

ABSTRAK

Fitria Nur Rahmatika. 2026. Analisis *Technology Acceptance Model* (TAM) Terhadap Penggunaan QRIS Melalui Minat Menggunakan (Studi Kasus Pada Konsumen Pengguna QRIS UMKM SRC Sugianto di Desa Jebloganm Ngawi). Skripsi. Program Studi Manajemen. Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (1) Dr. Heny Sidanti, S.E., M.M, Pembimbing (II) Hendra Setiawan, S.E., M.M.

Penggunaan *Quick Response Code Indonesian Standard* (QRIS) pada UMKM SRC Sugianto Kabupaten Ngawi belum sepenuhnya merata meskipun fasilitas pembayaran digital telah tersedia. Sebagian konsumen masih memilih pembayaran tunai sehingga diperlukan kajian mengenai faktor-faktor yang memengaruhi penggunaan QRIS. Penelitian ini bertujuan untuk menganalisis pengaruh *Perceived Ease of Use* dan *Perceived Usefulness* terhadap penggunaan QRIS melalui minat menggunakan pada konsumen UMKM SRC Sugianto Kabupaten Ngawi.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis *explanatory research*. Sumber data terdiri atas data primer yang diperoleh melalui penyebaran kuesioner kepada 385 responden dengan teknik *purposive sampling* dan data sekunder yang berasal dari buku, jurnal, serta dokumen pendukung. Teknik pengumpulan data dilakukan melalui kuesioner dan studi pustaka, sedangkan analisis data menggunakan IBM SPSS Statistics meliputi analisis statistik deskriptif, uji validitas, uji reliabilitas, uji asumsi klasik, analisis jalur (*path analysis*), uji koefisien determinasi (R^2), uji *t*, dan uji Sobel. Hasil penelitian menunjukkan bahwa *Perceived Ease of Use* dan *Perceived Usefulness* berpengaruh positif dan signifikan terhadap minat menggunakan maupun penggunaan QRIS. Minat menggunakan juga berpengaruh positif dan signifikan terhadap penggunaan QRIS serta mampu memediasi secara signifikan pengaruh *Perceived Ease of Use* dan *Perceived Usefulness* terhadap penggunaan QRIS. Dengan demikian, semakin tinggi persepsi kemudahan dan kemanfaatan yang dirasakan konsumen, semakin tinggi pula minat serta penggunaan QRIS.

Kata kunci: *Technology Acceptance Model*, *Perceived Ease of Use*, *Perceived Usefulness*, Minat Menggunakan, Penggunaan QRIS.

ABSTRACT

Fitria Nur Rahmatika. 2026. *Analysis of the Technology Acceptance Model (TAM) on QRIS Usage through Intention to Use (A Case Study of QRIS Users at SRC Sugianto MSME in Jeblogan Village, Ngawi)*. Thesis. Management Study Program, Faculty of Economics and Business, Universitas PGRI Madiun. Advisors: (1) Dr. Heny Sidanti, S.E., M.M., (2) Hendra Setiawan, S.E., M.M.

The implementation of the Quick Response Code Indonesian Standard (QRIS) payment system at UMKM SRC Sugianto, Ngawi Regency, has not been fully optimized despite the availability of digital payment facilities. Some consumers still prefer cash transactions, making it necessary to examine the factors influencing QRIS usage. This study aims to analyze the effects of Perceived Ease of Use and Perceived Usefulness on QRIS usage through intention to use among consumers of UMKM SRC Sugianto, Ngawi Regency.

*This study employed a quantitative approach with an explanatory research design. Primary data were collected through questionnaires distributed to 385 respondents selected using purposive sampling, while secondary data were obtained from books, journals, and supporting documents. Data were collected through questionnaires and literature review, then analyzed using IBM SPSS Statistics, including descriptive statistical analysis, validity and reliability tests, classical assumption tests, path analysis, the coefficient of determination (R^2), *t*-test, and Sobel test. The results show that Perceived Ease of Use and Perceived Usefulness have positive and significant effects on both intention to use and QRIS usage. Intention to use also has a positive and significant effect on QRIS usage and significantly mediates the effects of Perceived Ease of Use and Perceived Usefulness on QRIS usage. These findings indicate that higher perceived ease of use and perceived usefulness increase consumers' intention to use and actual usage of QRIS.*

Keywords: *Technology Acceptance Model, Perceived Ease of Use, Perceived Usefulness, Intention to Use, QRIS Usage.*