

## INTISARI

Sistem pembayaran dengan menggunakan kode QR merupakan salah satu sistem pembayaran berbasis server yang saat ini sedang populer dan diklaim memberikan manfaat yang sangat banyak bagi kehidupan. Di Indonesia, fenomena penggunaan sistem pembayaran dengan menggunakan kode QR membuat pemerintah Indonesia melalui Bank Indonesia melakukan standardisasi pembayaran dengan menggunakan kode QR di Indonesia yang disebut QRIS (QR Code Indonesian Standards). Saat ini, Bank Indonesia berupaya memperluas akseptansi sistem pembayaran QRIS di pasar tradisional dan pusat perbelanjaan pada seluruh provinsi di Indonesia. Penelitian ini akan mengidentifikasi faktor-faktor yang memengaruhi niat penggunaan sistem pembayaran QRIS dari sudut pandang pedagang di pasar tradisional pada wilayah Daerah Istimewa Yogyakarta (DIY). Penelitian ini menggunakan kuesioner dengan teknik pengumpulan data convenience sampling dan purposive sampling terhadap responden dalam hal ini para pedagang di pasar tradisional DIY yang belum menggunakan sistem pembayaran QRIS. Sebanyak 213 data dianalisis dengan menggunakan SEM-PLS. Hasil penelitian ini menunjukkan bahwa ekspektansi kinerja, ekspektansi usaha, pengaruh sosial, fasilitas pendukung, nilai harga, dukungan peraturan pemerintah, dan kepercayaan memiliki pengaruh yang signifikan terhadap niat penggunaan sistem pembayaran QRIS oleh pedagang di pasar tradisional DIY. Namun, usia dan penghasilan kotor tidak berpengaruh secara signifikan sebagai variabel moderasi. Penelitian ini dapat dimanfaatkan oleh pemerintah dan penyedia sistem pembayaran QRIS untuk melakukan inovasi yang diperlukan untuk dan membuat kebijakan untuk transaksi di pasar tradisional khususnya terkait biaya transaksi agar makin menarik minat pedagang pasar tradisional untuk menyediakan sistem pembayaran QRIS.

**Keywords:** QR Code Indonesian Standards (QRIS), pasar tradisional, the unified theory of acceptance and use of technology 2 (UTAUT2), dukungan peraturan pemerintah, kepercayaan

## ABSTRACT

The payment system using QR codes is one of the server-based payment systems that is currently popular and is claimed to provide many benefits for life, such as offering ease of distribution, low costs, and can reduce the circulation of cash which is expected to have an impact on reducing the circulation of counterfeit money. In Indonesia, the phenomenon of using a payment system using QR codes has led the Indonesian government through Bank Indonesia to standardize payments by QR codes in Indonesia called QRIS (QR Code Indonesian Standards). This standardization has great potential to support the creation of a cashless society in Indonesia. QRIS has been proven to get a positive response from the public with the continued increase in the number of QRIS provider merchants and QRIS users. Currently, Bank Indonesia is trying to expand acceptance of the QRIS payment system in traditional markets and shopping centers in all provinces in Indonesia. This research used a questionnaire with convenience sampling and purposive sampling data collection techniques for respondents, in this case traders in DIY traditional markets who did not yet use the QRIS payment system. A total of 213 data were analyzed using SEM-PLS. The results of this research showed that performance expectations, business expectations, social influence, supporting facilities, price value, government regulatory support, and trust had a significant influence on the intention to use the QRIS payment system by traders in DIY traditional markets. However, age and income did not have a significant effect as moderating variables. This research can be used by the government as a regulator and provider of the QRIS payment system to carry out the innovations needed to make it easier to use for traders in traditional markets and provide advice to regulators in making regulations to protect the interests of traditional market traders and making policies for transactions in the traditional markets, especially regarding transaction costs so as to increasingly attract the interest of traditional market traders in providing the QRIS payment system.

**Keywords:** *QR Code Indonesian Standard (QRIS), Traditional Markets, The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), Government Regulatory Support, Trust*