

ABSTRAK

ANALISIS AKSEPTASI DAN KEBERLANJUTAN PENGUNAAN PEMBAYARAN DIGITAL BERBASIS QRIS PADA UMKM DI INDONESIA: INTEGRASI MODEL TAM DAN ECM

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Penelitian ini bertujuan untuk (1) menganalisis hubungan antara variabel determinan yang memengaruhi Akseptasi pembayaran digital berbasis QRIS dengan menganalisis tambahan konstruk baru berupa variabel *Digital Financial Literacy* sebagai faktor penentu dalam model TAM (*Technology Acceptance Model*), (2) menganalisis faktor yang memengaruhi *Continuance Usage* pembayaran digital berbasis QRIS, dengan mengintegrasikan variabel *Actual Usage* dan pengaruh *Perceived Usefulness* dalam model TAM terhadap *Continuance Usage*, yang mencerminkan integrasi model TAM dan ECM, (3) menganalisis pengaruh variabel moderasi *Trust* dalam efek *Satisfaction* terhadap *Continuance Usage*, dan pengaruh moderasi *Efficiency* dalam efek *Perceived Usefulness* terhadap *Continuance Usage*.

Penelitian ini menerapkan desain kuantitatif dan kualitatif melalui pengumpulan data primer dengan cara penyebaran kuesioner kepada responden dan wawancara. Wawancara dilakukan terhadap pimpinan satker Bank Indonesia yang relevan dengan kebijakan sistem pembayaran digital. Responden berjumlah 728 UMKM mitra/binaan Bank Indonesia dan non mitra/binaan Bank Indonesia, pada 8 (delapan) Provinsi di Indonesia. Pengambilan sampel didasarkan pada teknik *Multistages Clustered Stratified Random Sampling*. Responden yang diambil mewakili wilayah koordinasi Bank Indonesia, yaitu wilayah Jawa (Jawa Barat, Jawa Tengah, dan DIY), wilayah Sumatera (Lampung, Kepulauan Riau), wilayah Sulampua (Sulawesi Selatan), wilayah Kalimantan (Kalimantan Selatan), dan wilayah Bali Nusa Tenggara (Bali).

Dengan model analisis *Structural Equation Modelling* (SEM) berbasis AMOS versi 25, menunjukkan faktor penentu Akseptasi secara positif dan signifikan yaitu, *Perceived Ease of Use*, *Perceived Usefulness*, *Attitude* pengguna, *Behavioural Intention*, dan *Actual Usage* dalam perspektif model TAM. Faktor pengaruh *Continuance Usage* secara positif dan signifikan yaitu *Confirmation*, *Perceived Usefulness*, *Satisfaction* pengguna dalam perspektif teori ECM. Di sisi lain, *Trust* dalam efek *Satisfaction* pada *Continuance Usage*, dan *Efficiency* dalam efek *Perceived Usefulness* pada *Continuance Usage* berperan sebagai pemoderasi secara positif dan signifikan, serta *Perceived Usefulness* memengaruhi *Continuance Usage* secara positif dan signifikan yang mencerminkan bahwa model TAM dapat berintegrasi dengan ECM, yang merupakan hasil penelitian, dan merupakan keaslian dan kebaruan (*novelty*) pada penelitian ini.

Penelitian ini berkontribusi pada pengembangan dan integrasi model TAM dan ECM. Hasil penelitian merekomendasikan bahwa Bank Indonesia perlu mengembangkan strategi perluasan akseptasi QRIS untuk menguatkan Penggunaan QRIS secara berkelanjutan, termasuk memperkuat edukasi/literasi kepada masyarakat. Penelitian ini juga berguna bagi Penyedia Jasa Sistem Pembayaran (PJSP) untuk merumuskan strategi *onboarding* dan merumuskan *service level agreement (SLA)* layanan guna mengelola *merchant* pasca adopsi. Bagi pengelola UMKM di Indonesia untuk tetap menggunakan QRIS secara berkelanjutan sebagai sarana transaksi pembayaran, karena QRIS memberikan manfaat yang signifikan, terutama efisiensi operasional dan efektivitas waktu transaksi.

Keywords: QRIS, *digital payment, mobile payment, adoption, acceptance, continuance, model TAM, Expectation-Confirmation Model (ECM), QRIS Acceptance and Continuance Integrated Model (QACIM).*

ABSTRACT

ANALYSIS ACCEPTANCE AND CONTINUANCE USAGE OF QRIS-BASED DIGITAL PAYMENT IN INDONESIA MSMEs: INTEGRATION OF TAM AND ECM MODELS

By

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This study aims to (1) analyze the relationship between the determinant variables that influence the acceptance of QRIS-based digital payment by analyzing a new additional construct: Digital Financial Literacy, a variable which is a determinant factor in the *Technology Acceptance Model* (TAM), (2) analyze the factors that influence the Continuance Usage of QRIS-based digital payment by integrating the Actual Usage variable and the influence of Perceived Usefulness in the TAM model on Continuance Usage, which reflects the integration of TAM and ECM models, (3) analyze the moderating variable of Trust in affecting Satisfaction on Continuance Usage, and the moderating variable of Efficiency in affecting Perceived Usefulness on Continuance Usage.

This study applies a quantitative and qualitative design through primary data collection by distributing questionnaires to respondents and interviews. Interviews were conducted with relevant department leaders at Bank Indonesia (the Central Bank of the Republic of Indonesia). There were 728 respondents consisting of Bank Indonesia's partner MSMEs in eight provinces in Indonesia. Sampling was based on Multistages Clustered Stratified Random Sampling technique. The respondents selected represent Bank Indonesia's coordination areas, namely Java region (West Java, Central Java, and Yogyakarta), Sumatera region (Lampung and Riau Islands), Sulampua region (South Sulawesi), Kalimantan region (South Kalimantan), and the Balinusra region (Bali).

Using a Structural Equation Modeling (SEM) analysis on AMOS 25, the study shows that the determining factors of Acceptance from the TAM are positive and significant, namely Perceived Ease of Use, perceived Usefulness, User Attitude, Behavioural Intention, and Actual Usage. The factors influencing Continuance Usage from the ECM that are positive and significant includes: Confirmation, Perceived Usefulness, and User Satisfaction. On the other hand, the variable of Trust positively and significantly moderates the effect of Satisfaction on Continuance Usage. The variable of Efficiency positively and significantly moderates the effect of Perceived Usefulness on Continuance Usage. Also, Perceived Usefulness positively and significantly influences Continuance Usage, reflecting that the TAM can be integrated with

ECM, which is the result of this study and constitutes the originality and novelty of this research.

This study contributes to the development and integration of the TAM and ECM models. The results of this study recommend that Bank Indonesia needs to develop a strategy to expand QRIS acceptance to strengthen the continuance usage of QRIS, including strengthening public education/literation. This research is also useful for Payment Service Providers to formulate onboarding strategies and service level agreements (SLAs) to manage merchants post-adoption. For MSME managers in Indonesia, the continuance usage of QRIS as a payment channel comes with benefits in operational efficiency and transaction time effectiveness.

Keywords: QRIS, digital payment, mobile payment, adoption, acceptance, continuance, Technology Acceptance Model (TAM), Expectation-Confirmation Model (ECM), QRIS Acceptance and Continuance Integrated Model (QACIM).