

ABSTRACT

Muhammad Hasbi, 2026. *The Influence of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on the Decision to Use QRIS Among Micro-entrepreneurs in Banjarmasin*. Thesis, Islamic Banking Department, Faculty of Economics and Islamic Business. Advisors: Dr. Mahmud Yusuf, M.S.I and Ansharullah, S.Ag., M.Fil.I.

Keywords: *QRIS, Micro-entrepreneurs, Perceived Ease of Use, Perceived Usefulness, Perceived Security, Usage Decision.*

This research is motivated by the transformation of the digital payment system in Indonesia through the implementation of QRIS, which aims to encourage financial inclusion in the MSME sector. However, facts in the field indicate resistance from some micro-entrepreneurs, as observed in the BSI QRIS service, where business actors complained about delays in funds entering accounts, technical obstacles during the transaction process, and concerns regarding system security. The purpose of this study is to analyze the influence of perceived ease of use, perceived benefits, and perceived security on the decision to use QRIS among micro-entrepreneurs in Banjarmasin City.

The research method used is an quantitative associative causal approach with a purposive sampling technique. The research sample consisted of 100 respondents who are micro-entrepreneurs using QRIS in Banjarmasin. Data were collected through questionnaires and analyzed using multiple linear regression with the help of SPSS 22 software.

The results showed that partially and simultaneously, the variables of perceived ease of use, perceived usefulness, and perceived security have a positive and significant effect on the decision to use QRIS. The coefficient of determination (R Square) of 0,680 indicates that the independent variables are able to explain the usage decision by 68,0%. Perceived security was found to be the most dominant factor influencing the decisions of micro-entrepreneurs (t-count value of 9.025). In conclusion, strengthening the aspects of security and technical reliability is the main key to increasing sustainable QRIS adoption at the micro-entrepreneur level.

ABSTRAK

Muhammad Hasbi, 2026. *Pengaruh Persepsi Kemudahan, Persepsi Keuntungan, dan Persepsi Keamanan Terhadap Keputusan Penggunaan Qris Pada Pengusaha Mikro di Banjarmasin*. Skripsi Jurusan Perbankan Syariah, Fakultas Ekonomi Dan Bisnis Islam. Pembimbing : Dr. Mahmud Yusuf, M.S.I dan Ansharullah, S.Ag.,M.Fil.I

Kata Kunci : QRIS, Pengusaha Mikro, Persepsi Kemudahan, Persepsi Keuntungan, Persepsi Keamanan, Keputusan Penggunaan.

Penelitian ini dilatarbelakangi oleh transformasi sistem pembayaran digital di Indonesia melalui implementasi QRIS yang bertujuan mendorong inklusi keuangan pada sektor UMKM. Namun, fakta di lapangan menunjukkan adanya resistensi dari sebagian pengusaha mikro, seperti yang teramati pada layanan QRIS BSI, dimana pelaku usaha mengeluhkan keterlambatan masuknya dana ke rekening, kendala teknis saat proses transaksi, serta kekhawatiran terhadap keamanan sistem. Tujuan penelitian ini adalah untuk menganalisis pengaruh persepsi kemudahan, persepsi keuntungan, dan persepsi keamanan terhadap keputusan penggunaan QRIS pada pengusaha mikro di Kota Banjarmasin.

Metode penelitian yang digunakan adalah pendekatan kuantitatif asosiatif kausal dengan teknik *purposive sampling*. Sampel penelitian berjumlah 100 responden yang merupakan pengusaha mikro pengguna QRIS di Banjarmasin. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linear berganda dengan bantuan perangkat lunak SPSS 22.

Hasil penelitian menunjukkan bahwa secara parsial dan simultan, variabel persepsi kemudahan, persepsi keuntungan, dan persepsi keamanan berpengaruh positif dan signifikan terhadap keputusan penggunaan QRIS. Nilai koefisien determinasi (*R Square*) sebesar 0,680 menunjukkan bahwa variabel independen mampu menjelaskan keputusan penggunaan sebesar 68,0%. Persepsi keamanan ditemukan sebagai faktor yang paling dominan mempengaruhi keputusan pengusaha mikro (nilai *t*-hitung 9,025). Kesimpulannya, penguatan aspek keamanan dan reliabilitas teknis menjadi kunci utama dalam meningkatkan adopsi QRIS secara berkelanjutan di tingkat pengusaha mikro.