Pendapatan < Rp. 3000.000	Count	2	4	7	9	22
	% within Pendapatan	9.1%	18.2%	31.8%	40.9%	100.0%
	% within y3	50.0%	33.3%	18.4%	19.6%	22.0%
	% of Total	2.0%	4.0%	7.0%	9.0%	22.0%
> 12.0000.000	Count	1	5	6	2	14
	% within Pendapatan	7.1%	35.7%	42.9%	14.3%	100.0%
	% within y3	25.0%	41.7%	15.8%	4.3%	14.0%
	% of Total	1.0%	5.0%	6.0%	2.0%	14.0%
Rp. 3000.000 - 6000.000	Count	1	2	14	23	40
	% within Pendapatan	2.5%	5.0%	35.0%	57.5%	100.0%
	% within y3	25.0%	16.7%	36.8%	50.0%	40.0%
	% of Total	1.0%	2.0%	14.0%	23.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	1	11	12	24
	% within Pendapatan	0.0%	4.2%	45.8%	50.0%	100.0%
	% within y3	0.0%	8.3%	28.9%	26.1%	24.0%
	% of Total	0.0%	1.0%	11.0%	12.0%	24.0%
Total	Count	4	12	38	46	100
	% within Pendapatan	4.0%	12.0%	38.0%	46.0%	100.0%
	% within y3	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	4.0%	12.0%	38.0%	46.0%	100.0%

## Pendapatan \* y4 Crosstabulation

		y4				Total
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	
Pendapatan < Rp. 3000.000	Count	1	4	7	10	22
	% within Pendapatan	4.5%	18.2%	31.8%	45.5%	100.0%
	% within y4	50.0%	40.0%	18.9%	19.6%	22.0%
	% of Total	1.0%	4.0%	7.0%	10.0%	22.0%
> 12.0000.000	Count	1	3	6	4	14
	% within Pendapatan	7.1%	21.4%	42.9%	28.6%	100.0%
	% within y4	50.0%	30.0%	16.2%	7.8%	14.0%
	% of Total	1.0%	3.0%	6.0%	4.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	3	17	20	40
	% within Pendapatan	0.0%	7.5%	42.5%	50.0%	100.0%
	% within y4	0.0%	30.0%	45.9%	39.2%	40.0%
	% of Total	0.0%	3.0%	17.0%	20.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	0	7	17	24
	% within Pendapatan	0.0%	0.0%	29.2%	70.8%	100.0%
	% within y4	0.0%	0.0%	18.9%	33.3%	24.0%
	% of Total	0.0%	0.0%	7.0%	17.0%	24.0%
Total	Count	2	10	37	51	100
	% within Pendapatan	2.0%	10.0%	37.0%	51.0%	100.0%
	% within y4	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	2.0%	10.0%	37.0%	51.0%	100.0%

## Pendapatan \* y5 Crosstabulation

		y5				Total
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	
Pendapatan < Rp. 3000.000	Count	0	3	11	8	22
	% within Pendapatan	0.0%	13.6%	50.0%	36.4%	100.0%
	% within y5	0.0%	30.0%	25.0%	17.8%	22.0%
	% of Total	0.0%	3.0%	11.0%	8.0%	22.0%
> 12.0000.000	Count	1	3	7	3	14
	% within Pendapatan	7.1%	21.4%	50.0%	21.4%	100.0%
	% within y5	100.0%	30.0%	15.9%	6.7%	14.0%
	% of Total	1.0%	3.0%	7.0%	3.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	4	13	23	40
	% within Pendapatan	0.0%	10.0%	32.5%	57.5%	100.0%
	% within y5	0.0%	40.0%	29.5%	51.1%	40.0%
	% of Total	0.0%	4.0%	13.0%	23.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	0	13	11	24
	% within Pendapatan	0.0%	0.0%	54.2%	45.8%	100.0%
	% within y5	0.0%	0.0%	29.5%	24.4%	24.0%
	% of Total	0.0%	0.0%	13.0%	11.0%	24.0%
Total	Count	1	10	44	45	100
	% within Pendapatan	1.0%	10.0%	44.0%	45.0%	100.0%
	% within y5	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	1.0%	10.0%	44.0%	45.0%	100.0%

## Pendapatan \* y6 Crosstabulation

		y6				
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
Pendapatan < Rp. 3000.000	Count	0	5	6	11	22
	% within Pendapatan	0.0%	22.7%	27.3%	50.0%	100.0%
	% within y6	0.0%	45.5%	14.0%	25.0%	22.0%
	% of Total	0.0%	5.0%	6.0%	11.0%	22.0%
> 12.0000.000	Count	2	2	7	3	14
	% within Pendapatan	14.3%	14.3%	50.0%	21.4%	100.0%
	% within y6	100.0%	18.2%	16.3%	6.8%	14.0%
	% of Total	2.0%	2.0%	7.0%	3.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	2	17	21	40
	% within Pendapatan	0.0%	5.0%	42.5%	52.5%	100.0%
	% within y6	0.0%	18.2%	39.5%	47.7%	40.0%
	% of Total	0.0%	2.0%	17.0%	21.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	2	13	9	24
	% within Pendapatan	0.0%	8.3%	54.2%	37.5%	100.0%
	% within y6	0.0%	18.2%	30.2%	20.5%	24.0%
	% of Total	0.0%	2.0%	13.0%	9.0%	24.0%
Total	Count	2	11	43	44	100
	% within Pendapatan	2.0%	11.0%	43.0%	44.0%	100.0%
	% within y6	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	2.0%	11.0%	43.0%	44.0%	100.0%

## Pendapatan \* y7 Crosstabulation

		y7				
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	Total
Pendapatan < Rp. 3000.000	Count	3	2	10	7	22
	% within Pendapatan	13.6%	9.1%	45.5%	31.8%	100.0%
	% within y7	50.0%	22.2%	23.8%	16.3%	22.0%
	% of Total	3.0%	2.0%	10.0%	7.0%	22.0%
> 12.0000.000	Count	2	3	5	4	14
	% within Pendapatan	14.3%	21.4%	35.7%	28.6%	100.0%
	% within y7	33.3%	33.3%	11.9%	9.3%	14.0%
	% of Total	2.0%	3.0%	5.0%	4.0%	14.0%
Rp. 3000.000 - 6000.000	Count	1	2	16	21	40
	% within Pendapatan	2.5%	5.0%	40.0%	52.5%	100.0%
	% within y7	16.7%	22.2%	38.1%	48.8%	40.0%
	% of Total	1.0%	2.0%	16.0%	21.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	2	11	11	24
	% within Pendapatan	0.0%	8.3%	45.8%	45.8%	100.0%
	% within y7	0.0%	22.2%	26.2%	25.6%	24.0%
	% of Total	0.0%	2.0%	11.0%	11.0%	24.0%
Total	Count	6	9	42	43	100
	% within Pendapatan	6.0%	9.0%	42.0%	43.0%	100.0%
	% within y7	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	6.0%	9.0%	42.0%	43.0%	100.0%

## Pendapatan \* y8 Crosstabulation

		y8					Total
		Sangat Tidak Setuju	Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	
Pendapatan < Rp. 3000.000	Count	0	1	2	12	7	22
	% within Pendapatan	0.0%	4.5%	9.1%	54.5%	31.8%	100.0%
	% within y8	0.0%	50.0%	18.2%	27.9%	16.3%	22.0%
	% of Total	0.0%	1.0%	2.0%	12.0%	7.0%	22.0%
> 12.0000.000	Count	1	1	2	8	2	14
	% within Pendapatan	7.1%	7.1%	14.3%	57.1%	14.3%	100.0%
	% within y8	100.0%	50.0%	18.2%	18.6%	4.7%	14.0%
	% of Total	1.0%	1.0%	2.0%	8.0%	2.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	0	5	16	19	40
	% within Pendapatan	0.0%	0.0%	12.5%	40.0%	47.5%	100.0%
	% within y8	0.0%	0.0%	45.5%	37.2%	44.2%	40.0%
	% of Total	0.0%	0.0%	5.0%	16.0%	19.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	0	2	7	15	24
	% within Pendapatan	0.0%	0.0%	8.3%	29.2%	62.5%	100.0%
	% within y8	0.0%	0.0%	18.2%	16.3%	34.9%	24.0%
	% of Total	0.0%	0.0%	2.0%	7.0%	15.0%	24.0%
Total	Count	1	2	11	43	43	100
	% within Pendapatan	1.0%	2.0%	11.0%	43.0%	43.0%	100.0%
	% within y8	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	1.0%	2.0%	11.0%	43.0%	43.0%	100.0%

## Pendapatan \* y9 Crosstabulation

		y9					Total
		Sangat Tidak Setuju	Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	
Pendapatan < Rp. 3000.000	Count	1	2	2	7	10	22
	% within Pendapatan	4.5%	9.1%	9.1%	31.8%	45.5%	100.0%
	% within y9	100.0%	50.0%	18.2%	22.6%	18.9%	22.0%
	% of Total	1.0%	2.0%	2.0%	7.0%	10.0%	22.0%
> 12.0000.000	Count	0	2	3	2	7	14
	% within Pendapatan	0.0%	14.3%	21.4%	14.3%	50.0%	100.0%
	% within y9	0.0%	50.0%	27.3%	6.5%	13.2%	14.0%
	% of Total	0.0%	2.0%	3.0%	2.0%	7.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	0	5	13	22	40
	% within Pendapatan	0.0%	0.0%	12.5%	32.5%	55.0%	100.0%
	% within y9	0.0%	0.0%	45.5%	41.9%	41.5%	40.0%
	% of Total	0.0%	0.0%	5.0%	13.0%	22.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	0	1	9	14	24
	% within Pendapatan	0.0%	0.0%	4.2%	37.5%	58.3%	100.0%
	% within y9	0.0%	0.0%	9.1%	29.0%	26.4%	24.0%
	% of Total	0.0%	0.0%	1.0%	9.0%	14.0%	24.0%
Total	Count	1	4	11	31	53	100
	% within Pendapatan	1.0%	4.0%	11.0%	31.0%	53.0%	100.0%
	% within y9	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	1.0%	4.0%	11.0%	31.0%	53.0%	100.0%

## Pendapatan \* y10 Crosstabulation

		y10				Total
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	
Pendapatan < Rp. 3000.000	Count	2	5	5	10	22
	% within Pendapatan	9.1%	22.7%	22.7%	45.5%	100.0%
	% within y10	50.0%	38.5%	13.2%	22.2%	22.0%
	% of Total	2.0%	5.0%	5.0%	10.0%	22.0%
> 12.0000.000	Count	2	3	3	6	14
	% within Pendapatan	14.3%	21.4%	21.4%	42.9%	100.0%
	% within y10	50.0%	23.1%	7.9%	13.3%	14.0%
	% of Total	2.0%	3.0%	3.0%	6.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	4	20	16	40
	% within Pendapatan	0.0%	10.0%	50.0%	40.0%	100.0%
	% within y10	0.0%	30.8%	52.6%	35.6%	40.0%
	% of Total	0.0%	4.0%	20.0%	16.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	1	10	13	24
	% within Pendapatan	0.0%	4.2%	41.7%	54.2%	100.0%
	% within y10	0.0%	7.7%	26.3%	28.9%	24.0%
	% of Total	0.0%	1.0%	10.0%	13.0%	24.0%
Total	Count	4	13	38	45	100
	% within Pendapatan	4.0%	13.0%	38.0%	45.0%	100.0%
	% within y10	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	4.0%	13.0%	38.0%	45.0%	100.0%

## Pendapatan \* y11 Crosstabulation

		y11				Total
		Tidak Setuju	Cukup Setuju	Setuju	Sangat Setuju	
Pendapatan < Rp. 3000.000	Count	1	6	6	9	22
	% within Pendapatan	4.5%	27.3%	27.3%	40.9%	100.0%
	% within y11	50.0%	46.2%	16.2%	18.8%	22.0%
	% of Total	1.0%	6.0%	6.0%	9.0%	22.0%
> 12.0000.000	Count	1	3	5	5	14
	% within Pendapatan	7.1%	21.4%	35.7%	35.7%	100.0%
	% within y11	50.0%	23.1%	13.5%	10.4%	14.0%
	% of Total	1.0%	3.0%	5.0%	5.0%	14.0%
Rp. 3000.000 - 6000.000	Count	0	3	14	23	40
	% within Pendapatan	0.0%	7.5%	35.0%	57.5%	100.0%
	% within y11	0.0%	23.1%	37.8%	47.9%	40.0%
	% of Total	0.0%	3.0%	14.0%	23.0%	40.0%
Rp. 6000.000 - 12.000.000	Count	0	1	12	11	24
	% within Pendapatan	0.0%	4.2%	50.0%	45.8%	100.0%
	% within y11	0.0%	7.7%	32.4%	22.9%	24.0%
	% of Total	0.0%	1.0%	12.0%	11.0%	24.0%
Total	Count	2	13	37	48	100
	% within Pendapatan	2.0%	13.0%	37.0%	48.0%	100.0%
	% within y11	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	2.0%	13.0%	37.0%	48.0%	100.0%

### Uji Korelasi Spearman

Correlations				
			Penggunaan QRIS	Pendapatan UMKM
Spearman's rho	Penggunaan QRIS	Correlation Coefficient	1.000	.664**
		Sig. (2-tailed)	.	.000
		N	100	100
	Pendapatan UMKM	Correlation Coefficient	.664**	1.000
		Sig. (2-tailed)	.000	.
		N	100	100
**. Correlation is significant at the 0.01 level (2-tailed).				



### Lampiran 3 Dokumentasi

#### Pengisian Kuesioner Langsung dengan beberapa UMKM pengguna QRIS







## Pengisian Kuesioner dengan membagikan kuesioner melalui *GoogleForm*

