

BAB V

KESIMPULAN DAN SARAN

5.1 Kesimpulan

Berdasarkan hasil analisis dan pembahasan mengenai hubungan penggunaan sistem pembayaran Quick Response Code Indonesia Standard (QRIS) terhadap peningkatan pendapatan usaha Ultra Mikro (UMi) di Daerah Istimewa Yogyakarta dapat ditarik kesimpulan bahwa tujuan penelitian ini telah tercapai.

Data yang diperoleh dan diolah secara kuantitatif telah menjelaskan tujuan penelitian yang pertama dimana ditemukan bahwa setelah adanya kebijakan MDR, para pelaku usaha Ultra Mikro (UMi) di DIY tetap merasakan akan adanya peningkatan pendapatan yang terjadi setelah menggunakan QRIS. Namun, berdasarkan temuan yang dilakukan secara kuantitatif diketahui bahwa walaupun mereka merasakan adanya peningkatan pendapatan yang dirasakan karena menggunakan QRIS, mereka tetap memilih untuk mengutamakan pembayaran secara tunai dibandingkan dengan pembayaran menggunakan QRIS karena para pelaku usaha Ultra Mikro (UMi) menggunakan penghasilan pada hari itu untuk modal yang cepat dalam usahanya.

5.2 Saran

Dari kesimpulan penelitian yang telah dipaparkan, beberapa saran diberikan kepada pihak terkait agar dapat meningkatkan penggunaan QRIS

dalam mendukung kegiatan usaha serta pendapatan usaha Ultra Mikro (UMi), di antaranya adalah:

1. Bagi UMKM di Daerah Istimewa Yogyakarta, penggunaan QRIS merupakan suatu inovasi digital yang dapat memberikan kemudahan dalam menjalankan usaha. Selain itu, kenaikan pendapatan menjadi salah satu manfaat yang dapat dirasakan oleh pelaku usaha. Oleh karena itu, dianjurkan untuk para pelaku usaha menggunakan QRIS dengan sebaik mungkin dan menggunakannya sebagai opsi utama pembayaran, bukan hanya sebagai opsi pembayaran kedua. Selain itu, para pelaku usaha yang menggunakan QRIS juga dapat menjadikan MDR sebagai salah satu biaya yang dibebankan pada perhitungan HPP sehingga tidak perlu memberikan biaya tambahan kepada pelanggan yang menggunakan QRIS dan tetap mendapatkan keuntungan tanpa melanggar peraturan yang ditetapkan oleh Bank Indonesia.
2. Bagi peneliti selanjutnya, disarankan dapat menambahkan variabel kemudahan sebagai variabel moderasi atau mediasi untuk lebih memberikan keakuratan penelitian serta mendapatkan hasil penelitian yang lebih mendalam. Serta dapat menggunakan objek penelitian yang lebih beragam dari kota dan daerah yang berbeda sebagai pembanding dan acuan penelitian yang lebih mendalam.

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LAMPIRAN

Lampiran 1. Pertanyaan Kuesioner

Diadopsi dari penelitian Annisa Sekar Berliana

➤ **Keterangan dari setiap jawaban responden:**

Berikan tanda centang (√) pada kolom pilihan yang sesuai dengan pendapat anda.

SS : Sangat Setuju

S : Setuju

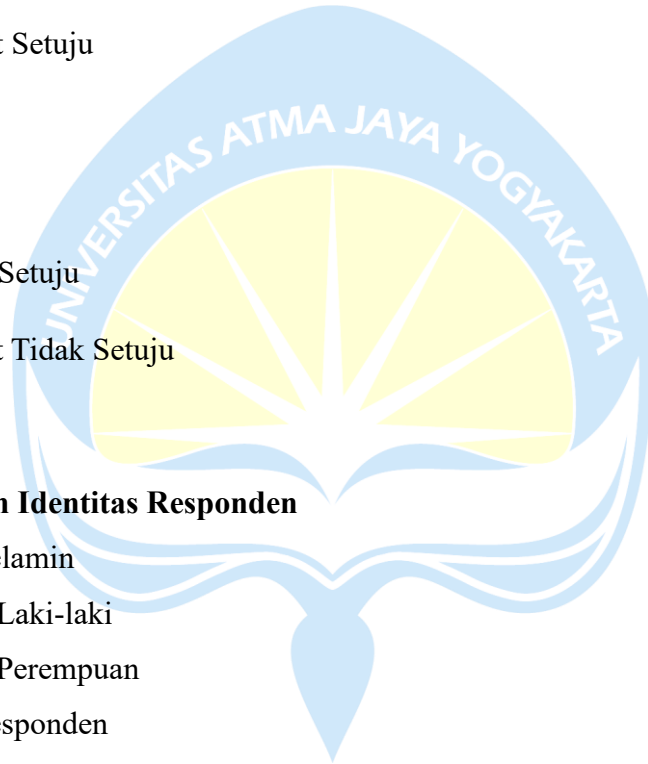
N : Netral

TS : Tidak Setuju

STS : Sangat Tidak Setuju

➤ **Pernyataan Identitas Responden**

1. Jenis kelamin
 - Laki-laki
 - Perempuan
2. Usia Responden
 - < 20 tahun
 - 20-30 tahun
 - 40-50 tahun
 - > 50 tahun
3. Bidang usaha yang dijalani
 - Kuliner
 - Perdagangan
 - Fashion
 - Jasa



- Lainnya _____
4. Lama usaha didirikan
 - < 1 tahun
 - 1-3 tahun
 - 4-5 tahun
 - 6-10 tahun
 - > 10 tahun
 5. Apakah menggunakan QRIS sebagai sistem pembayaran dalam usahanya?
 - Ya
 - Tidak
 6. Berapa lama menggunakan QRIS?
 - < 3 bulan
 - 3-6 bulan
 - 6-1 tahun
 - > 1 tahun
 7. Pendapatan usaha sebelum menggunakan QRIS
 - < Rp 3.000.000
 - Rp 3.000.000-Rp 6.000.000
 - Rp 6.000.000-Rp 12.000.000
 - > Rp 12.000.000
 8. Pendapatan usaha setelah menggunakan QRIS
 - < Rp 3.000.000
 - Rp 3.000.000-Rp 6.000.000
 - Rp 6.000.000-Rp 12.000.000
 - > Rp 12.000.000

➤ **Pernyataan Variabel Penggunaan QRIS**

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS

1.	Saya merasa pembayaran melalui QRIS mudah untuk dilakukan					
2.	Penggunaan QRIS dapat membantu UMi lebih mudah diakses oleh konsumen					
3.	Penggunaan QRIS memudahkan UMi dalam menerima semua jenis transaksi QR Code					
4.	Penggunaan QRIS dapat mempercepat proses transaksi pembayaran UMi					
5.	Penggunaan QRIS dapat memberikan keuntungan bagi UMi					
6.	Saya merasa adanya perkembangan usaha setelah menggunakan QRIS dalam bertransaksi					
7.	Usaha yang dijalankan lebih dikenal di Masyarakat setelah menggunakan QRIS					

➤ **Pernyataan Variabel Peningkatan pendapatan UMi**

No	Pernyataan	Jawaban Responden				
		STS	TS	N	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.	Penggunaan QRIS dapat meningkatkan laba usaha saya					



Lampiran 2. Pertanyaan Wawancara

Diadopsi dari penelitian Ayunda Azhari

1. Apakah Bapak/Ibu mengetahui tentang QRIS?
2. Apakah Bapak/Ibu menggunakan QRIS dalam transaksi bisnis? Jika ya, bisa dijelaskan lebih detail penggunaannya? Jika tidak, apakah berminat menggunakan QRIS?
3. Apakah QRIS berguna dalam mendukung bisnis Bapak/Ibu? Jika ya, mohon disebutkan dan dijelaskan apa saja kegunaannya? Jika tidak, mohon dijelaskan mengapa?
4. Apakah menurut Bapak/Ibu mudah menggunakan QRIS? Jika ya, mohon dapat di jelaskan. Jika tidak, mengapa? Mohon dapat dijelaskan
5. Apakah terdapat faktor-faktor yang kemungkinan dapat menghambat Bapak/Ibu menggunakan QRIS? Apakah terdapat faktor yang menjadi kendala dalam menggunakan QRIS?
6. Apakah pembeli pada saat melakukan pembayaran lebih dominan menggunakan pembayaran non-tunai yaitu penggunaan QRIS Bapak/Ibu? Atau lebih dominan melakukan pembayaran tunai?
7. Dengan adanya QRIS ini apakah Bapak/Ibu merasakan manfaat dalam menggunakan QRIS ini, seperti kemudahan dalam bertransaksi?
8. Apakah terdapat peningkatan penjualan sejak Bapak/Ibu menggunakan QRIS ini? Jika ada mohon disebutkan, jika tidak mengapa?

Lampiran 3. Hasil Olah Data

Uji Validitas

		Correlations							
		X1.1	X.2	X1.3	X1.4	X1.5	X1.6	X1.7	RatarataX
X1.1	Pearson Correlation	1	.980**	.938**	.855**	.726**	.655**	.672**	.897**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	32	32	32	32	32	32	32	32
X.2	Pearson Correlation	.980**	1	.880**	.835**	.696**	.661**	.680**	.872**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	32	32	32	32	32	32	32	32
X1.3	Pearson Correlation	.938**	.880**	1	.841**	.688**	.622**	.568**	.886**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.001	.000
	N	32	32	32	32	32	32	32	32
X1.4	Pearson Correlation	.855**	.835**	.841**	1	.777**	.689**	.650**	.857**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	32	32	32	32	32	32	32	32
X1.5	Pearson Correlation	.726**	.696**	.688**	.777**	1	.877**	.795**	.883**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	32	32	32	32	32	32	32	32
X1.6	Pearson Correlation	.655**	.661**	.622**	.689**	.877**	1	.719**	.789**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	32	32	32	32	32	32	32	32
X1.7	Pearson Correlation	.672**	.680**	.568**	.650**	.795**	.719**	1	.852**
	Sig. (2-tailed)	.000	.000	.001	.000	.000	.000		.000
	N	32	32	32	32	32	32	32	32
RatarataX	Pearson Correlation	.897**	.872**	.886**	.857**	.883**	.789**	.852**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	32	32	32	32	32	32	32	32

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

		Correlations							
		Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	Y1.6	RatarataY	
Y1.1	Pearson Correlation	1	.842**	.755**	.840**	.730**	.905**	.910**	
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	
	N	32	32	32	32	32	32	32	
Y1.2	Pearson Correlation	.842**	1	.779**	.834**	.737**	.755**	.903**	
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	
	N	32	32	32	32	32	32	32	
Y1.3	Pearson Correlation	.755**	.779**	1	.918**	.651**	.755**	.844**	
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	
	N	32	32	32	32	32	32	32	
Y1.4	Pearson Correlation	.840**	.834**	.918**	1	.748**	.785**	.928**	
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	
	N	32	32	32	32	32	32	32	
Y1.5	Pearson Correlation	.730**	.737**	.651**	.748**	1	.672**	.866**	
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	
	N	32	32	32	32	32	32	32	
Y1.6	Pearson Correlation	.905**	.755**	.755**	.785**	.672**	1	.853**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	
	N	32	32	32	32	32	32	32	
RatarataY	Pearson Correlation	.910**	.903**	.844**	.928**	.866**	.853**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		
	N	32	32	32	32	32	32	32	

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

Uji Reliabilitas

Variabel Penggunaan QRIS

Reliability Statistics

Cronbach's Alpha	N of Items
.953	7

Variabel Peningkatan Pendapatan

Reliability Statistics

Cronbach's Alpha	N of Items
.955	6

Uji Tabulasi Silang

Jenis_Kelamin * Usia Crosstabulation

			Usia				Total
			< 20 tahun	20-30 tahun	40-50 tahun	> 50 tahun	
Jenis_Kelamin	Laki-laki	Count	12	31	20	8	71
		% within Jenis_Kelamin	16.9%	43.7%	28.2%	11.3%	100.0%
		% within Usia	54.5%	47.7%	60.6%	66.7%	53.8%
		% of Total	9.1%	23.5%	15.2%	6.1%	53.8%
	Perempuan	Count	10	34	13	4	61
		% within Jenis_Kelamin	16.4%	55.7%	21.3%	6.6%	100.0%
		% within Usia	45.5%	52.3%	39.4%	33.3%	46.2%
		% of Total	7.6%	25.8%	9.8%	3.0%	46.2%
Total	Count	22	65	33	12	132	
	% within Jenis_Kelamin	16.7%	49.2%	25.0%	9.1%	100.0%	
	% within Usia	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	16.7%	49.2%	25.0%	9.1%	100.0%	

Bidang_Usaha * Lama_Usaha Crosstabulation

			Lama_Usaha					Total
			< 1 tahun	1-3 tahun	4-5 tahun	6-10 tahun	> 10 tahun	
Bidang_Usaha	Kuliner	Count	4	7	9	5	11	36
		% within Bidang_Usaha	11.1%	19.4%	25.0%	13.9%	30.6%	100.0%
		% within Lama_Usaha	57.1%	17.5%	25.0%	20.0%	45.8%	27.3%
		% of Total	3.0%	5.3%	6.8%	3.8%	8.3%	27.3%
	Perdagangan	Count	0	13	12	7	5	37
		% within Bidang_Usaha	0.0%	35.1%	32.4%	18.9%	13.5%	100.0%
		% within Lama_Usaha	0.0%	32.5%	33.3%	28.0%	20.8%	28.0%
		% of Total	0.0%	9.8%	9.1%	5.3%	3.8%	28.0%
	Fashion	Count	1	14	8	7	6	36
		% within Bidang_Usaha	2.8%	38.9%	22.2%	19.4%	16.7%	100.0%
		% within Lama_Usaha	14.3%	35.0%	22.2%	28.0%	25.0%	27.3%
		% of Total	0.8%	10.6%	6.1%	5.3%	4.5%	27.3%
	Jasa	Count	2	5	6	5	2	20
		% within Bidang_Usaha	10.0%	25.0%	30.0%	25.0%	10.0%	100.0%
		% within Lama_Usaha	28.6%	12.5%	16.7%	20.0%	8.3%	15.2%
		% of Total	1.5%	3.8%	4.5%	3.8%	1.5%	15.2%
Lainnya	Count	0	1	1	1	0	3	
	% within Bidang_Usaha	0.0%	33.3%	33.3%	33.3%	0.0%	100.0%	
	% within Lama_Usaha	0.0%	2.5%	2.8%	4.0%	0.0%	2.3%	
	% of Total	0.0%	0.8%	0.8%	0.8%	0.0%	2.3%	
Total	Count	7	40	36	25	24	132	
	% within Bidang_Usaha	5.3%	30.3%	27.3%	18.9%	18.2%	100.0%	
	% within Lama_Usaha	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	5.3%	30.3%	27.3%	18.9%	18.2%	100.0%	



Bidang_Usaha * Pendapatan_Sebelum_QRIS Crosstabulation

		Pendapatan_Sebelum_QRIS					
		< Rp 3.000.000	Rp 3.000.000 - Rp 6.000.000	Rp 6.000.000 - Rp 12.000.000	> Rp 12.000.000	Total	
Bidang_Usaha	Kuliner	Count	12	14	9	1	36
		% within Bidang_Usaha	33.3%	38.9%	25.0%	2.8%	100.0%
		% within Pendapatan_Sebelum_Q RIS	30.8%	27.5%	22.5%	50.0%	27.3%
		% of Total	9.1%	10.6%	6.8%	0.8%	27.3%
	Perdagangan	Count	7	15	15	0	37
		% within Bidang_Usaha	18.9%	40.5%	40.5%	0.0%	100.0%
		% within Pendapatan_Sebelum_Q RIS	17.9%	29.4%	37.5%	0.0%	28.0%
		% of Total	5.3%	11.4%	11.4%	0.0%	28.0%
	Fashion	Count	14	9	12	1	36
		% within Bidang_Usaha	38.9%	25.0%	33.3%	2.8%	100.0%
		% within Pendapatan_Sebelum_Q RIS	35.9%	17.6%	30.0%	50.0%	27.3%
		% of Total	10.6%	6.8%	9.1%	0.8%	27.3%
	Jasa	Count	4	12	4	0	20
		% within Bidang_Usaha	20.0%	60.0%	20.0%	0.0%	100.0%
		% within Pendapatan_Sebelum_Q RIS	10.3%	23.5%	10.0%	0.0%	15.2%
		% of Total	3.0%	9.1%	3.0%	0.0%	15.2%
Lainnya	Count	2	1	0	0	3	
	% within Bidang_Usaha	66.7%	33.3%	0.0%	0.0%	100.0%	
	% within Pendapatan_Sebelum_Q RIS	5.1%	2.0%	0.0%	0.0%	2.3%	
	% of Total	1.5%	0.8%	0.0%	0.0%	2.3%	
Total	Count	39	51	40	2	132	
	% within Bidang_Usaha	29.5%	38.6%	30.3%	1.5%	100.0%	
	% within Pendapatan_Sebelum_Q RIS	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	29.5%	38.6%	30.3%	1.5%	100.0%	



Bidang_Usaha * Y1.1 Crosstabulation

			Y1.1					Total
			STS	TS	N	S	SS	
Bidang_Usaha	Kuliner	Count	11	4	3	14	4	36
		% within Bidang_Usaha	30.6%	11.1%	8.3%	38.9%	11.1%	100.0%
		% within Y1.1	34.4%	14.3%	30.0%	37.8%	16.0%	27.3%
		% of Total	8.3%	3.0%	2.3%	10.6%	3.0%	27.3%
	Perdagangan	Count	12	7	0	10	8	37
		% within Bidang_Usaha	32.4%	18.9%	0.0%	27.0%	21.6%	100.0%
		% within Y1.1	37.5%	25.0%	0.0%	27.0%	32.0%	28.0%
		% of Total	9.1%	5.3%	0.0%	7.6%	6.1%	28.0%
	Fashion	Count	5	10	6	9	6	36
		% within Bidang_Usaha	13.9%	27.8%	16.7%	25.0%	16.7%	100.0%
		% within Y1.1	15.6%	35.7%	60.0%	24.3%	24.0%	27.3%
		% of Total	3.8%	7.6%	4.5%	6.8%	4.5%	27.3%
	Jasa	Count	4	5	0	4	7	20
		% within Bidang_Usaha	20.0%	25.0%	0.0%	20.0%	35.0%	100.0%
		% within Y1.1	12.5%	17.9%	0.0%	10.8%	28.0%	15.2%
		% of Total	3.0%	3.8%	0.0%	3.0%	5.3%	15.2%
Lainnya	Count	0	2	1	0	0	3	
	% within Bidang_Usaha	0.0%	66.7%	33.3%	0.0%	0.0%	100.0%	
	% within Y1.1	0.0%	7.1%	10.0%	0.0%	0.0%	2.3%	
	% of Total	0.0%	1.5%	0.8%	0.0%	0.0%	2.3%	
Total	Count	32	28	10	37	25	132	
	% within Bidang_Usaha	24.2%	21.2%	7.6%	28.0%	18.9%	100.0%	
	% within Y1.1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	24.2%	21.2%	7.6%	28.0%	18.9%	100.0%	

Bidang_Usaha * Y1.2 Crosstabulation

			Y1.2					Total
			STS	TS	N	S	SS	
Bidang_Usaha	Kuliner	Count	8	7	3	7	11	36
		% within Bidang_Usaha	22.2%	19.4%	8.3%	19.4%	30.6%	100.0%
		% within Y1.2	26.7%	22.6%	30.0%	24.1%	34.4%	27.3%
		% of Total	6.1%	5.3%	2.3%	5.3%	8.3%	27.3%
	Perdagangan	Count	8	11	0	11	7	37
		% within Bidang_Usaha	21.6%	29.7%	0.0%	29.7%	18.9%	100.0%
		% within Y1.2	26.7%	35.5%	0.0%	37.9%	21.9%	28.0%
		% of Total	6.1%	8.3%	0.0%	8.3%	5.3%	28.0%
	Fashion	Count	9	7	6	7	7	36
		% within Bidang_Usaha	25.0%	19.4%	16.7%	19.4%	19.4%	100.0%
		% within Y1.2	30.0%	22.6%	60.0%	24.1%	21.9%	27.3%
		% of Total	6.8%	5.3%	4.5%	5.3%	5.3%	27.3%
	Jasa	Count	5	4	0	4	7	20
		% within Bidang_Usaha	25.0%	20.0%	0.0%	20.0%	35.0%	100.0%
		% within Y1.2	16.7%	12.9%	0.0%	13.8%	21.9%	15.2%
		% of Total	3.8%	3.0%	0.0%	3.0%	5.3%	15.2%
Lainnya	Count	0	2	1	0	0	3	
	% within Bidang_Usaha	0.0%	66.7%	33.3%	0.0%	0.0%	100.0%	
	% within Y1.2	0.0%	6.5%	10.0%	0.0%	0.0%	2.3%	
	% of Total	0.0%	1.5%	0.8%	0.0%	0.0%	2.3%	
Total	Count	30	31	10	29	32	132	
	% within Bidang_Usaha	22.7%	23.5%	7.6%	22.0%	24.2%	100.0%	
	% within Y1.2	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	22.7%	23.5%	7.6%	22.0%	24.2%	100.0%	

Bidang_Usaha * Y1.3 Crosstabulation

			Y1.3					Total
			STS	TS	N	S	SS	
Bidang_Usaha	Kuliner	Count	9	6	3	10	8	36
		% within Bidang_Usaha	25.0%	16.7%	8.3%	27.8%	22.2%	100.0%
		% within Y1.3	22.5%	27.3%	42.9%	25.6%	33.3%	27.3%
		% of Total	6.8%	4.5%	2.3%	7.6%	6.1%	27.3%
	Perdagangan	Count	14	5	0	9	9	37
		% within Bidang_Usaha	37.8%	13.5%	0.0%	24.3%	24.3%	100.0%
		% within Y1.3	35.0%	22.7%	0.0%	23.1%	37.5%	28.0%
		% of Total	10.6%	3.8%	0.0%	6.8%	6.8%	28.0%
	Fashion	Count	9	8	3	11	5	36
		% within Bidang_Usaha	25.0%	22.2%	8.3%	30.6%	13.9%	100.0%
		% within Y1.3	22.5%	36.4%	42.9%	28.2%	20.8%	27.3%
		% of Total	6.8%	6.1%	2.3%	8.3%	3.8%	27.3%
	Jasa	Count	8	1	0	9	2	20
		% within Bidang_Usaha	40.0%	5.0%	0.0%	45.0%	10.0%	100.0%
		% within Y1.3	20.0%	4.5%	0.0%	23.1%	8.3%	15.2%
		% of Total	6.1%	0.8%	0.0%	6.8%	1.5%	15.2%
	Lainnya	Count	0	2	1	0	0	3
		% within Bidang_Usaha	0.0%	66.7%	33.3%	0.0%	0.0%	100.0%
% within Y1.3		0.0%	9.1%	14.3%	0.0%	0.0%	2.3%	
% of Total		0.0%	1.5%	0.8%	0.0%	0.0%	2.3%	
Total	Count	40	22	7	39	24	132	
	% within Bidang_Usaha	30.3%	16.7%	5.3%	29.5%	18.2%	100.0%	
	% within Y1.3	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	30.3%	16.7%	5.3%	29.5%	18.2%	100.0%	

Bidang_Usaha * Y1.4 Crosstabulation

			Y1.4					Total
			STS	TS	N	S	SS	
Bidang_Usaha	Kuliner	Count	5	10	2	10	9	36
		% within Bidang_Usaha	13.9%	27.8%	5.6%	27.8%	25.0%	100.0%
		% within Y1.4	33.3%	21.7%	28.6%	35.7%	25.0%	27.3%
		% of Total	3.8%	7.6%	1.5%	7.6%	6.8%	27.3%
	Perdagangan	Count	3	16	0	6	12	37
		% within Bidang_Usaha	8.1%	43.2%	0.0%	16.2%	32.4%	100.0%
		% within Y1.4	20.0%	34.8%	0.0%	21.4%	33.3%	28.0%
		% of Total	2.3%	12.1%	0.0%	4.5%	9.1%	28.0%
	Fashion	Count	4	12	4	10	6	36
		% within Bidang_Usaha	11.1%	33.3%	11.1%	27.8%	16.7%	100.0%
		% within Y1.4	26.7%	26.1%	57.1%	35.7%	16.7%	27.3%
		% of Total	3.0%	9.1%	3.0%	7.6%	4.5%	27.3%
	Jasa	Count	3	6	0	2	9	20
		% within Bidang_Usaha	15.0%	30.0%	0.0%	10.0%	45.0%	100.0%
		% within Y1.4	20.0%	13.0%	0.0%	7.1%	25.0%	15.2%
		% of Total	2.3%	4.5%	0.0%	1.5%	6.8%	15.2%
	Lainnya	Count	0	2	1	0	0	3
		% within Bidang_Usaha	0.0%	66.7%	33.3%	0.0%	0.0%	100.0%
% within Y1.4		0.0%	4.3%	14.3%	0.0%	0.0%	2.3%	
% of Total		0.0%	1.5%	0.8%	0.0%	0.0%	2.3%	
Total	Count	15	46	7	28	36	132	
	% within Bidang_Usaha	11.4%	34.8%	5.3%	21.2%	27.3%	100.0%	
	% within Y1.4	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	11.4%	34.8%	5.3%	21.2%	27.3%	100.0%	

Bidang_Usaha * Y1.5 Crosstabulation

			Y1.5					Total
			STS	TS	N	S	SS	
Bidang_Usaha	Kuliner	Count	5	10	0	15	6	36
		% within Bidang_Usaha	13.9%	27.8%	0.0%	41.7%	16.7%	100.0%
		% within Y1.5	27.8%	24.4%	0.0%	42.9%	17.6%	27.3%
		% of Total	3.8%	7.6%	0.0%	11.4%	4.5%	27.3%
	Perdagangan	Count	6	13	0	9	9	37
		% within Bidang_Usaha	16.2%	35.1%	0.0%	24.3%	24.3%	100.0%
		% within Y1.5	33.3%	31.7%	0.0%	25.7%	26.5%	28.0%
		% of Total	4.5%	9.8%	0.0%	6.8%	6.8%	28.0%
	Fashion	Count	3	12	4	8	9	36
		% within Bidang_Usaha	8.3%	33.3%	11.1%	22.2%	25.0%	100.0%
		% within Y1.5	16.7%	29.3%	100.0%	22.9%	26.5%	27.3%
		% of Total	2.3%	9.1%	3.0%	6.1%	6.8%	27.3%
	Jasa	Count	4	5	0	2	9	20
		% within Bidang_Usaha	20.0%	25.0%	0.0%	10.0%	45.0%	100.0%
		% within Y1.5	22.2%	12.2%	0.0%	5.7%	26.5%	15.2%
		% of Total	3.0%	3.8%	0.0%	1.5%	6.8%	15.2%
	Lainnya	Count	0	1	0	1	1	3
		% within Bidang_Usaha	0.0%	33.3%	0.0%	33.3%	33.3%	100.0%
% within Y1.5		0.0%	2.4%	0.0%	2.9%	2.9%	2.3%	
% of Total		0.0%	0.8%	0.0%	0.8%	0.8%	2.3%	
Total	Count	18	41	4	35	34	132	
	% within Bidang_Usaha	13.6%	31.1%	3.0%	26.5%	25.8%	100.0%	
	% within Y1.5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	13.6%	31.1%	3.0%	26.5%	25.8%	100.0%	

Bidang_Usaha * Y1.6 Crosstabulation

			Y1.6					Total
			STS	TS	N	S	SS	
Bidang_Usaha	Kuliner	Count	7	9	1	14	5	36
		% within Bidang_Usaha	19.4%	25.0%	2.8%	38.9%	13.9%	100.0%
		% within Y1.6	24.1%	27.3%	14.3%	37.8%	19.2%	27.3%
		% of Total	5.3%	6.8%	0.8%	10.6%	3.8%	27.3%
	Perdagangan	Count	9	10	0	8	10	37
		% within Bidang_Usaha	24.3%	27.0%	0.0%	21.6%	27.0%	100.0%
		% within Y1.6	31.0%	30.3%	0.0%	21.6%	38.5%	28.0%
		% of Total	6.8%	7.6%	0.0%	6.1%	7.6%	28.0%
	Fashion	Count	7	8	6	8	7	36
		% within Bidang_Usaha	19.4%	22.2%	16.7%	22.2%	19.4%	100.0%
		% within Y1.6	24.1%	24.2%	85.7%	21.6%	26.9%	27.3%
		% of Total	5.3%	6.1%	4.5%	6.1%	5.3%	27.3%
	Jasa	Count	6	3	0	7	4	20
		% within Bidang_Usaha	30.0%	15.0%	0.0%	35.0%	20.0%	100.0%
		% within Y1.6	20.7%	9.1%	0.0%	18.9%	15.4%	15.2%
		% of Total	4.5%	2.3%	0.0%	5.3%	3.0%	15.2%
	Lainnya	Count	0	3	0	0	0	3
		% within Bidang_Usaha	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
% within Y1.6		0.0%	9.1%	0.0%	0.0%	0.0%	2.3%	
% of Total		0.0%	2.3%	0.0%	0.0%	0.0%	2.3%	
Total	Count	29	33	7	37	26	132	
	% within Bidang_Usaha	22.0%	25.0%	5.3%	28.0%	19.7%	100.0%	
	% within Y1.6	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	22.0%	25.0%	5.3%	28.0%	19.7%	100.0%	

Lama_Menggunakan_QRIS * Y1.1 Crosstabulation

			Y1.1				Total	
			STS	TS	N	S		SS
Lama_Menggunakan_QRIS	< 3 bulan	Count	7	6	0	2	4	19
		% within Lama_Menggunakan_QRIS	36.8%	31.6%	0.0%	10.5%	21.1%	100.0%
		% within Y1.1	21.9%	21.4%	0.0%	5.4%	16.0%	14.4%
		% of Total	5.3%	4.5%	0.0%	1.5%	3.0%	14.4%
	3-6 bulan	Count	12	4	1	11	7	35
		% within Lama_Menggunakan_QRIS	34.3%	11.4%	2.9%	31.4%	20.0%	100.0%
		% within Y1.1	37.5%	14.3%	10.0%	29.7%	28.0%	26.5%
		% of Total	9.1%	3.0%	0.8%	8.3%	5.3%	26.5%
	6 bulan - 1 tahun	Count	7	12	4	13	8	44
		% within Lama_Menggunakan_QRIS	15.9%	27.3%	9.1%	29.5%	18.2%	100.0%
		% within Y1.1	21.9%	42.9%	40.0%	35.1%	32.0%	33.3%
		% of Total	5.3%	9.1%	3.0%	9.8%	6.1%	33.3%
	> 1 tahun	Count	6	6	5	11	6	34
		% within Lama_Menggunakan_QRIS	17.6%	17.6%	14.7%	32.4%	17.6%	100.0%
		% within Y1.1	18.8%	21.4%	50.0%	29.7%	24.0%	25.8%
		% of Total	4.5%	4.5%	3.8%	8.3%	4.5%	25.8%
Total	Count	32	28	10	37	25	132	
	% within Lama_Menggunakan_QRIS	24.2%	21.2%	7.6%	28.0%	18.9%	100.0%	
	% within Y1.1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	24.2%	21.2%	7.6%	28.0%	18.9%	100.0%	

Lama_Menggunakan_QRIS * Y1.2 Crosstabulation

			Y1.2				Total	
			STS	TS	N	S		SS
Lama_Menggunakan_QRIS	< 3 bulan	Count	6	7	0	5	1	19
		% within Lama_Menggunakan_QRIS	31.6%	36.8%	0.0%	26.3%	5.3%	100.0%
		% within Y1.2	20.0%	22.6%	0.0%	17.2%	3.1%	14.4%
		% of Total	4.5%	5.3%	0.0%	3.8%	0.8%	14.4%
	3-6 bulan	Count	7	9	1	7	11	35
		% within Lama_Menggunakan_QRIS	20.0%	25.7%	2.9%	20.0%	31.4%	100.0%
		% within Y1.2	23.3%	29.0%	10.0%	24.1%	34.4%	26.5%
		% of Total	5.3%	6.8%	0.8%	5.3%	8.3%	26.5%
	6 bulan - 1 tahun	Count	12	8	3	7	14	44
		% within Lama_Menggunakan_QRIS	27.3%	18.2%	6.8%	15.9%	31.8%	100.0%
		% within Y1.2	40.0%	25.8%	30.0%	24.1%	43.8%	33.3%
		% of Total	9.1%	6.1%	2.3%	5.3%	10.6%	33.3%
	> 1 tahun	Count	5	7	6	10	6	34
		% within Lama_Menggunakan_QRIS	14.7%	20.6%	17.6%	29.4%	17.6%	100.0%
		% within Y1.2	16.7%	22.6%	60.0%	34.5%	18.8%	25.8%
		% of Total	3.8%	5.3%	4.5%	7.6%	4.5%	25.8%
Total	Count	30	31	10	29	32	132	
	% within Lama_Menggunakan_QRIS	22.7%	23.5%	7.6%	22.0%	24.2%	100.0%	
	% within Y1.2	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	22.7%	23.5%	7.6%	22.0%	24.2%	100.0%	

Lama_Menggunakan_QRIS * Y1.3 Crosstabulation

			Y1.3				Total	
			STS	TS	N	S		SS
Lama_Menggunakan_QRIS	< 3 bulan	Count	6	7	1	3	2	19
		% within Lama_Menggunakan_QRIS	31.6%	36.8%	5.3%	15.8%	10.5%	100.0%
		% within Y1.3	15.0%	31.8%	14.3%	7.7%	8.3%	14.4%
		% of Total	4.5%	5.3%	0.8%	2.3%	1.5%	14.4%
	3-6 bulan	Count	13	3	1	10	8	35
		% within Lama_Menggunakan_QRIS	37.1%	8.6%	2.9%	28.6%	22.9%	100.0%
		% within Y1.3	32.5%	13.6%	14.3%	25.6%	33.3%	26.5%
		% of Total	9.8%	2.3%	0.8%	7.6%	6.1%	26.5%
	6 bulan - 1 tahun	Count	14	6	0	16	8	44
		% within Lama_Menggunakan_QRIS	31.8%	13.6%	0.0%	36.4%	18.2%	100.0%
		% within Y1.3	35.0%	27.3%	0.0%	41.0%	33.3%	33.3%
		% of Total	10.6%	4.5%	0.0%	12.1%	6.1%	33.3%
	> 1 tahun	Count	7	6	5	10	6	34
		% within Lama_Menggunakan_QRIS	20.6%	17.6%	14.7%	29.4%	17.6%	100.0%
		% within Y1.3	17.5%	27.3%	71.4%	25.6%	25.0%	25.8%
		% of Total	5.3%	4.5%	3.8%	7.6%	4.5%	25.8%
Total	Count	40	22	7	39	24	132	
	% within Lama_Menggunakan_QRIS	30.3%	16.7%	5.3%	29.5%	18.2%	100.0%	
	% within Y1.3	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	30.3%	16.7%	5.3%	29.5%	18.2%	100.0%	



Lama_Menggunakan_QRIS * Y1.4 Crosstabulation

			Y1.4				Total	
			STS	TS	N	S		SS
Lama_Menggunakan_QRIS	< 3 bulan	Count	4	9	1	2	3	19
		% within Lama_Menggunakan_QRIS	21.1%	47.4%	5.3%	10.5%	15.8%	100.0%
		% within Y1.4	26.7%	19.6%	14.3%	7.1%	8.3%	14.4%
		% of Total	3.0%	6.8%	0.8%	1.5%	2.3%	14.4%
	3-6 bulan	Count	3	13	0	4	15	35
		% within Lama_Menggunakan_QRIS	8.6%	37.1%	0.0%	11.4%	42.9%	100.0%
		% within Y1.4	20.0%	28.3%	0.0%	14.3%	41.7%	26.5%
		% of Total	2.3%	9.8%	0.0%	3.0%	11.4%	26.5%
	6 bulan - 1 tahun	Count	6	14	0	12	12	44
		% within Lama_Menggunakan_QRIS	13.6%	31.8%	0.0%	27.3%	27.3%	100.0%
		% within Y1.4	40.0%	30.4%	0.0%	42.9%	33.3%	33.3%
		% of Total	4.5%	10.6%	0.0%	9.1%	9.1%	33.3%
	> 1 tahun	Count	2	10	6	10	6	34
		% within Lama_Menggunakan_QRIS	5.9%	29.4%	17.6%	29.4%	17.6%	100.0%
		% within Y1.4	13.3%	21.7%	85.7%	35.7%	16.7%	25.8%
		% of Total	1.5%	7.6%	4.5%	7.6%	4.5%	25.8%
Total	Count	15	46	7	28	36	132	
	% within Lama_Menggunakan_QRIS	11.4%	34.8%	5.3%	21.2%	27.3%	100.0%	
	% within Y1.4	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	11.4%	34.8%	5.3%	21.2%	27.3%	100.0%	

Lama_Menggunakan_QRIS * Y1.5 Crosstabulation

			STS	TS	Y1.5		Total	
					N	S	SS	
Lama_Menggunakan_QRIS	< 3 bulan	Count	2	11	0	2	4	19
		% within Lama_Menggunakan_QRIS	10.5%	57.9%	0.0%	10.5%	21.1%	100.0%
		% within Y1.5	11.1%	26.8%	0.0%	5.7%	11.8%	14.4%
		% of Total	1.5%	8.3%	0.0%	1.5%	3.0%	14.4%
	3-6 bulan	Count	7	9	0	6	13	35
		% within Lama_Menggunakan_QRIS	20.0%	25.7%	0.0%	17.1%	37.1%	100.0%
		% within Y1.5	38.9%	22.0%	0.0%	17.1%	38.2%	26.5%
		% of Total	5.3%	6.8%	0.0%	4.5%	9.8%	26.5%
	6 bulan - 1 tahun	Count	7	13	1	16	7	44
		% within Lama_Menggunakan_QRIS	15.9%	29.5%	2.3%	36.4%	15.9%	100.0%
		% within Y1.5	38.9%	31.7%	25.0%	45.7%	20.6%	33.3%
		% of Total	5.3%	9.8%	0.8%	12.1%	5.3%	33.3%
	> 1 tahun	Count	2	8	3	11	10	34
		% within Lama_Menggunakan_QRIS	5.9%	23.5%	8.8%	32.4%	29.4%	100.0%
		% within Y1.5	11.1%	19.5%	75.0%	31.4%	29.4%	25.8%
% of Total		1.5%	6.1%	2.3%	8.3%	7.6%	25.8%	
Total	Count	18	41	4	35	34	132	
	% within Lama_Menggunakan_QRIS	13.6%	31.1%	3.0%	26.5%	25.8%	100.0%	
	% within Y1.5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	13.6%	31.1%	3.0%	26.5%	25.8%	100.0%	

Lama_Menggunakan_QRIS * Y1.6 Crosstabulation

			STS	TS	Y1.6		Total	
					N	S	SS	
Lama_Menggunakan_QRIS	< 3 bulan	Count	6	7	0	2	4	19
		% within Lama_Menggunakan_QRIS	31.6%	36.8%	0.0%	10.5%	21.1%	100.0%
		% within Y1.6	20.7%	21.2%	0.0%	5.4%	15.4%	14.4%
		% of Total	4.5%	5.3%	0.0%	1.5%	3.0%	14.4%
	3-6 bulan	Count	9	7	1	9	9	35
		% within Lama_Menggunakan_QRIS	25.7%	20.0%	2.9%	25.7%	25.7%	100.0%
		% within Y1.6	31.0%	21.2%	14.3%	24.3%	34.6%	26.5%
		% of Total	6.8%	5.3%	0.8%	6.8%	6.8%	26.5%
	6 bulan - 1 tahun	Count	10	10	2	14	8	44
		% within Lama_Menggunakan_QRIS	22.7%	22.7%	4.5%	31.8%	18.2%	100.0%
		% within Y1.6	34.5%	30.3%	28.6%	37.8%	30.8%	33.3%
		% of Total	7.6%	7.6%	1.5%	10.6%	6.1%	33.3%
	> 1 tahun	Count	4	9	4	12	5	34
		% within Lama_Menggunakan_QRIS	11.8%	26.5%	11.8%	35.3%	14.7%	100.0%
		% within Y1.6	13.8%	27.3%	57.1%	32.4%	19.2%	25.8%
% of Total		3.0%	6.8%	3.0%	9.1%	3.8%	25.8%	
Total	Count	29	33	7	37	26	132	
	% within Lama_Menggunakan_QRIS	22.0%	25.0%	5.3%	28.0%	19.7%	100.0%	
	% within Y1.6	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	22.0%	25.0%	5.3%	28.0%	19.7%	100.0%	

Pendapatan_Setelah_QRIS * Y1.1 Crosstabulation

			Y1.1					Total
			STS	TS	N	S	SS	
Pendapatan_Setelah_QRIS	< Rp 3.000.000	Count	3	8	3	7	2	23
		% within Pendapatan_Setelah_QRIS	13.0%	34.8%	13.0%	30.4%	8.7%	100.0%
		% within Y1.1	9.4%	28.6%	30.0%	18.9%	8.0%	17.4%
		% of Total	2.3%	6.1%	2.3%	5.3%	1.5%	17.4%
	Rp 3.000.000 - Rp 6.000.000	Count	17	10	3	15	5	50
		% within Pendapatan_Setelah_QRIS	34.0%	20.0%	6.0%	30.0%	10.0%	100.0%
		% within Y1.1	53.1%	35.7%	30.0%	40.5%	20.0%	37.9%
		% of Total	12.9%	7.6%	2.3%	11.4%	3.8%	37.9%
	Rp 6.000.000 - Rp 12.000.000	Count	11	9	4	13	15	52
		% within Pendapatan_Setelah_QRIS	21.2%	17.3%	7.7%	25.0%	28.8%	100.0%
		% within Y1.1	34.4%	32.1%	40.0%	35.1%	60.0%	39.4%
		% of Total	8.3%	6.8%	3.0%	9.8%	11.4%	39.4%
> Rp 12.000.000	Count	1	1	0	2	3	7	
	% within Pendapatan_Setelah_QRIS	14.3%	14.3%	0.0%	28.6%	42.9%	100.0%	
	% within Y1.1	3.1%	3.6%	0.0%	5.4%	12.0%	5.3%	
	% of Total	0.8%	0.8%	0.0%	1.5%	2.3%	5.3%	
Total	Count	32	28	10	37	25	132	
	% within Pendapatan_Setelah_QRIS	24.2%	21.2%	7.6%	28.0%	18.9%	100.0%	
	% within Y1.1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	24.2%	21.2%	7.6%	28.0%	18.9%	100.0%	

Pendapatan_Setelah_QRIS * Y1.2 Crosstabulation

			Y1.2					Total
			STS	TS	N	S	SS	
Pendapatan_Setelah_QRIS	< Rp 3.000.000	Count	3	9	4	4	3	23
		% within Pendapatan_Setelah_QRIS	13.0%	39.1%	17.4%	17.4%	13.0%	100.0%
		% within Y1.2	10.0%	29.0%	40.0%	13.8%	9.4%	17.4%
		% of Total	2.3%	6.8%	3.0%	3.0%	2.3%	17.4%
	Rp 3.000.000 - Rp 6.000.000	Count	12	15	3	9	11	50
		% within Pendapatan_Setelah_QRIS	24.0%	30.0%	6.0%	18.0%	22.0%	100.0%
		% within Y1.2	40.0%	48.4%	30.0%	31.0%	34.4%	37.9%
		% of Total	9.1%	11.4%	2.3%	6.8%	8.3%	37.9%
	Rp 6.000.000 - Rp 12.000.000	Count	15	5	3	12	17	52
		% within Pendapatan_Setelah_QRIS	28.8%	9.6%	5.8%	23.1%	32.7%	100.0%
		% within Y1.2	50.0%	16.1%	30.0%	41.4%	53.1%	39.4%
		% of Total	11.4%	3.8%	2.3%	9.1%	12.9%	39.4%
> Rp 12.000.000	Count	0	2	0	4	1	7	
	% within Pendapatan_Setelah_QRIS	0.0%	28.6%	0.0%	57.1%	14.3%	100.0%	
	% within Y1.2	0.0%	6.5%	0.0%	13.8%	3.1%	5.3%	
	% of Total	0.0%	1.5%	0.0%	3.0%	0.8%	5.3%	
Total	Count	30	31	10	29	32	132	
	% within Pendapatan_Setelah_QRIS	22.7%	23.5%	7.6%	22.0%	24.2%	100.0%	
	% within Y1.2	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	22.7%	23.5%	7.6%	22.0%	24.2%	100.0%	

Pendapatan_Setelah_QRIS * Y1.3 Crosstabulation

		Y1.3					Total	
		STS	TS	N	S	SS		
Pendapatan_Setelah_QRIS	< Rp 3.000.000	Count	3	9	1	7	3	23
		% within Pendapatan_Setelah_QRIS	13.0%	39.1%	4.3%	30.4%	13.0%	100.0%
		% within Y1.3	7.5%	40.9%	14.3%	17.9%	12.5%	17.4%
		% of Total	2.3%	6.8%	0.8%	5.3%	2.3%	17.4%
	Rp 3.000.000 - Rp 6.000.000	Count	20	7	3	11	9	50
		% within Pendapatan_Setelah_QRIS	40.0%	14.0%	6.0%	22.0%	18.0%	100.0%
		% within Y1.3	50.0%	31.8%	42.9%	28.2%	37.5%	37.9%
		% of Total	15.2%	5.3%	2.3%	8.3%	6.8%	37.9%
	Rp 6.000.000 - Rp 12.000.000	Count	15	6	3	19	9	52
		% within Pendapatan_Setelah_QRIS	28.8%	11.5%	5.8%	36.5%	17.3%	100.0%
		% within Y1.3	37.5%	27.3%	42.9%	48.7%	37.5%	39.4%
		% of Total	11.4%	4.5%	2.3%	14.4%	6.8%	39.4%
> Rp 12.000.000	Count	2	0	0	2	3	7	
	% within Pendapatan_Setelah_QRIS	28.6%	0.0%	0.0%	28.6%	42.9%	100.0%	
	% within Y1.3	5.0%	0.0%	0.0%	5.1%	12.5%	5.3%	
	% of Total	1.5%	0.0%	0.0%	1.5%	2.3%	5.3%	
Total	Count	40	22	7	39	24	132	
	% within Pendapatan_Setelah_QRIS	30.3%	16.7%	5.3%	29.5%	18.2%	100.0%	
	% within Y1.3	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	30.3%	16.7%	5.3%	29.5%	18.2%	100.0%	

Pendapatan_Setelah_QRIS * Y1.4 Crosstabulation

		Y1.4					Total	
		STS	TS	N	S	SS		
Pendapatan_Setelah_QRIS	< Rp 3.000.000	Count	2	10	1	8	2	23
		% within Pendapatan_Setelah_QRIS	8.7%	43.5%	4.3%	34.8%	8.7%	100.0%
		% within Y1.4	13.3%	21.7%	14.3%	28.6%	5.6%	17.4%
		% of Total	1.5%	7.6%	0.8%	6.1%	1.5%	17.4%
	Rp 3.000.000 - Rp 6.000.000	Count	9	18	3	6	14	50
		% within Pendapatan_Setelah_QRIS	18.0%	36.0%	6.0%	12.0%	28.0%	100.0%
		% within Y1.4	60.0%	39.1%	42.9%	21.4%	38.9%	37.9%
		% of Total	6.8%	13.6%	2.3%	4.5%	10.6%	37.9%
	Rp 6.000.000 - Rp 12.000.000	Count	3	17	3	10	19	52
		% within Pendapatan_Setelah_QRIS	5.8%	32.7%	5.8%	19.2%	36.5%	100.0%
		% within Y1.4	20.0%	37.0%	42.9%	35.7%	52.8%	39.4%
		% of Total	2.3%	12.9%	2.3%	7.6%	14.4%	39.4%
> Rp 12.000.000	Count	1	1	0	4	1	7	
	% within Pendapatan_Setelah_QRIS	14.3%	14.3%	0.0%	57.1%	14.3%	100.0%	
	% within Y1.4	6.7%	2.2%	0.0%	14.3%	2.8%	5.3%	
	% of Total	0.8%	0.8%	0.0%	3.0%	0.8%	5.3%	
Total	Count	15	46	7	28	36	132	
	% within Pendapatan_Setelah_QRIS	11.4%	34.8%	5.3%	21.2%	27.3%	100.0%	
	% within Y1.4	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	11.4%	34.8%	5.3%	21.2%	27.3%	100.0%	

Pendapatan_Setelah_QRIS ^ Y1.5 Crosstabulation

			Y1.5					Total
			STS	TS	N	S	SS	
Pendapatan_Setelah_QRIS	< Rp 3.000.000	Count	1	9	3	7	3	23
		% within Pendapatan_Setelah_QRIS	4.3%	39.1%	13.0%	30.4%	13.0%	100.0%
		% within Y1.5	5.6%	22.0%	75.0%	20.0%	8.8%	17.4%
		% of Total	0.8%	6.8%	2.3%	5.3%	2.3%	17.4%
	Rp 3.000.000 - Rp 6.000.000	Count	9	18	1	11	11	50
		% within Pendapatan_Setelah_QRIS	18.0%	36.0%	2.0%	22.0%	22.0%	100.0%
		% within Y1.5	50.0%	43.9%	25.0%	31.4%	32.4%	37.9%
		% of Total	6.8%	13.6%	0.8%	8.3%	8.3%	37.9%
	Rp 6.000.000 - Rp 12.000.000	Count	7	13	0	14	18	52
		% within Pendapatan_Setelah_QRIS	13.5%	25.0%	0.0%	26.9%	34.6%	100.0%
		% within Y1.5	38.9%	31.7%	0.0%	40.0%	52.9%	39.4%
		% of Total	5.3%	9.8%	0.0%	10.6%	13.6%	39.4%
> Rp 12.000.000	Count	1	1	0	3	2	7	
	% within Pendapatan_Setelah_QRIS	14.3%	14.3%	0.0%	42.9%	28.6%	100.0%	
	% within Y1.5	5.6%	2.4%	0.0%	8.6%	5.9%	5.3%	
	% of Total	0.8%	0.8%	0.0%	2.3%	1.5%	5.3%	
Total	Count	18	41	4	35	34	132	
	% within Pendapatan_Setelah_QRIS	13.6%	31.1%	3.0%	26.5%	25.8%	100.0%	
	% within Y1.5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	13.6%	31.1%	3.0%	26.5%	25.8%	100.0%	

Pendapatan_Setelah_QRIS ^ Y1.6 Crosstabulation

			Y1.6					Total
			STS	TS	N	S	SS	
Pendapatan_Setelah_QRIS	< Rp 3.000.000	Count	3	8	3	8	1	23
		% within Pendapatan_Setelah_QRIS	13.0%	34.8%	13.0%	34.8%	4.3%	100.0%
		% within Y1.6	10.3%	24.2%	42.9%	21.6%	3.8%	17.4%
		% of Total	2.3%	6.1%	2.3%	6.1%	0.8%	17.4%
	Rp 3.000.000 - Rp 6.000.000	Count	12	16	1	11	10	50
		% within Pendapatan_Setelah_QRIS	24.0%	32.0%	2.0%	22.0%	20.0%	100.0%
		% within Y1.6	41.4%	48.5%	14.3%	29.7%	38.5%	37.9%
		% of Total	9.1%	12.1%	0.8%	8.3%	7.6%	37.9%
	Rp 6.000.000 - Rp 12.000.000	Count	14	7	3	15	13	52
		% within Pendapatan_Setelah_QRIS	26.9%	13.5%	5.8%	28.8%	25.0%	100.0%
		% within Y1.6	48.3%	21.2%	42.9%	40.5%	50.0%	39.4%
		% of Total	10.6%	5.3%	2.3%	11.4%	9.8%	39.4%
> Rp 12.000.000	Count	0	2	0	3	2	7	
	% within Pendapatan_Setelah_QRIS	0.0%	28.6%	0.0%	42.9%	28.6%	100.0%	
	% within Y1.6	0.0%	6.1%	0.0%	8.1%	7.7%	5.3%	
	% of Total	0.0%	1.5%	0.0%	2.3%	1.5%	5.3%	
Total	Count	29	33	7	37	26	132	
	% within Pendapatan_Setelah_QRIS	22.0%	25.0%	5.3%	28.0%	19.7%	100.0%	
	% within Y1.6	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	22.0%	25.0%	5.3%	28.0%	19.7%	100.0%	

Uji Korelasi Spearman

Correlations

			Penggunaan_QRIS	Pendapatan_UMKM
Spearman's rho	Penggunaan_QRIS	Correlation Coefficient	1.000	.832**
		Sig. (2-tailed)	.	.000
		N	132	132
	Pendapatan_UMKM	Correlation Coefficient	.832**	1.000
		Sig. (2-tailed)	.000	.
		N	132	132

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



Lampiran 4. Dokumentasi

- Wawancara dan Pengisian Data Kuesioner Secara Langsung



○ Pengisian dan Penyebaran Data Kuesioner Secara Online

