

**FAKTOR-FAKTOR YANG MEMPENGARUHI *USE BEHAVIOR* PADA
IMPLEMENTASI PEMBAYARAN RETRIBUSI PASAR
MENGUNAKAN QRIS
(Studi Kasus Pada Pedagang di Pasar Sehat Genteng Garut)**

TESIS

Diajukan untuk Memenuhi Sebagian Syarat Memperoleh Gelar
Magister Manajemen pada Program Studi Magister Manajemen



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2025**

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Sebuah Tesis yang diajukan untuk Memenuhi Sebagian Syarat Memperoleh
Gelar Magister Manajemen pada Program Studi Magister Manajemen
Fakultas Pendidikan Ekonomi dan Bisnis

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MENGUNAKAN QRIS
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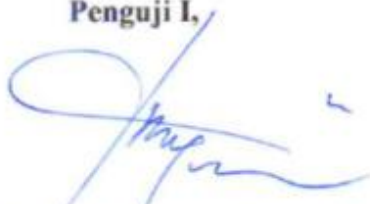
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ABSTRAK

Rahmi Asih Lestari (2012900). “Faktor-Faktor yang Mempengaruhi *Use Behavior* pada Implementasi Pembayaran Retribusi Pasar menggunakan QRIS (Studi Kasus Pada Pedagang di Pasar Sehat Genteng Garut)”. Di Bawah Bimbingan Dosen Pembimbing I: Dr. H. Mokh. Adib Sultan, S.T., M.T., dan Dosen Pembimbing II: Dr. Hilda Monoarfa, S.E., M.Si.

Kemajuan teknologi dan inovasi berbasis internet telah mendorong pergeseran signifikan dalam penggunaan platform digital untuk berbagai kegiatan, termasuk pada sektor jasa keuangan melalui *financial technology* (fintech). Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor yang mempengaruhi *use behavior* dalam implementasi pembayaran QRIS di Pasar Tradisional dengan menerapkan studi model *Unified Theory of Acceptance and Use of Technology* (UTAUT). Penelitian ini menguji 4 variabel independen UTAUT, yaitu *performance expectancy*, *effort expectancy*, *social influence*, dan *facilitating conditions*. Empat variabel independen UTAUT diuji pengaruhnya terhadap *behavioral intention* dan *use behavior* dengan moderasi *experience* pengguna. Penelitian ini melibatkan seluruh Pedagang yang menggunakan QRIS dalam pembayaran retribusi pasar di Pasar Sehat Genteng Garut sebagai populasi, dengan sampel jenuh sebanyak 83 pedagang. Metode penelitian yang digunakan adalah kuantitatif dengan dua tahap analisis yaitu analisis deskriptif untuk mengetahui tanggapan pengguna dan analisis jalur (*path analysis*) untuk menguji pengaruh antar variabel. Hasil analisis deskriptif menunjukkan tingkat penerimaan teknologi dalam implementasi pembayaran retribusi melalui QRIS di Pasar Sehat Genteng secara keseluruhan tergolong sedang. Hasil analisis verifikatif menunjukkan bahwa *performance expectancy*, *effort expectancy*, dan *social influence* berpengaruh signifikan terhadap *behavioral intention*. *Facilitating conditions* tidak berpengaruh signifikan terhadap *use behavior*, sedangkan *behavioral intention* memberikan pengaruh yang signifikan terhadap *use behavior*. Pendampingan teknologi berkelanjutan dan peningkatan infrastruktur seperti penyediaan internet agar stabil, masih diperlukan di Pasar Sehat Genteng untuk memulihkan kepercayaan layanan perbankan dan meningkatkan *facilitating condition* pengguna teknologi.

Kata Kunci: *use behavior*, *behavioral intention*, UTAUT, QRIS, Pasar Tradisional

ABSTRACT

Rahmi Asih Lestari (2012900). *“Factors Influencing Use Behavior in The Implementation of Market Retribution Payments using QRIS (Case Study on Traders at the Genteng Healthy Market Garut)”*. Under the guidance of Supervisor I: Dr. H. Mokh. Adib Sultan, S.T., M.T., and Advisor II: Dr. Hilda Monoarfa, S.E., M.Si.

Technological advances and internet-based innovations have driven a significant shift in the use of digital platforms for various activities, including the financial services sector through financial technology (fintech). This study aims to identify factors that influence use behaviour in the implementation of QRIS payments in Traditional Markets by applying the Unified Theory of Acceptance and Use of Technology (UTAUT) model study. This study tested four independent UTAUT variables: performance expectancy, effort expectancy, social influence, and facilitating conditions. The four independent UTAUT variables were tested for their effect on behavioral intention and use behavior with user experience moderation. This study involved all traders using QRIS to pay market fees at Pasar Sehat Genteng Garut, a population with a saturated sample of 83 traders. The research method used is quantitative with two stages of analysis, namely descriptive analysis to determine user responses and path analysis to test the influence between variables. The descriptive analysis results show that the acceptance of technology in implementing retribution payments through QRIS at the Genteng Healthy Market is classified as moderate. The results of the verification analysis show that performance expectancy, effort expectancy, and social influence significantly affect behavioral intention. Facilitating conditions do not significantly affect use behavior, while behavioral intention has a significant effect on use behavior. Continuous technological assistance and infrastructure improvements, such as providing stable internet, are needed at the Genteng Healthy Market to restore trust in banking services and improve the facilitating conditions for technology users.

Keywords: *use behavior, behavioral intention, UTAUT, QRIS, Traditional market*

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