ABSTRAK

PENGARUH PERSEPSI KEUNTUNGAN, PERSEPSI BIAYA, DAN PERSEPSI RISIKO TERHADAP MINAT PENGGUNAAN PEMBAYARAN QRIS
(Studi Kasus di UMKM Sektor Kuliner Kota Yogyakarta)

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Penelitian ini bertujuan untuk mengetahui pengaruh persepsi keuntungan, persepsi biaya, dan persepsi risiko terhadap minat penggunaan pembayaran QRIS di UMKM sektor kuliner Kota Yogyakarta. Penelitian ini penting dilakukan untuk memahami dampak biaya admin terhadap keputusan UMKM dalam menggunakan QRIS saat ini.

Penelitian ini menggunakan metode kuantitatif. Data penelitian diperoleh melalui hasil pengiriman kuesioner yang disebarkan kepada UMKM sektor kuliner di Kota Yogyakarta. Teknik penentuan sampel menggunakan *insidental sampling* yang diperoleh jumlah responden 150 UMKM. Teknik analisis data yang digunakan adalah uji validitas, uji reliabilitas, uji normalitas, uji multikolinearitas, uji heteroskedastisitas, uji F, uji koefisien determinasi (R^2), analisis regresi linear berganda, dan uji t. Pengolahan data menggunakan SPSS versi 23.0.

Hasil penelitian ini menunjukkan bahwa persepsi keuntungan dan persepsi risiko berpengaruh positif terhadap minat penggunaan QRIS. Sedangkan persepsi biaya berpengaruh negatif terhadap minat penggunaan QRIS.

Kata kunci: persepsi keuntungan, persepsi biaya, persepsi risiko, minat penggunaan

ABSTRACT

THE INFLUENCE OF PERCEIVED BENEFITS, PERCEIVED COST, AND PERCEIVED RISK ON INTEREST IN USING QRIS PAYMENTS
(Case Study in MSMEs in the Culinary Sector of Yogyakarta City)

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This study aims to determine the effect of perceived benefits, perceived cost, and perceived risk on interest in using QRIS payments in MSMEs in the culinary sector of Yogyakarta City. This research is important to understand the impact of admin costs on MSME decisions in using QRIS at this time.

This research used a quantitative method. The research data were obtained through the distribution of questionnaires to culinary sector MSMEs in Yogyakarta City. The sampling technique used was incidental sampling, resulting in 150 MSME respondents. The data analysis techniques employed included validity test, reliabillity test, normality test, multicollinearity test, heteroscedasticity test, F test, coeficient of determination test (R^2), multiple linear regression analysis, and t test. Data processing was performed using SPSS version 23.0.

The results of this study indicate that perceived benefits and perceived risk have a positive effect on interest in using QRIS. Meanwhile, perceived cost does not have a positive effect on interest in using QRIS.

Keywords: perceived benefits, perceived cost, perceived risk, intention to use.