PERSEPSI PELAKU UMKM DALAM PENGGUNAAN SISTEM PEMBAYARAN NON TUNAI DI DESA BATURITI, KECAMATAN BATURITI, KABUPATEN TABANAN

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Abstrak

Penelitian ini bertujuan untuk mengidentifikasi persepsi pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) terhadap penggunaan sistem pembayaran non tunai di Desa Baturiti, Kecamatan Baturiti, Kabupaten Tabanan. Metode penelitian deskriptif kualitatif digunakan dengan teknik pengumpulan data berupa wawancara bersama pelaku UMKM di daerah tersebut. Hasil penelitian menunjukkan mayoritas pelaku UMKM mempunyai persepsi positifpada penggunaan sistem pembayaran non tunai. Mereka menganggap sistem ini lebih cepat, aman, dan efisien daripada pembayaran tunai. Namun, beberapa faktor seperti kurangnya pengetahuan tentang teknologi, biaya transaksi, dan keterbatasan akses terhadap infrastruktur non tunai masih menjadi kendala utama dalam penerapan sistem ini. Penelitian ini diharapkan memberi wawasan bagi pemerintah serta penyedia layanan pembayaran non tunai untuk meningkatkan adopsi dan penggunaan sistem pembayaran non tunai di kalangan pelaku UMKM, serta membantu mengatasi kendala-kendala yang dihadapi.

Kata kunci: Persepsi, UMKM, Sistem Pembayaran Non Tunai, Desa Baturiti.
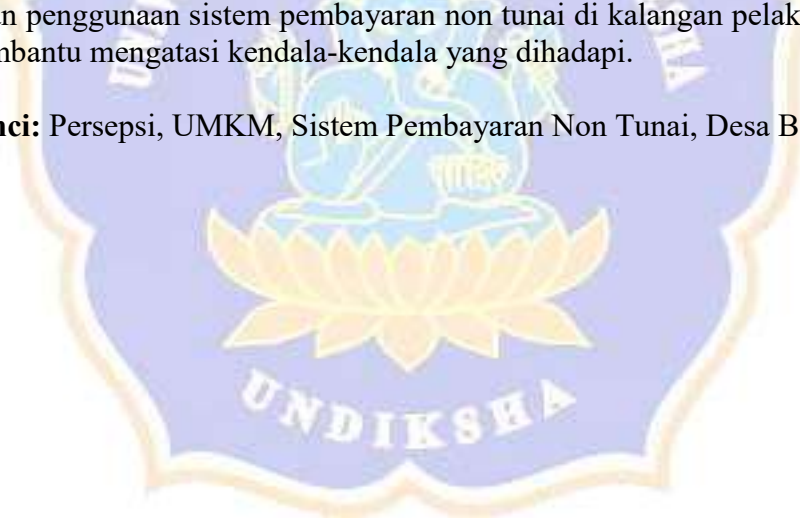
PERCEPTION OF MSME ACTORS IN THE USE OF CASHLESS PAYMENT SYSTEMS IN BATURITI VILLAGE, BATURITI DISTRICT, TABANAN REGENCY

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Abstract

This study aims to identify the perception of Micro, Small, and Medium Enterprises (MSMEs) towards the use of cashless payment systems in Baturiti Village, Baturiti District, Tabanan Regency. The research method used is descriptive qualitative, with data collection techniques through interviews conducted with MSME actors in the area. The results of the study show that most MSME actors have a positive perception of using cashless payment systems. They consider this system to be faster, safer, and more efficient compared to cash payments. However, several factors such as lack of knowledge about technology, transaction costs, and limited access to cashless infrastructure are still major obstacles in implementing this system. This research is expected to provide insights for the government and cashless payment service providers to increase the adoption and use of cashless payment systems among MSME actors, as well as to help overcome the challenges faced.

Keywords: *Perception, MSMEs, Cashless Payment System, Baturiti Village.*