ABSTRAK

Syifa Alayda Muhammad. 2026. *Analisis Efektivitas Qris Sebagai Alat Pembayaran Non-tunai Tunai Dalam Perspektif Pengguna Di Kota Banjarmasin***.** Pembimbing: Dr.H.Nispan Rahmi, M.Ag dan Difi Dahliana, S.E.I., M.E.I pada Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Antasari Banjarmasin.

Kata Kunci: Efektivitas, QRIS, TAM, *Merchant, End User*

Penelitian ini dilatarbelakangi oleh pesatnya perkembangan sistem pembayaran digital di Indonesia, khususnya penggunaan QRIS yang terus meningkat, namun efektivitasnya belum tergambar secara menyeluruh dari perspektif *merchant* dan *end user*. Penelitian ini bertujuan untuk menganalisis efektivitas penggunaan QRIS sebagai alat pembayaran *non*-tunai serta mengidentifikasi hambatan yang dihadapi *merchant* dan *end user* di Kota Banjarmasin.

Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan jenis penelitian lapangan (*field research*). Pengumpulan data dilakukan melalui wawancara semi terstruktur kepada 20 informan terdiri dari 10 *merchant* dan 10 *end user* yang tersebar di lima kecamatan di Kota Banjarmasin. Sumber data yang digunakan adalah data primer dan data sekunder. Teknik analisis data mengacu pada model interaktif Miles, Huberman, dan Saldana (2014) yang meliputi pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan, dengan menggunakan kerangka *Technology Acceptance Model* (TAM) yang mencakup lima indikator *perceived usefulness, perceived ease of use, attitude toward using, behavioral intention to use,* dan *actual system use.*

Hasil penelitian menunjukkan bahwa QRIS dinilai efektif oleh kedua kelompok berdasarkan kelima indikator TAM. Namun ditemukan hambatan teknis berupa gangguan jaringan internet, aplikasi error, keterlambatan notifikasi pembayaran, dan *barcode* QRIS yang rusak, serta hambatan *non*-teknis berupa kekhawatiran *merchant* terhadap konfirmasi pembayaran. Dengan demikian, QRIS telah memberikan dampak positif terhadap efisiensi transaksi di Kota Banjarmasin.

ABSTRACT

Syifa Alayda Muhammad, 2026. *Analysis of the Effectiveness of QRIS as a Non-Cash Payment Instrument from the User's Perspective in Banjarmasin City. Supervisors*: Dr.H.Nispan Rahmi, M.Ag dan Difi Dahliana, M.E.I. *at the islamic Banking Study Program, Faculty of Islamic Economics and Business,* UIN Antasari Banjarmasin.

Keywords: QRIS, Effectiveness, TAM, Merchant, End User.

This study is motivated by the rapid development of digital payment systems in Indonesia, particularly the increasing use of QRIS whose effectiveness has not been comprehensively examined from the perspectives of both merchant and end user. This study aims to analyze the effectiveness of QRIS as a non-cash payment method and to identify the obstacles faced by merchants and end users in Banjarmasin City.

This research employs a descriptive qualitative approach with field research. Data were collected through semi-structured interviews with 20 informants consisting of 10 merchants and 10 end users spread across five sub-districts in Banjarmasin City. Data sources used were primary and secondary data. Data analysis refers to the interactive model of Miles, Huberman, and Saldana (2014) comprising data collection, data reduction, data display, and conclusion drawing, using the Technology Acceptance Model (TAM) framework covering five indicators namely perceived usefulness, perceived ease of use, attitude toward using, behavioral intention to use, and actual system use.

The results indicate that QRIS is considered effective by both groups based on all five TAM indicators. However, technical barriers were identified, including unstable internet networks, application errors, delayed payment notifications, and damaged QR barcodes, as well as non-technical barriers in the form of merchant concerns over unverified payment confirmations. Thus, QRIS has provided a positive impact on transaction efficiency in Banjarmasin City.