

EVALUASI EFEKTIFITAS *MOBILE PAYMENT* UNTUK MENUNJANG AKTIVITAS UMKM MENGGUNAKAN METODE *ANALYTICAL HIERARCHY PROCESS (AHP)*

Maizura Azizah Sekar Ayuningrum
Magister Akuntansi, Universitas Gadjah Mada, Indonesia
e-mail: maizura.a.s@mail.ugm.ac.id

Abstrak

Tujuan – Tujuan penelitian ini ialah mengevaluasi efektifitas *mobile payment (m-payment)* dengan menilai kriteria sistem yang menjadi pertimbangan UMKM bidang *coffee shop* di wilayah Kota Yogyakarta dan Kabupaten Sleman untuk menggunakan aplikasi *m-payment*.

Metode Penelitian – Penelitian ini menggunakan pendekatan kualitatif, studi kasus pada UMKM bidang *coffee shop* di wilayah Kota Yogyakarta dan Kabupaten Sleman dengan mencari prioritas kriteria untuk memperoleh prioritas alternatif *m-payment*. Data yang digunakan yaitu data primer yang diperoleh dari kuesioner perbandingan berpasangan oleh owner atau pihak management *coffee shop*. Metode pengambilan data menggunakan metode *purposive sampling* dan teknik pengumpulan data menggunakan kuesioner perbandingan berpasangan dari Thomas L. Saaty.

Temuan – Hasil penelitian ini menunjukkan security quality dengan bobot 0.449 menjadi prioritas kriteria menurut sudut pandang UMKM bidang *coffee shop* di wilayah Kota Yogyakarta dan Kabupaten Sleman. Hasil akhir penelitian ini yaitu Gopay sebagai *m-payment* prioritas menurut sudut pandang *coffee shop* dengan inconsistency 0.01 yang berarti hasil penelitian ini dianggap valid. Namun hasil penelitian ini tidak dapat digeneralisasi di seluruh wilayah.

Orisinalitas – Evaluasi sistem pada *m-payment* bertujuan untuk menilai efektifitas dari aplikasi untuk membantu aktivitas pembayaran pada UMKM bidang *coffee shop*. Oleh sebab itu, pentingnya menilai kriteria yang sangat dibutuhkan oleh UMKM dalam metode pembayaran sehingga aplikasi *m-payment* mampu membantu kinerja UMKM. Penelitian dengan metode AHP mengenai evaluasi aplikasi *m-payment* berdasarkan sudut pandang penerima pembayaran atau merchant masih sangat jarang dilakukan.

Kata kunci: AHP, *Mobile Payment*, UMKM

EVALUATION OF MOBILE PAYMENT EFFECTIVENESS FOR SUPPORTING SMEs' ACTIVITIES USING ANALYTICAL HIERARCHY PROCESS (AHP) METHOD

Maizura Azizah Sekar Ayuningrum
Master of Accounting, Gadjah Mada University, Indonesia
e-mail: maizura.as@mail.ugm.ac.id

Abstract

Objectives - The purpose of this study is to evaluate the effectiveness of mobile payment (m-payment) by assessing the system criteria that are ~~considered taken for consideration~~ by ~~coffee shop~~ SMEs ~~the field of coffee shop~~ in the ~~Yogyakarta~~ city of ~~Yogyakarta~~ and Sleman Regency for using the m-payment application.

Research Methods - This is a ~~research with a qualitative approach~~ ~~research~~, ~~it's a case study approach the case~~ of SMEs in the field of coffee shops in ~~the City of Yogyakarta~~ ~~City~~ and Sleman Regency by looking for criteria priority to obtain ~~priority of m-payment alternative~~ ~~alternative priority~~. The data used are primary data obtained ~~from using~~ paired comparison questionnaire ~~by from~~ the ~~coffee shop~~ owners or management ~~of the coffee shop~~. The ~~data collection method uses~~ ~~research respondents were selected by means of a~~ purposive sampling method, and ~~the data were collection collected techniques~~ using paired comparison questionnaire ~~technique~~ by Thomas L. Saaty.

Findings - The results of this study indicate ~~that a 0.449 weight~~ security quality ~~with a weight of 0.449 to be the~~ ~~becomes the~~ priority ~~riteria~~ ~~criterion~~ ~~on~~ according to the viewpoint of SMEs ~~in the of~~ field coffee shop in ~~City of Yogyakarta~~ ~~City~~ and Sleman Regency. The final results of this study ~~are show that~~ Gopay ~~as is an~~ m-payment priority according to the coffee shops' point of view with ~~a 0.01 in~~ consistency, ~~0.01~~ which means ~~that~~ the results of this study are considered valid. But ~~the this research's~~ results ~~this research~~ cannot be ~~generalized~~ ~~generally applied~~ in all regions.

Originality - The system evaluation on m-payment aims to assess the ~~application's~~ effectiveness ~~of the application~~ to help payment activities at ~~coffee shop field~~ SMEs ~~field coffee shop~~. Therefore, it is important to assess the very ~~essential~~ criteria required by SMEs in the payment method so that the m-payment application ~~able to can~~ help the ~~SMEs' performance of SMEs~~. Researches ~~by using~~ AHP method concerning evaluation of m-payment applications based on the payee's ~~or merchants'~~ point of view ~~or merchants~~ are still very rarely done.

Keywords: AHP, Mobile Payment, SMEs



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MAIZURA AZIZAH S.A, Prof. Dr. Jogiyanto Hartono M., MBA., AK., CMA., CA
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