ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Kebiasaan Pembayaran Non Tunai dan Persepsi Keamanan terhadap Keputusan Penggunaan QRIS pada UMKM sektor kuliner di Kelurahan Tamansari, Kota Bandung, baik secara parsial maupun simultan. Metode penelitian yang digunakan adalah deskriptif dan verifikatif dengan jumlah sampel sebanyak 54 responden. Teknik pengambilan sampel menggunakan *non-probability sampling* dengan metode *purposive sampling*. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan kuesioner. Analisis data menggunakan metode *Method of Successive Interval* (MSI), regresi linear berganda, korelasi berganda, koefisien determinasi, serta uji F dan uji t. Hasil penelitian menunjukkan bahwa Kebiasaan Pembayaran Non Tunai, Persepsi Keamanan, dan Keputusan Penggunaan QRIS berada pada kategori baik. Hasil analisis verifikatif menunjukkan bahwa Kebiasaan Pembayaran Non Tunai berpengaruh positif dan signifikan terhadap Keputusan Penggunaan QRIS, demikian pula Persepsi Keamanan berpengaruh positif dan signifikan terhadap Keputusan Penggunaan QRIS. Secara simultan, pengaruh Kebiasaan Pembayaran Non Tunai dan Persepsi Keamanan terhadap Keputusan Penggunaan QRIS sebesar 29%. Secara parsial, Kebiasaan Pembayaran Non Tunai memberikan pengaruh sebesar 17,30% dan Persepsi Keamanan memberikan pengaruh sebesar 11,72% terhadap Keputusan Penggunaan QRIS pada UMKM sektor kuliner di Kelurahan Tamansari, Kota Bandung.

Kata Kunci : Kebiasaan Pembayaran Non Tunai, Persepsi Keamanan, dan Keputusan Penggunaan QRIS.

ABSTRACT

This study aims to determine the influence of Non-Cash Payment Habits and Perceived Security on QRIS Usage Decisions among culinary MSMEs in Tamansari Village, Bandung City, both partially and simultaneously. The research method used was descriptive and verificative with a sample size of 54 respondents. The sampling technique employed was non-probability sampling using the purposive sampling method. Data were collected through observation, interviews, and questionnaires. Data analysis was conducted using the Method of Successive Interval (MSI), multiple linear regression, multiple correlation, coefficient of determination, as well as F-test and t-test. The results showed that Non-Cash Payment Habits, Perceived Security, and QRIS Usage Decisions were in the good category. The verificative analysis indicated that Non-Cash Payment Habits had a positive and significant effect on QRIS Usage Decisions. Likewise, Perceived Security had a positive and significant effect on QRIS Usage Decisions. Simultaneously, the influence of Non-Cash Payment Habits and Perceived Security on QRIS Usage Decisions was 29%. Partially, Non-Cash Payment Habits contributed 17.30%, while Perceived Security contributed 11.72% to QRIS Usage Decisions among culinary MSMEs in Tamansari Village, Bandung City.

Keywords: *Non-Cash Payment Habits, Perceived Security, and QRIS Usage Decisions.*