

ABSTRAK

Skripsi dengan judul “Pengaruh *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, dan *Facilitating Conditions* Terhadap *Behavioral Intention* Menggunakan QRIS (*Quick Response Code Indonesian Standard*) pada Mahasiswa Fakultas Ekonomi dan Bisnis Islam Angkatan 2021-2024”, yang ditulis oleh Nafiysatul Laili Wednes Agustina, NIM. 126401211042, Program Studi Perbankan Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, dibimbing oleh Lativa Hartiningtyas, S.Pd., M.Pd.

Kata kunci: QRIS, *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, *Facilitating Conditions*, dan *Behavioral Intention*.

Penelitian ini dilatarbelakangi oleh pesatnya perkembangan teknologi digital, khususnya dalam sistem pembayaran di Indonesia melalui QRIS. Penggunaan QRIS dari pertama kali rilis hingga tahun 2024 terus mengalami peningkatan namun belum mencapai penetrasi maksimal dibandingkan jumlah pengguna internet. Walaupun QRIS menawarkan kemudahan dalam proses transaksi, masih banyak masyarakat yang aktif berinternet belum tertarik dalam menggunakannya. Ini menimbulkan pertanyaan mengenai faktor-faktor yang memengaruhi niat perilaku dalam menggunakan QRIS, khususnya di kalangan mahasiswa yang merepresentasikan golongan muda yang dianggap melek teknologi.

Penelitian ini bertujuan untuk mengetahui pengaruh konstruk-konstruk dalam model UTAUT yakni *performance expectancy*, *effort expectancy*, *social influence*, dan *facilitating conditions* terhadap *behavioral intention* menggunakan QRIS. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan merupakan data primer yang diperoleh dari pengisian kuisioner mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung angkatan 2021-2024. Teknik sampling yang digunakan adalah *probability sampling* dengan jenis *proportional random sampling*. Rumus sampling dicari menggunakan rumus *Slovin* dengan taraf 10% sehingga diperoleh 100 sampel. Metode analisis yang digunakan adalah Analisis Regresi Linear Berganda dengan bantuan software *Eviews 10*.

Hasil analisis menunjukkan bahwa: (1) Secara simultan *performance expectancy*, *effort expectancy*, *social influence*, dan *facilitating conditions* berpengaruh signifikan terhadap *behavioral intention*. (2) *Performance expectancy* berpengaruh positif dan signifikan terhadap *behavioral intention*. (3) *Effort expectancy* berpengaruh positif dan tidak signifikan terhadap *behavioral intention*. (4) *Social influence* berpengaruh positif dan signifikan terhadap *behavioral intention*. (5) *Facilitating conditions* berpengaruh positif dan signifikan terhadap *behavioral intention*.

ABSTRACT

Thesis with the title “The Effect of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on Behavioral Intention to Use QRIS (Quick Response Code Indonesian Standard) on Students of the Faculty of Economics and Islamic Business Class of 2021-2024”, written by Nafiysatul Laili Wednes Agustina, NIM. 126401211042, Islamic Banking Study Program, Department of Economics, Faculty of Islamic Economics and Business, supervised by Lativa Hartiningtyas, S.Pd., M.Pd.

Keywords: QRIS, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, and Behavioral Intention.

This research is motivated by the rapid development of digital technology, especially in the payment system in Indonesia through QRIS. The use of QRIS from the first release until 2024 continues to increase but has not yet reached maximum penetration compared to the number of internet users. Although QRIS offers convenience in the transaction process, there are still many people who are active on the internet who are not interested in using it. This raises questions about the factors that influence behavioral intentions in using QRIS, especially among students who represent young people who are considered technologically literate.

This study aims to determine the effect of constructs in the UTAUT model, namely performance expectancy, effort expectancy, social influence, and facilitating conditions on behavioral intention to use QRIS. This research uses a quantitative approach with an associative research type. The data used is primary data obtained from filling out questionnaires for students of the Faculty of Economics and Islamic Business, UIN Sayyid Ali Rahmatullah Tulungagung batch 2021-2024. The sampling technique used is probability sampling with proportional random sampling type. The sampling formula is sought using the Slovin formula with a level of 10% so that 100 samples are obtained. The analysis method used is Multiple Linear Regression Analysis with the help of Eviews 10 software.

The results of the analysis show that: (1) Simultaneously performance expectancy, effort expectancy, social influence, and facilitating conditions have a significant effect on behavioral intention. (2) Performance expectancy has a positive and significant effect on behavioral intention. (3) Effort expectancy has a positive and insignificant effect on behavioral intention. (4) Social influence has a positive and significant effect on behavioral intention. (5) Facilitating conditions have a positive and significant effect on behavioral intention.