



## ABSTRAK

### ANALISIS PERSEPSI KARAKTERISTIK INOVASI PENGGUNAAN QRIS PADA PELAKU USAHA DI PEKANBARU

Sunarso  
23/526011/PEK/29674

Penelitian ini bertujuan untuk menganalisis persepsi pelaku usaha terhadap penggunaan Quick Response Code Indonesian Standard (QRIS) sebagai inovasi sistem pembayaran digital, dengan menggunakan kerangka *Perceived Characteristics of Innovation* (PCI). Penelitian dilatarbelakangi oleh perlambatan pertumbuhan pelaku usaha pengguna QRIS baru permasalahan akun pelaku usaha pengguna QRIS yang nonaktif. Kondisi ini berpotensi menghambat keberlanjutan penggunaan QRIS dan memengaruhi pencapaian target pengembangan sistem pembayaran digital nasional oleh Bank Indonesia.

Penelitian dilakukan di Kota Pekanbaru pada periode Agustus–September 2025, dengan objek penelitian pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) yang telah terdaftar dan menggunakan QRIS minimal 3 bulan. Jumlah responden sebanyak 165 pelaku usaha, dipilih karena Pekanbaru merupakan wilayah dengan proporsi pengguna QRIS terbesar di Provinsi Riau dan tingkat literasi digital yang relatif tinggi.

Penelitian ini menggunakan pendekatan kuantitatif deskriptif dengan dengan teknik pengumpulan data berupa survei berbasis skala Likert 1-5. Instrumen penelitian mengukur delapan dimensi PCI, yaitu keuntungan relatif, kesesuaian, kemudahan penggunaan, dapat diuji coba, visibilitas, keteramatan hasil, citra, dan kesukarelaan. Data dianalisis menggunakan statistik deskriptif dan uji beda *independent t-test* untuk mengidentifikasi perbedaan persepsi berdasarkan karakteristik demografis pelaku usaha.

Hasil penelitian menunjukkan bahwa seluruh dimensi PCI berada pada kategori tinggi, dengan keuntungan relatif dan citra sebagai dimensi tertinggi, sementara dapat diuji coba dan kesukarelaan relatif lebih rendah. Terdapat perbedaan persepsi signifikan berdasarkan usia, jenis kelamin, dan lama penggunaan QRIS. Penelitian ini menyimpulkan bahwa keberlanjutan penggunaan QRIS perlu diperkuat melalui penguatan pengalaman awal, motivasi intrinsik, dan strategi pendampingan yang lebih segmentatif serta inovasi fitur untuk meningkatkan aspek keuntungan relatif dan kesesuaian kebutuhan pelaku usaha lama.

**Kata kunci:** QRIS, *Perceived Characteristics of Innovation*, PCI, UMKM, Sistem Pembayaran Digital.



## ABSTRACT

### AN ANALYSIS OF PERCEIVED INNOVATION CHARACTERISTICS OF QRIS USAGE AMONG BUSINESS ACTORS IN PEKANBARU

Sunarso

23/526011/PEK/29674

This study aims to analyze business actors' perceptions of the use of the Quick Response Code Indonesian Standard (QRIS) as an innovation in digital payment systems, employing the Perceived Characteristics of Innovation (PCI) framework. The study is motivated by the slowdown in the growth of new QRIS-adopting business actors and the increasing number of inactive QRIS merchant accounts. These conditions may hinder the sustainability of QRIS usage and affect the achievement of national digital payment system development targets set by Bank Indonesia.

The research was conducted in Pekanbaru City during the period of August–September 2025. The research subjects were Micro, Small, and Medium Enterprises (MSMEs) that had been registered and had used QRIS for at least three months. A total of 165 business actors participated as respondents. Pekanbaru was selected due to its status as the region with the largest proportion of QRIS users in Riau Province and its relatively high level of digital literacy.

This study employed a descriptive quantitative approach, with data collected through a survey using a five-point Likert scale. The research instrument measured eight dimensions of PCI, namely relative advantage, compatibility, ease of use, trialability, visibility, result demonstrability, image, and voluntariness. Data were analyzed using descriptive statistics and independent t-tests to identify differences in perceptions based on the demographic characteristics of business actors.

The results indicate that all PCI dimensions fall into the high category, with relative advantage and image obtaining the highest scores, while trialability and voluntariness received relatively lower scores. Significant differences in perceptions were found based on age, gender, and length of QRIS usage. This study concludes that the sustainability of QRIS usage needs to be strengthened through enhanced initial user experience, intrinsic motivation, more segmented support strategies, and feature innovation to improve relative advantage and compatibility with the needs of long-established business actors.

**Keywords:** QRIS, Perceived Characteristics of Innovation, PCI, MSMEs, Digital Payment System.