

BAB VI

KESIMPULAN

6.1 Kesimpulan

Penelitian ini berhasil mengajukan model empiris alternatif untuk memprediksi niat pedagang dalam mengadopsi QRIS sebagai pembayaran seluler menggunakan kerangka MTAM dengan menambahkan faktor-faktor yang relevan. Penelitian ini mengungkapkan bahwa faktor yang paling signifikan mempengaruhi secara positif niat pedagang adalah kebergunaan (*Mobile Usefulness*) dan pengaruh sosial (*Social Influence*), sedangkan faktor yang paling signifikan mempengaruhi secara negatif niat pedagang adalah inersia (*Inertia*). Menariknya faktor-faktor seperti kemudahan penggunaan (*Mobile Ease of Use*), keunggulan relatif (*Relative Advantage*) dan biaya (*Perceived Cost*) tidak memiliki pengaruh terhadap niat pedagang untuk menggunakan atau tidak menggunakan QRIS sebagai metode pembayaran digital. Selain itu berdasarkan hasil dari penelitian ini terdapat beberapa saran maupun rekomendasi yang dapat dimanfaatkan oleh Dinas Koperasi dan UMKM DIY guna meningkatkan adopsi dan penerimaan QRIS di kalangan pedagang yang dapat dilihat pada Tabel 5.19.

Hasil korelasi profil responden menunjukkan bahwa meskipun kekuatannya di temukan lemah namun semakin tua usia responden, semakin rendah persepsi mereka terhadap kemudahan penggunaan (*Mobile Ease of Use*), biaya (*Perceived Cost*), dan niat untuk menggunakan (*Behavioral Intention*) QRIS. Sementara itu, tingkat pendidikan menunjukkan bahwa semakin tinggi pendidikan seseorang, semakin positif persepsi mereka terhadap kebergunaan (*Mobile Usefulness*), kemudahan penggunaan (*Mobile Ease of Use*), serta kecenderungan untuk lebih proaktif terhadap perubahan tanpa terlalu memperhatikan opini atau persepsi orang lain (*Social Influence*) meskipun kekuatannya di temukan lemah dan hasil pengujian faktor moderasi menunjukan bahwa pengaruh sosial (*Social Influence*) memiliki dampak yang lebih besar pada laki-laki dibandingkan perempuan dalam mengambil keputusan untuk mengadopsi QRIS sebagai metode pembayaran digital.

6.2 Saran

Salah satu keterbatasan dalam penelitian ini adalah penggunaan MTAM sebagai kerangka teori, yang hanya dapat mengevaluasi pedagang yang sudah mengadopsi QRIS, sehingga sulit untuk mengukur niat pedagang yang belum pernah menggunakannya. Oleh karena itu, penelitian selanjutnya disarankan untuk menggunakan teori alternatif yang dapat menangkap respons dari pedagang yang belum mengadopsi QRIS. Selain itu, disarankan untuk memasukkan edukasi sebagai faktor moderasi, mengingat hasil korelasi profil responden dalam penelitian ini menunjukkan bahwa tingkat pendidikan berpotensi mempengaruhi penerimaan teknologi. Keterbatasan lainnya adalah ukuran sampel yang relatif kecil dan hanya mencakup wilayah provinsi Daerah Istimewa Yogyakarta, sehingga hasil penelitian ini belum dapat digeneralisasikan ke wilayah lain di Indonesia. Untuk itu, studi selanjutnya dapat dilakukan dengan pendekatan lintas budaya dan diterapkan di wilayah geografis lain yang memiliki karakteristik budaya dan masyarakat yang serupa.

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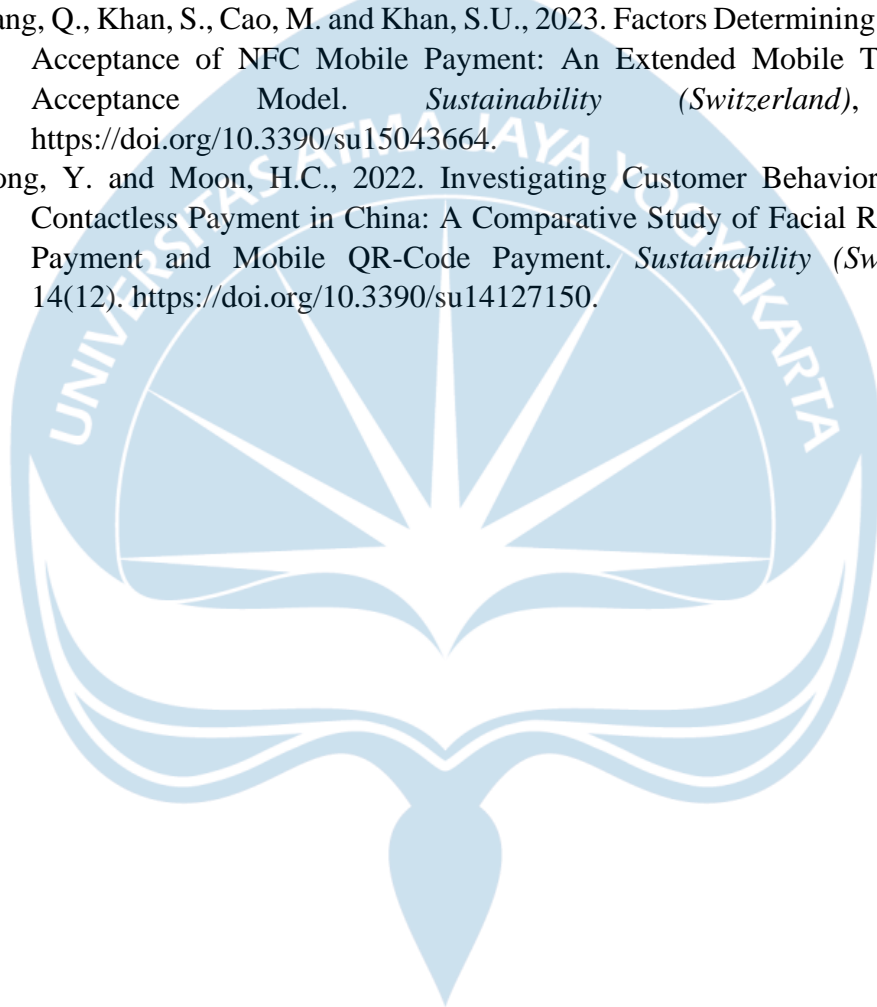
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JADWAL PENELITIAN

No	Timeline	Kegiatan								
		Identifikasi Masalah	Studi Literatur	Pengembangan Model	Pengumpulan Data	Persiapan Data	Analisis	Publikasi	Laporan Thesis	Ujian Pendadaran
1	May-24	1	✓	✓	.					
		2	✓	✓	.					
		3	✓	✓	.					
		4	.	✓	✓					
2	Jun-24	1		.	✓					
		2		.	✓					
		3		.	✓					
		4			✓					
3	Jul-24	1			.					
		2			.	✓				
		3			.	✓				
		4			.	✓				
4	Aug-24	1			.	✓				
		2			.	✓				
		3			.	✓				
		4				✓				

5	Sep-24	1			.	✓			
		2			.	✓	✓		
		3			.		✓	✓	✓
		4			.		✓	✓	✓
5	Oct-24	1			.	✓	✓	✓	
		2			.	✓	✓	✓	
		3			.		✓	✓	✓
		4			.		✓	✓	✓
6	Nov-24	1			.		✓	✓	
		2			.		✓	✓	
		3			.		✓	✓	
		4			.		✓	✓	
7	Dec-24	1			.		✓	✓	
		2							✓
		3							
		4							

LAMPIRAN



Lampiran 1 – Dokumentasi Pilot Project



Lampiran 2 – List Pertanyaan

Section 1 of 2

Penggunaan QRIS sebagai pembayaran digital di Indonesia

B I U  

QRIS (Quick Response Code Indonesian Standard) adalah standar kode QR yang dikembangkan oleh Bank Indonesia untuk memfasilitasi pembayaran digital yang mudah, cepat, dan aman. QRIS memungkinkan pedagang dan konsumen menggunakan satu kode QR untuk berbagai aplikasi pembayaran digital, sehingga mengurangi kebutuhan akan berbagai kode dari penyedia layanan pembayaran yang berbeda. Dengan QRIS, pedagang UMKM dan konsumen dapat melakukan transaksi tanpa uang tunai dengan lebih efisien, meningkatkan inklusi keuangan dan mendorong adopsi teknologi digital dalam ekosistem ekonomi Indonesia.

Penelitian ini bertujuan untuk memahami faktor-faktor yang mempengaruhi niat pedagang UMKM di Indonesia dalam mengadopsi QRIS sebagai metode pembayaran digital. Melalui penelitian ini, diharapkan dapat diidentifikasi manfaat, tantangan, serta hambatan yang dihadapi oleh pedagang UMKM dalam penggunaan QRIS, sehingga dapat memberikan wawasan yang lebih baik bagi pemangku kepentingan untuk meningkatkan adopsi dan efektivitas QRIS dalam mendukung perkembangan UMKM di Indonesia.

Pengisian kuisisioner ini bersifat sukarela dan hanya membutuhkan waktu sekitar 5-10 menit dalam pengisiannya. Partisipasi Anda akan sangat membantu dalam memahami manfaat dan tantangan penerapan QRIS di berbagai sektor. Terima kasih atas waktu dan kontribusi Anda!

Jika ada pertanyaan terkait penelitian ini, silakan hubungi melalui email iandamping14@gmail.com.

Atas perhatiannya, saya ucapkan terima kasih.

Catatan:
Data responden yang dikumpulkan melalui kuisisioner ini hanya akan digunakan untuk kepentingan penelitian.

Jenis Kelamin*

Laki-Laki

Perempuan

Umur*

< 19

20 - 29

30 - 39

40 - 49

> 50

Pendidikan Terakhir *

- SD
- SMP
- SMA
- Diploma
- Sarjana
- Magister
- Doktor

Jenis Usaha *

- Makanan & Minuman
- Jasa
- Perdagangan
- Kerajinan & Industri Kreatif
- Fashion & Kecantikan
- Other...

Section 2 of 2

Petunjuk Pengisian



Silakan isi formulir ini dengan memberikan penilaian Anda terhadap setiap pernyataan yang disediakan. Gunakan skala berikut untuk menilai tingkat persetujuan Anda:

- Sangat Tidak Setuju: Beri bobot 1
 - Tidak Setuju: Beri bobot 2
 - Cukup: Beri bobot 3
 - Setuju: Beri bobot 4
 - Sangat Setuju: Beri bobot 5
- Contoh:

Jika Anda sangat tidak setuju dengan pernyataan, pilih 1.
Jika Anda sangat setuju dengan pernyataan, pilih 5.
Harap berikan jawaban yang sesuai dengan pendapat dan pengalaman pribadi Anda. Terima kasih atas partisipasi Anda!

Manfaat yang dirasakan ketika menggunakan QRIS

Description (optional)

Menggunakan QRIS sangat bermanfaat bagi bisnis saya sehari-hari. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

QRIS membuat pembayaran jadi lebih mudah dan cepat. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Menggunakan QRIS akan lebih menguntungkan. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Menggunakan QRIS meningkatkan produktivitas saya *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Kemudahan yang dirasakan ketika menggunakan QRIS

Description (optional)

Belajar menggunakan QRIS sepertinya mudah bagi saya *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Sepertinya QRIS mudah dimengerti. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Menurut saya QRIS mudah digunakan. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Keunggulan yang dirasakan terhadap QRIS

Description (optional)

...

Menerima pembayaran melalui QRIS membantu saya mengatasi masalah uang kembalian. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Menggunakan QRIS mengurangi risiko pencurian. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Lebih cepat dan aman menggunakan QRIS *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Potongan dan biaya yang di rasakan ketika menggunakan QRIS

Description (optional)

Menurut saya potongan transaksi (MDR) menggunakan QRIS tinggi. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Menurut saya biaya penarikan (*admin settlement*) menggunakan QRIS tinggi *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

⋮

Secara keseluruhan, saya percaya menggunakan QRIS akan memberikan biaya dan potongan yang signifikan. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Kenyamanan menggunakan uang tunai

Description (optional)

Saya merasa lebih nyaman untuk terus menggunakan uang tunai daripada mengganti ke metode pembayaran QRIS. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Saya sudah terbiasa dengan uang tunai dan akan terus menggunakannya. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Saya sudah nyaman dengan metode pembayaran saya saat ini dan tidak perlu mengubahnya. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Pengaruh sosial ketika ingin menggunakan QRIS

Description (optional)

⋮

Saya akan menggunakan QRIS jika orang-orang yang penting bagi saya berpendapat bahwa saya harus menggunakannya. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

Saya akan menggunakan QRIS jika banyak pedagang lain menggunakannya. *

	1	2	3	4	5	
Sangat Tidak Setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat Setuju

⋮

Saya akan menggunakan QRIS jika layanan ini banyak digunakan masyarakat. *

1 2 3 4 5

Sangat Tidak Setuju Sangat Setuju

Niat menggunakan QRIS dalam waktu dekat

Description (optional)

Kemungkinan besar saya akan menggunakan QRIS dalam waktu dekat. *

1 2 3 4 5

Sangat Tidak Setuju Sangat Setuju

Saya bermaksud menggunakan QRIS untuk menerima pembayaran di masa mendatang. *

1 2 3 4 5

Sangat Tidak Setuju Sangat Setuju

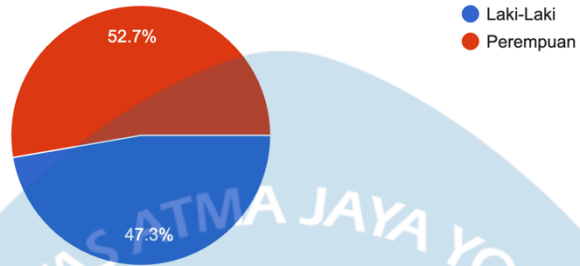
Saya berencana menggunakan QRIS untuk menerima pembayaran saya. *

1 2 3 4 5

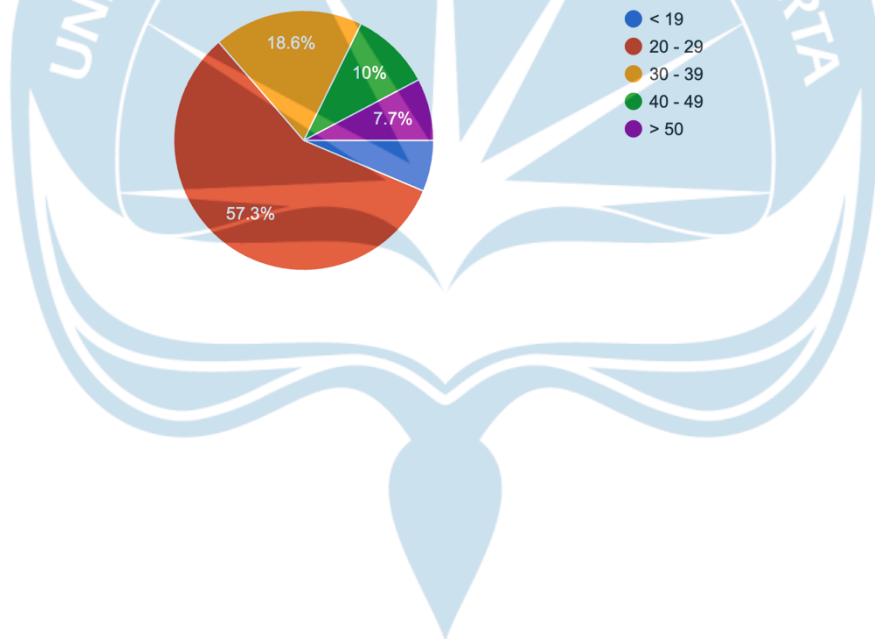
Sangat Tidak Setuju Sangat Setuju

Lampiran 3 – Data Respondend

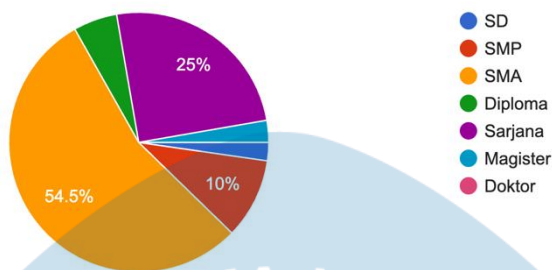
Jenis Kelamin
220 responses



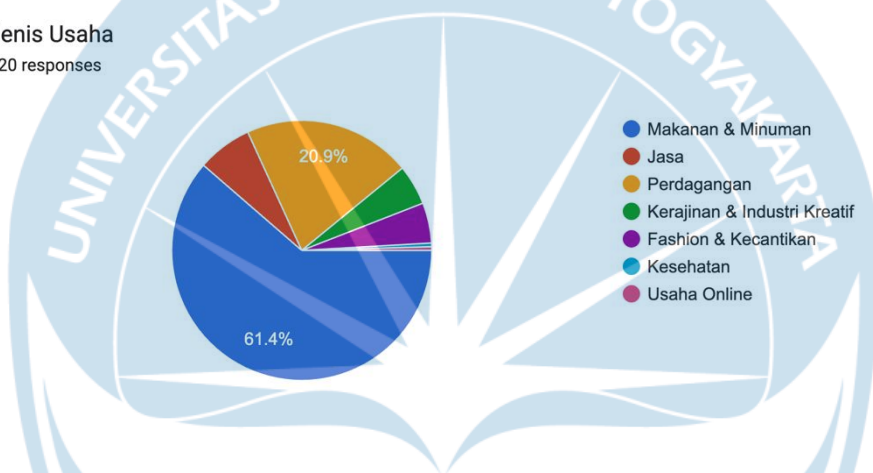
Umur
220 responses



Pendidikan Terakhir
220 responses



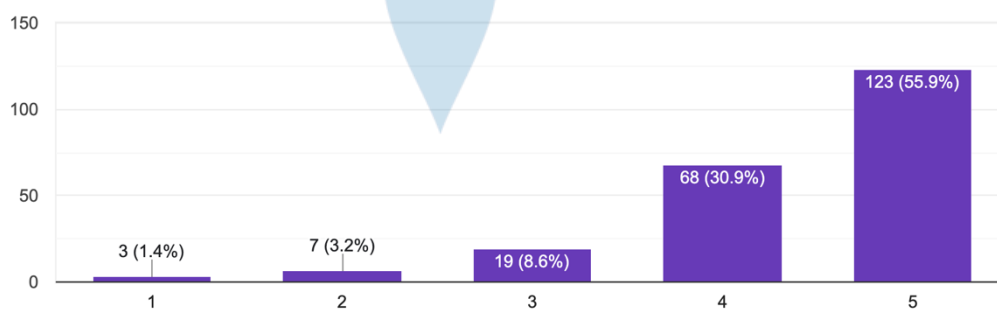
Jenis Usaha
220 responses



Lampiran 4 – Data Jawaban

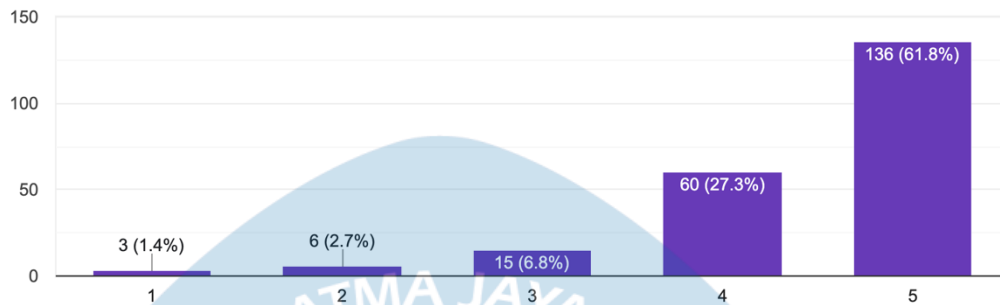
Jawaban Mobile Usefulness

Menggunakan QRIS sangat bermanfaat bagi bisnis saya sehari-hari.
220 responses



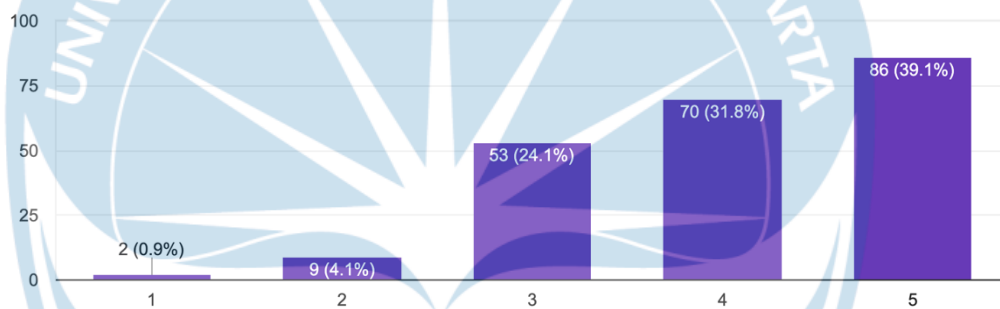
QRIS membuat pembayaran jadi lebih mudah dan cepat.

220 responses



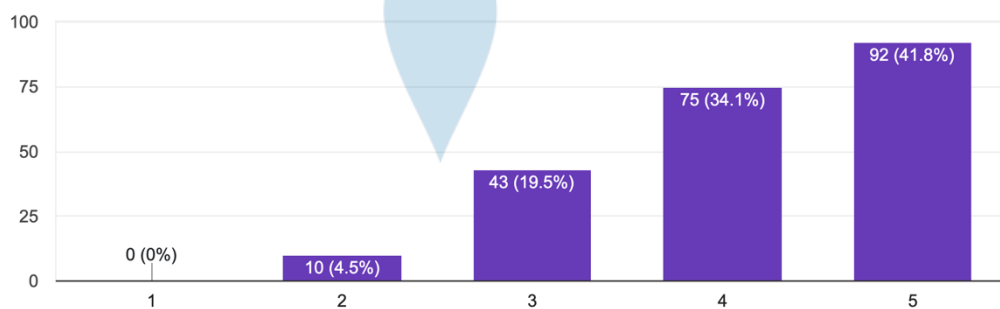
Menggunakan QRIS akan lebih menguntungkan.

220 responses



Menggunakan QRIS meningkatkan produktivitas saya

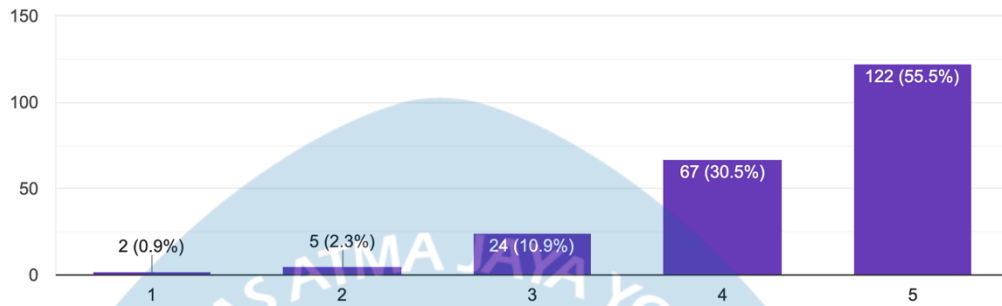
220 responses



Jawaban Mobile Ease of Use

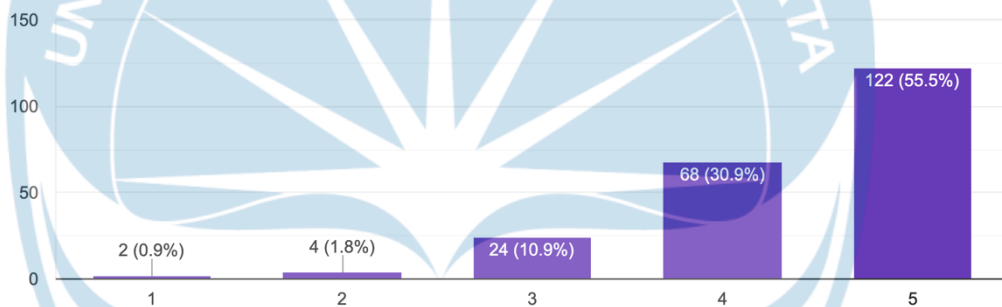
Belajar menggunakan QRIS sepertinya mudah bagi saya

220 responses



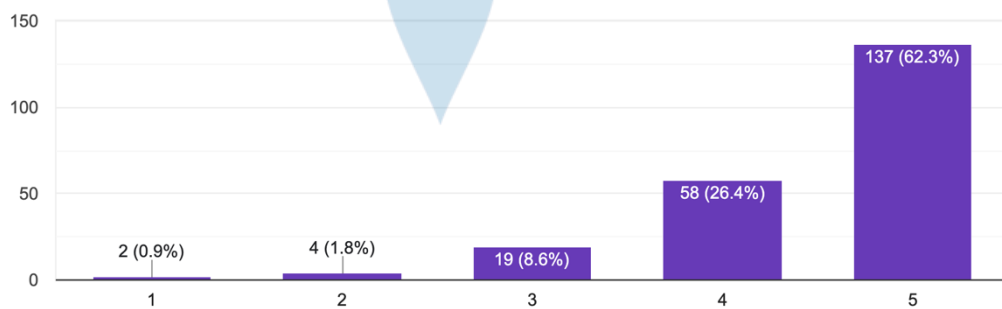
Sepertinya QRIS mudah dimengerti.

220 responses



Menurut saya QRIS mudah digunakan.

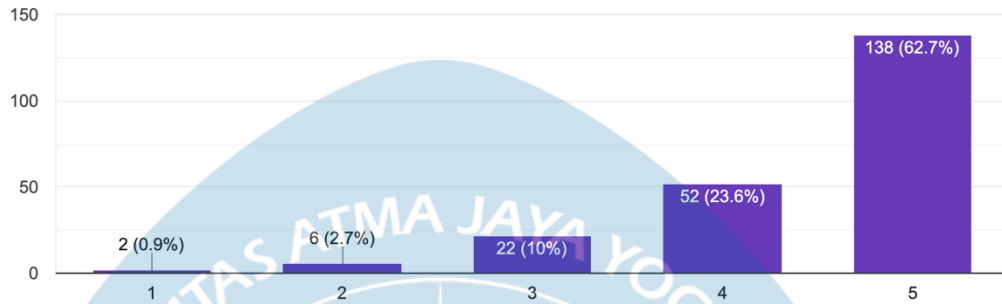
220 responses



Jawaban Relative Advantage

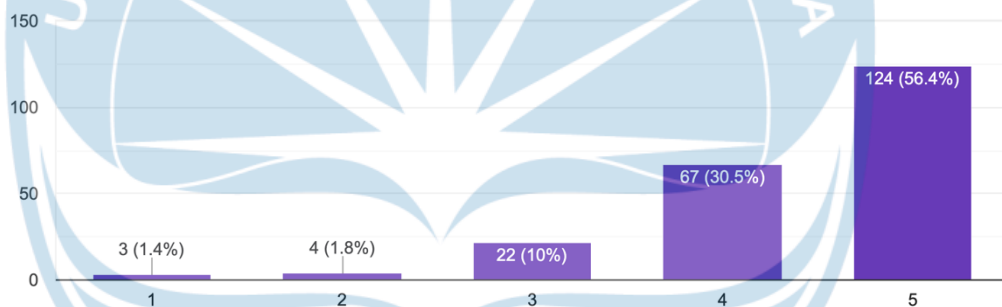
Menerima pembayaran melalui QRIS membantu saya mengatasi masalah uang kembalian.

220 responses



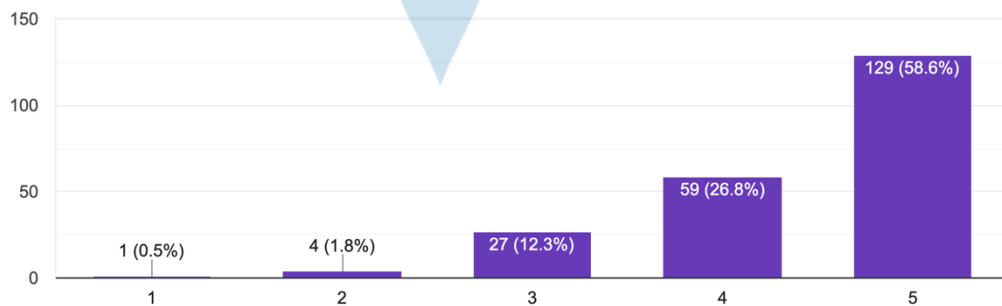
Menggunakan QRIS mengurangi risiko pencurian.

220 responses



Lebih cepat dan aman menggunakan QRIS

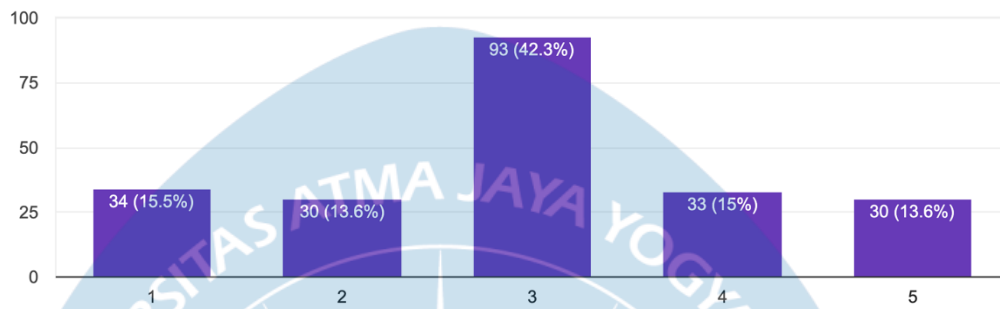
220 responses



Jawaban Perceived Cost

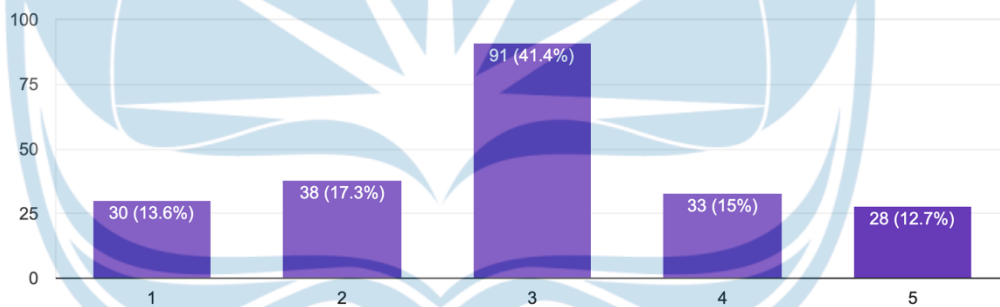
Menurut saya potongan transaksi (MDR) menggunakan QRIS tinggi.

220 responses



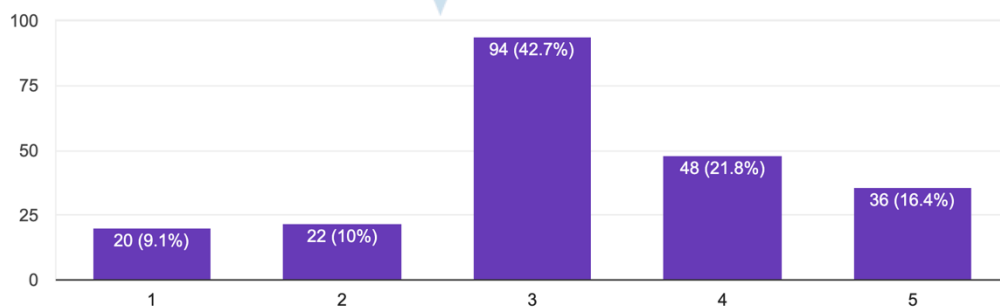
Menurut saya biaya penarikan (admin settlement) menggunakan QRIS tinggi

220 responses



Secara keseluruhan, saya percaya menggunakan QRIS akan memberikan biaya dan potongan yang signifikan.

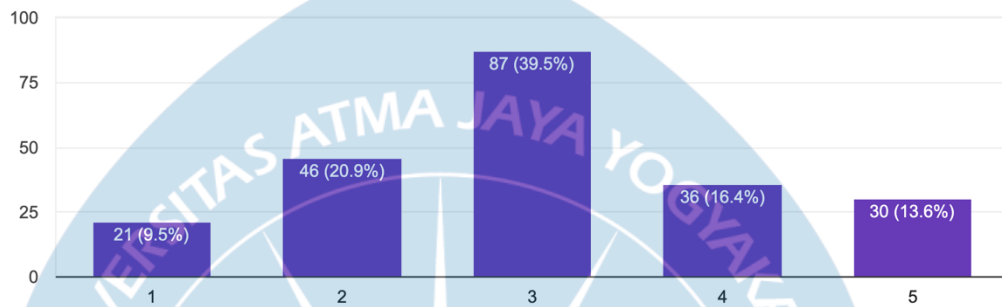
220 responses



Jawaban Inertia

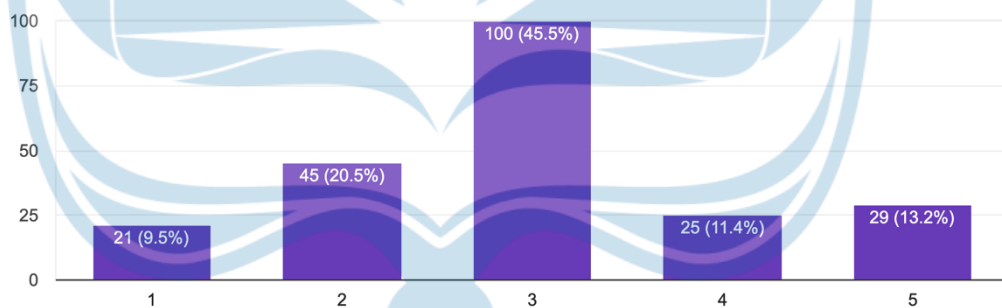
Saya merasa lebih nyaman untuk terus menggunakan uang tunai daripada mengganti ke metode pembayaran QRIS.

220 responses



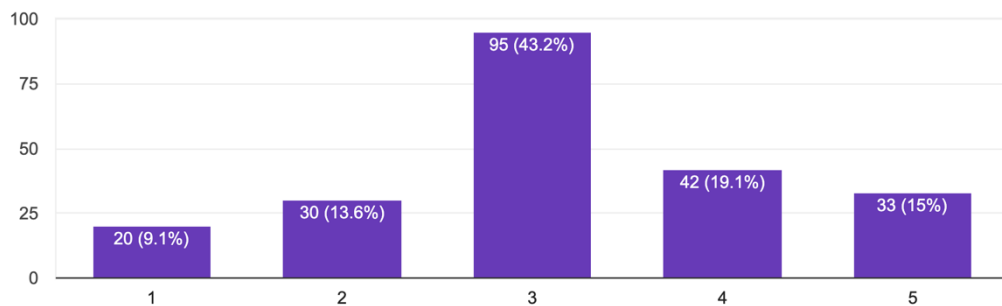
Saya sudah terbiasa dengan uang tunai dan akan terus menggunakannya.

220 responses



Saya sudah nyaman dengan metode pembayaran saya saat ini dan tidak perlu mengubahnya.

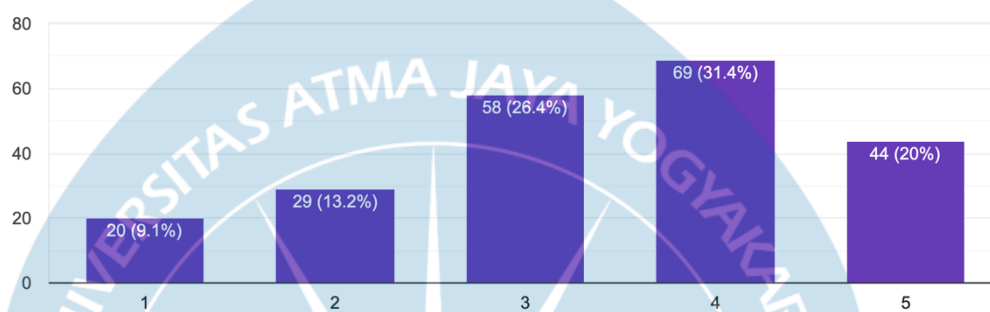
220 responses



Jawaban Social Influence

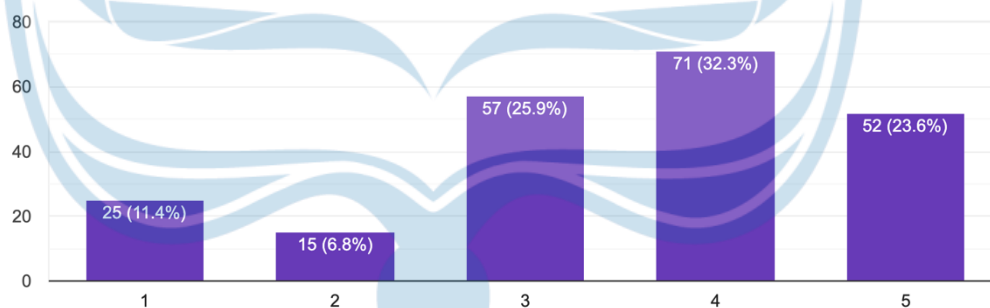
Saya akan menggunakan QRIS jika orang-orang yang penting bagi saya berpendapat bahwa saya harus menggunakannya.

220 responses



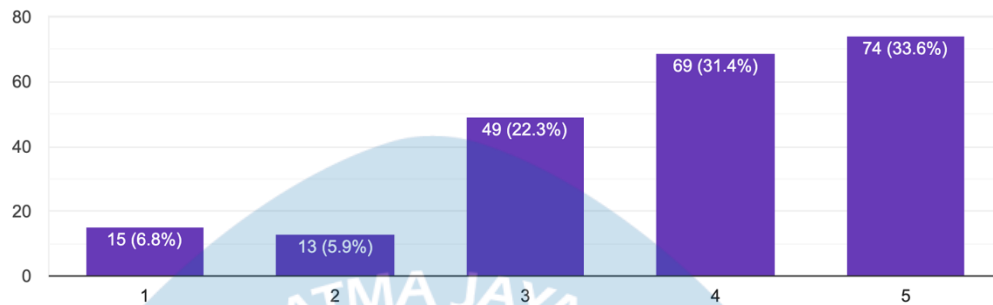
Saya akan menggunakan QRIS jika banyak pedagang lain menggunakannya.

220 responses



Saya akan menggunakan QRIS jika layanan ini banyak digunakan masyarakat.

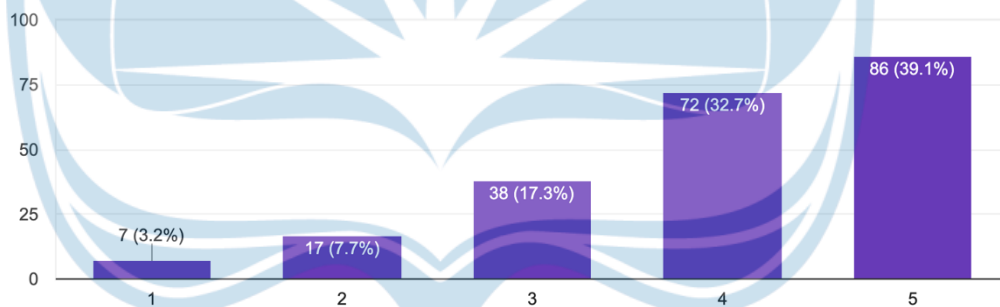
220 responses



Jawaban Behavioral Intention

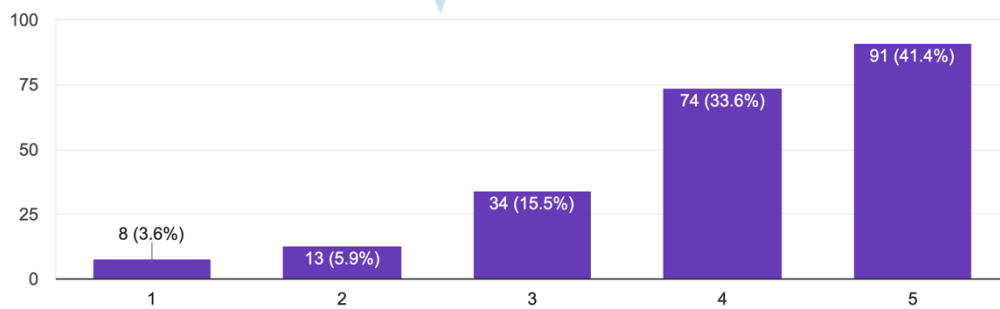
Kemungkinan besar saya akan menggunakan QRIS dalam waktu dekat.

220 responses



Saya bermaksud menggunakan QRIS untuk menerima pembayaran di masa mendatang.

220 responses



Saya berencana menggunakan QRIS untuk menerima pembayaran saya.

220 responses

