ABSTRAK

Skripsi dengan judul "Pengaruh Kemudahan, Keamanan, dan Kebijakan *Merchant Discount Rate* (MDR) terhadap Minat UMKM dalam Menyediakan Layanan *Quick Response Code Indonesian Standard* (QRIS)" ini ditulis oleh Kiki Melinda, NIM 1860401222072, dengan pembimbing Vida Maria Ulfa, M.M.

Kata Kunci: Kemudahan, Keamanan, Kebijakan *Merchant Discount Rate* (MDR), UMKM, *Quick Response Code Indonesian Standard* (QRIS)

Penelitian ini bertujuan untuk menganalisis pengaruh kemudahan, keamanan, dan kebijakan *Merchant Discount Rate* (MDR) terhadap minat pelaku UMKM di wilayah sekitar kampus UIN Sayyid Ali Rahmatullah Tulungagung dalam menyediakan layanan *Quick Response Code Indonesian Standard* (QRIS) baik secara simultan maupun parsial. Penelitian ini dilatarbelakangi oleh pesatnya perkembangan sistem pembayaran digital yang didorong oleh kemajuan teknologi informasi serta perubahan perilaku masyarakat menuju transaksi *cashless*, serta upaya peningkatan inklusi keuangan di Indonesia, khususnya pada sektor UMKM.

Penelitian ini menggunakan metode pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan merupakan data primer yang diperoleh melalui penyebaran kuesioner kepada pelaku UMKM di wilayah sekitar kampus UIN Sayyid Ali Rahmatullah Tulungagung. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Analisis data dilakukan dengan menggunakan uji instrumen, uji asumsi klasik, serta analisis regresi linier berganda.

Berdasarkan hasil analisis, secara simultan seluruh variabel independen yakni kemudahan, keamanan dan kebijakan *Merchant Discount Rate* (MDR) berpengaruh terhadap minat UMKM di sekitar kampus UIN Sayyid Ali Rahmatullah Tulungagung dalam menyediakan layanan *Quick Response Code Indonesian Standard* (QRIS). Secara parsial, kemudahan dan keamanan terbukti berpengaruh positif dan signifikan terhadap minat UMKM di sekitar kampus UIN Sayyid Ali Rahmatullah Tulungagung dalam menyediakan layanan *Quick Response Code Indonesian Standard* (QRIS). Sedangkan variabel kebijakan *Merchant Discount Rate* (MDR) tidak menunjukkan pengaruh yang signifikan terhadap minat UMKM di sekitar kampus UIN Sayyid Ali Rahmatullah Tulungagung dalam menyediakan layanan *Quick Response Code Indonesian Standard* (QRIS).

Kesimpulan dari riset ini adalah bahwa faktor kemudahan dan keamanan menjadi pertimbangan utama dalam meningkatkan minat UMKM di wilayah sekitar kampus UIN Sayyid Ali Rahmatullah Tulungagung dalam meningkatkan minat UMKM dalam menyediakan layanan *Quick Response Code Indonesian Standard* (QRIS), sedangkan kebijakan biaya *Merchant Discount Rate* (MDR) bukan merupakan faktor dominan dalam peningkatan minat menyediakan layanan *Quick Response Code Indonesian Standard* (QRIS), yang berarti kondisi ini mengindikasikan bahwa *Quick Response Code Indonesian Standard* (QRIS), kebijakan yang ditetapkan oleh Bank Indonesia terkait dengan besaran tarif biaya *Merchant Discount Rate* (MDR) telah cukup membantu dan mendukung pelaku UMKM dalam mengadopsi sistem pembayaran digital. Namun demikian, masih tetap diperlukan upaya peningkatan literasi digital, edukasi yang berkelanjutan, serta optimalisasi peran berbagai pihak dalam mendukung implementasi sistem pembayaran digital guna mendorong adopsi *Quick Response Code Indonesian Standard* (QRIS) secara lebih luas dan berkelanjutan di kalangan UMKM.

ABSTRACT

This thesis, titled “The Influence of Convenience, Security, and Merchant Discount Rate (MDR) Policies on the Interest of MSMEs in Providing the Quick Response Code Indonesian Standard (QRIS) Service”, was written by Kiki Melinda, NIM. 1860401222072, under the guidance of Vida Maria Ulfa, M.M.

Keywords: Convenience, Security, Merchant Discount Rate (MDR) Policy, UMKM, Quick Response Code Indonesian Standard (QRIS)

This study seeks to examine the effect of perceived ease of use, security, and Merchant Discount Rate (MDR) policies on the interest of MSMEs actors around the UIN Sayyid Ali Rahmatullah Tulungagung campus in providing Quick Response Code Indonesian Standard (QRIS) services, both simultaneously and partially. This research is motivated by the rapid development of digital payment systems driven by advances in information technology and changes in public behavior towards cashless transactions, as well as efforts to increase financial inclusion in Indonesia, particularly in the MSMEs sector.

The study employs a quantitative approach with an associative research design. The data are primary data collected through the distribution of questionnaires to MSMEs actors in the area around UIN Sayyid Ali Rahmatullah Tulungagung campus. The sampling technique applied is purposive sampling method . Data analysis is carried out through instrument testing, classical assumption testing, and multiple linear regression analysis.

The research results show that simultaneously all independent variables, namely ease of use, security, and the Merchant Discount Rate (MDR) policy, affect the interest of MSMEs around the UIN Sayyid Ali Rahmatullah Tulungagung campus in providing Quick Response Code Indonesian Standard (QRIS) services. Meanwhile, partially, ease of use and security have a positive and significant effect on the interest of MSMEs around the UIN Sayyid Ali Rahmatullah Tulungagung campus in providing Quick Response Code Indonesian Standard (QRIS) services. Whereas the Merchant Discount Rate (MDR) policy variable does not have a significant effect on the interest of MSMEs around the UIN Sayyid Ali Rahmatullah Tulungagung campus in providing Quick Response Code Indonesian Standard (QRIS) services.

The conclusion of this study is that ease of use and security are the main considerations in increasing the interest of MSMEs in areas around the UIN Sayyid Ali Rahmatullah Tulungagung campus in enhancing their interest in providing Quick Response Code Indonesian Standard (QRIS) services, whereas the Merchant Discount Rate (MDR) fee policy is not a dominant factor in increasing the interest in providing Quick Response Code Indonesian Standard (QRIS) services, which means this condition indicates that the policy set by Bank Indonesia regarding the amount of the Merchant Discount Rate (MDR) fee has sufficiently helped and supported MSMEs in adopting digital payment systems. However, efforts to improve digital literacy, continuous education, and the optimization of the role of various parties are still needed in supporting the implementation of digital payment systems in order to encourage the adoption of the Quick Response Code Indonesian Standard (QRIS) more widely and sustainably among MSMEs.