



## Lampiran 1. Surat Permohonan Data Penelitian



**KEMENTERIAN PENDIDIKAN, KEBUDAYAAN,  
RISET, DAN TEKNOLOGI**  
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Nomor : 155/UN48.13.1/DL/2025  
Lamp. : -  
Hal : *Permohonan Wawancara / Data Penelitian*

Singaraja, 24 Januari 2025

Kepada Yth. Kepala Dinas Perdagangan, Perindustrian dan Koperasi UKM  
Kabupaten Buleleng  
di-  
Tempat

Dengan Hormat,

Wakil Dekan I Fakultas Ekonomi Universitas Pendidikan Ganesha menerangkan bahwa mahasiswa/i tersebut dibawah ini :

Nama : Putu Sila Andriyani  
NIM. : 2117051138  
Fakultas : Ekonomi  
Jurusan/Prodi. : S1 Akuntansi

Bermaksud mengadakan penelitian lapangan untuk menempuh atau menyusun tugas akhir, skripsi dan melengkapi tugas lainnya. Sehubungan dengan hal tersebut, kami mohon izin agar mahasiswa kami dapat melakukan wawancara di tempat yang Bapak/Ibu/Sdr. Pimpin.

Demikian surat ini kami buat agar bisa digunakan sebagaimana mestinya. Atas perhatian dan kerjasamanya, kami sampaikan terima kasih.

a.n. Dekan,  
Wakil Dekan I,  


Ni Made Suci  
NIP. 196810291993032001

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Catatan :

- UU ITE No. 11 Tahun 2008 Pasal 5 ayat 1 "Informasi Elektronik dan/atau Dokumen Elektronik dan/atau hasil cetaknya merupakan alat bukti hukum yang sah"
- Dokumen ini tertanda ditandatangani secara elektronik menggunakan sertifikat elektronik yang diterbitkan BsrE
- Surat ini dapat dibuktikan keasliannya dengan menggunakan *qr code* yang telah tersedia

## Lampiran 2. Kuesioner Penelitian

### KUESIONER PENELITIAN PENGARUH MANFAAT PENGGUNAAN, KEMUDAHAN PENGGUNAAN, DAN KEAMANAN TRANSAKSI TERHADAP MINAT MENGGUNAKAN QRIS PADA PELAKU UMKM DI KECAMATAN BULELENG

Dalam rangka penyelesaian skripsi, saya Putu Sila Andriyani bermaksud melakukan penelitian untuk penyusunan skripsi dengan judul “Pengaruh Manfaat Penggunaan, Kemudahan Penggunaan, dan Keamanan Transaksi Terhadap Minat Menggunakan *Quick Response Code Indonesian Standard* (QRIS) (Studi Pada Pelaku UMKM di Kecamatan Buleleng)”. Sehubungan dengan hal tersebut, saya sangat mengharapkan kesediaan Bapak/Ibu/Saudara/i untuk berkenan meluangkan waktunya mengisi beberapa pertanyaan pada kuesioner ini.

Atas perhatian dan kerja samanya, saya ucapkan terima kasih.

#### 1. Identitas Responden

Nama Pemilik Usaha :

Nama Usaha :

Penghasilan (omset) Tahunan :

- ☐ Kurang dari Rp. 300 juta
- ☐ Rp. 300 juta – Rp. 2,5 miliar
- ☐ Rp. 2,5 miliar – Rp. 50 miliar

Pengguna QRIS : Ya/Tidak

## 2. Petunjuk Pengisian

Berilah tanggapan terhadap pernyataan dalam tabel dengan memberikan tanda centang (✓) pada kolom yang tersedia sesuai dengan keadaan sesungguhnya.

Adapun keterangan skala respon adalah sebagai berikut:

1 = Sangat Tidak Setuju (STS)

2 = Tidak Setuju (TS)

3 = Setuju (S)

4 = Sangat Setuju (SS)

### Daftar Pernyataan:

#### Manfaat Penggunaan (X<sub>1</sub>)

| No | Pernyataan                                                         | SS | S | TS | STS |
|----|--------------------------------------------------------------------|----|---|----|-----|
| 1  | QRIS memiliki pencatatan otomatis                                  |    |   |    |     |
| 2  | Dengan menggunakan QRIS saya merasa lebih mudah dalam transaksi    |    |   |    |     |
| 3  | Dengan menggunakan QRIS dapat menghemat waktu                      |    |   |    |     |
| 4  | Dengan menggunakan QRIS saya terhindar dari penyebaran uang palsu  |    |   |    |     |
| 5  | Dengan menggunakan QRIS saya tidak perlu menyiapkan uang kembalian |    |   |    |     |

#### Kemudahan Penggunaan (X<sub>2</sub>)

| No | Pernyataan                                                                    | SS | S | TS | STS |
|----|-------------------------------------------------------------------------------|----|---|----|-----|
| 6  | QRIS mudah digunakan                                                          |    |   |    |     |
| 7  | QRIS dapat diakses di mana saja dan kapan saja sehingga mempermudah transaksi |    |   |    |     |

|   |                                                        |  |  |  |  |
|---|--------------------------------------------------------|--|--|--|--|
| 8 | Menggunakan QRIS tidak memerlukan proses yang rumit    |  |  |  |  |
| 9 | Instruksi dan pilihan menu dalam QRIS mudah dimengerti |  |  |  |  |

### Keamanan Transaksi (X<sub>3</sub>)

| No | Pernyataan                                                                                                | SS | S | TS | STS |
|----|-----------------------------------------------------------------------------------------------------------|----|---|----|-----|
| 10 | Saya merasa aman saat bertransaksi menggunakan QRIS                                                       |    |   |    |     |
| 11 | Keamanan transaksi saat menggunakan QRIS sangat penting                                                   |    |   |    |     |
| 12 | QRIS merupakan pembayaran non tunai yang memiliki reputasi baik dibandingkan pembayaran non tunai lainnya |    |   |    |     |
| 13 | Transaksi menggunakan QRIS berguna dan dapat dipercaya                                                    |    |   |    |     |

### Minat Menggunakan QRIS (Y)

| No | Pernyataan                                                                  | SS | S | TS | STS |
|----|-----------------------------------------------------------------------------|----|---|----|-----|
| 14 | Saya tertarik menggunakan QRIS                                              |    |   |    |     |
| 15 | Saya akan cenderung menggunakan QRIS setiap saat melakukan transaksi        |    |   |    |     |
| 16 | Saya memiliki keinginan untuk terus menggunakan QRIS                        |    |   |    |     |
| 17 | Saya berminat menggunakan QRIS setelah saya tahu bahwa QRIS mudah digunakan |    |   |    |     |

### Lampiran 3. Data Responden

| No | Nama Pemilik Usaha                  | Nama Usaha               | Jenis Skala Usaha | Pengguna QRIS |
|----|-------------------------------------|--------------------------|-------------------|---------------|
| 1  | Ratih Mustika Ningrum               | Paon ummi                | Mikro             | Iya           |
| 2  | Ajeng                               | Enake                    | Mikro             | Iya           |
| 3  | Ketut Gea Safitri                   | Lapis Kukus Tugu Malang  | Mikro             | Iya           |
| 4  | Mich                                | Japanese souffle pancake | Mikro             | Iya           |
| 5  | Ketut seniariani                    | Takoyaki singaraja       | Mikro             | Iya           |
| 6  | Noer Inzalna Inayah                 | Dapoer Chocho            | Mikro             | Iya           |
| 7  | Kadek Redini                        | Dapur Cahaya             | Mikro             | Iya           |
| 8  | Kadek Tina Meliana                  | Waterkant Singaraja      | Mikro             | Iya           |
| 9  | Ida ayu Komang Gita rossita suwandi | Sand'd                   | Mikro             | Iya           |
| 10 | Ni made andira wahyuni              | Steak getar              | Mikro             | Iya           |
| 11 | Amanda                              | Roti boox                | Mikro             | Iya           |
| 12 | Frengky kune                        | Pisangkoe                | Mikro             | Iya           |
| 13 | Ketut Rediasih                      | Mie Mukbang              | Mikro             | Iya           |
| 14 | Esita                               | Soufle pancake           | Mikro             | Iya           |
| 15 | Tugus Mahendra                      | ice skena                | Mikro             | Iya           |
| 16 | Ni Made Lia Mahoni                  | Kedai Dong Simpen        | Mikro             | Iya           |
| 17 | Shintia Fitriani Manik              | Townjuice                | Mikro             | Iya           |
| 18 | Komang Purnamiasih                  | Cobek Badeng             | Mikro             | Iya           |
| 19 | Timothy Himawan                     | Asoka Fried Chicken      | Mikro             | Iya           |
| 20 | Ketut Suastini                      | Kedai Nyemils            | Mikro             | Iya           |
| 21 | Kadek Dwi Wijaya                    | Omni                     | Mikro             | Iya           |



|    |                        |                       |       |     |
|----|------------------------|-----------------------|-------|-----|
| 22 | Fajar Suryana          | Oemah Ashik           | Mikro | Iya |
| 23 | Kaden Tia Yuni         | Grage Kitchen         | Mikro | Iya |
| 24 | Coco Septiawan         | Sosha                 | Mikro | Iya |
| 25 | Ambara putra           | Cornsuke              | Mikro | Iya |
| 26 | Eka candra             | Soto Jawa             | Mikro | Iya |
| 27 | Puspita Sari           | Koanje Kitchen        | Mikro | Iya |
| 28 | Regina Wati            | Dapur Wangi           | Mikro | Iya |
| 29 | Joe                    | Pempek Mak Joe        | Mikro | Iya |
| 30 | Fina                   | Kita Suka             | Mikro | Iya |
| 31 | Agus arianto           | Teh kembali           | Mikro | Iya |
| 32 | Muhammad Yusuf Sulipan | Seblak Hasna          | Mikro | Iya |
| 33 | I Gusti putu Wijaya    | Warung Hokky          | Mikro | Iya |
| 34 | Muhamad Alvianto       | Teh Poci              | Mikro | Iya |
| 35 | Bu Siti                | Warung Siti           | Mikro | Iya |
| 36 | Arick Evano            | Greget Ngemil         | Mikro | Iya |
| 37 | Nur Hidayah            | Es teh solo Singaraja | Mikro | Iya |
| 38 | Ferdy                  | Buki food place       | Mikro | Iya |
| 39 | Gede adi               | Mr smoothies          | Mikro | Iya |
| 40 | Chintya                | Tya flowers           | Mikro | Iya |
| 41 | Vivi Irmawati          | Dapur vee             | Mikro | Iya |
| 42 | Made Resianti          | Wr Babi Guling Memek  | Mikro | Iya |
| 43 | Yura                   | Yura dimsum           | Mikro | Iya |
| 44 | Vico louis             | Kantin A'l            | Mikro | Iya |
| 45 | Michael                | Beli kopi             | Mikro | Iya |
| 46 | Agustina               | Rumah Kopi Nusantara  | Mikro | Iya |

|    |                               |                                |       |     |
|----|-------------------------------|--------------------------------|-------|-----|
| 47 | Kusuma Pradnya dan Muh Efendi | Fenku Craft                    | Mikro | Iya |
| 48 | Anak agung ari mayun          | Warung Mlanje                  | Mikro | Iya |
| 49 | Wawan Didi Susylo             | Lalapan cak wawan              | Mikro | Iya |
| 50 | Wayan Ayu Cintanu             | Chicken chick                  | Mikro | Iya |
| 51 | Jenna                         | Alay Vegetarian                | Mikro | Iya |
| 52 | Anjelia                       | Saka florist                   | Mikro | Iya |
| 53 | Mutia Ningsih                 | Lalapan Mbak Mut               | Mikro | Iya |
| 54 | Dharmawan Setiadi             | Bakso Doraemon                 | Mikro | Iya |
| 55 | Ngurah Suaryasa               | Dapur Kenari                   | Mikro | Iya |
| 56 | Iwan Budi Dharma              | Paon Alas                      | Mikro | Iya |
| 57 | Sang Nyoman Kardiasa          | Chill and Cheap                | Mikro | Iya |
| 58 | Wisnu Wiratama                | Kontinu cafe                   | Mikro | Iya |
| 59 | Kadek Ayu Listia Dewi         | Buketku Singaraja              | Mikro | Iya |
| 60 | Nindya Iswari                 | Halaman Belakang By Rumah Momo | Mikro | Iya |
| 61 | Rina                          | Dilas 89                       | Mikro | Iya |
| 62 | Shinta Kori                   | Sukasuki                       | Mikro | Iya |
| 63 | Rifki                         | Bakso Tik-tok Prasmanan        | Mikro | Iya |
| 64 | Putu Sebriana                 | Smoothies thai                 | Mikro | Iya |
| 65 | Indhu Baruna                  | Salu Lima Bali                 | Mikro | Iya |
| 66 | Dharmayasa                    | Homebro                        | Mikro | Iya |
| 67 | Putu Astika Dewi              | Inni pizza dan stromboli       | Mikro | Iya |
| 68 | Made Diana Aprilia            | Warung sisi kota               | Mikro | Iya |
| 69 | Yuni                          | Depot mami                     | Mikro | Iya |
| 70 | Ari Astawa                    | Arias Barbershop               | Mikro | Iya |



|    |                   |                                      |       |     |
|----|-------------------|--------------------------------------|-------|-----|
| 71 | Yulia sari        | Yulia Bakery                         | Mikro | Iya |
| 72 | Toni              | Batagor siomay pempek & seblak cikur | Mikro | Iya |
| 73 | Gilang            | GiG Coffee                           | Mikro | Iya |
| 74 | Anisa Rahma       | Seblak Jadul                         | Mikro | Iya |
| 75 | Mulyono           | Kedai Baper                          | Mikro | Iya |
| 76 | Arya Subagia      | El Pama                              | Mikro | Iya |
| 77 | Aaron Carroll     | Coffee Shop Dalofa                   | Mikro | Iya |
| 78 | Khoirul Mujahid   | Joey coffee                          | Mikro | Iya |
| 79 | Dinesh            | Kedai Jibaku                         | Mikro | Iya |
| 80 | Maharani          | Wr. Maharani                         | Mikro | Iya |
| 81 | Astini            | Like ke day                          | Mikro | Iya |
| 82 | Diva Rizky        | Warung mam rizky                     | Mikro | Iya |
| 83 | Devi Suryani      | Krepes jumbo KDS                     | Mikro | Iya |
| 84 | Ketut Otong       | Warung pak otong                     | Mikro | Iya |
| 85 | Dito Muharam      | Warung PP ikan bakar                 | Mikro | Iya |
| 86 | Rosa Fianty       | Kedai hope                           | Mikro | Iya |
| 87 | Gede Risky Wijaya | Warung Kamyu                         | Mikro | Iya |
| 88 | Komang Jelvi      | SG Shop                              | Mikro | Iya |
| 89 | Ketut Arya        | Warung bambu                         | Mikro | Iya |
| 90 | Agus Widnyana     | umah dije                            | Mikro | Iya |
| 91 | Yuda              | Paon happy terrace                   | Mikro | Iya |
| 92 | Wira Atmaja       | Kopi Oblong                          | Mikro | Iya |
| 93 | Ketut Budiasa     | Warung Kamaris                       | Mikro | Iya |
| 94 | Christian Nugroho | Lofina Life                          | Mikro | Iya |
| 95 | Swastiningsih     | Warung jepun                         | Mikro | Iya |
| 96 | Putu Erawati      | Buda bakery & resto                  | Mikro | Iya |

|     |                   |                         |       |     |
|-----|-------------------|-------------------------|-------|-----|
| 97  | Luh Santika       | Jaring kitchen & drinks | Mikro | Iya |
| 98  | Giovani           | The 10th table          | Mikro | Iya |
| 99  | Febri nana        | Loaf Life               | Mikro | Iya |
| 100 | Aditya            | Mamone                  | Mikro | Iya |
| 101 | Ayu Wahyuni       | Dimsum 88 maknyus       | Mikro | Iya |
| 102 | Listiawati        | Dapur nyemil            | Mikro | Iya |
| 103 | Saga Gunawan      | Dadidu                  | Mikro | Iya |
| 104 | Feri              | Apple mart              | Mikro | Iya |
| 105 | Rahmania Hidayat  | Gulali donut            | Mikro | Iya |
| 106 | Monica sari       | Tar tar dimsum          | Mikro | Iya |
| 107 | Luh Dina Pratiwi  | Es coklat semangat      | Mikro | Iya |
| 108 | Rena purnama      | Oppa toast              | Mikro | Iya |
| 109 | Wawan             | Bendol's                | Mikro | Iya |
| 110 | Ernawati          | Lais Crepes             | Mikro | Iya |
| 111 | Louis             | Retro diner             | Mikro | Iya |
| 112 | Merry Agustina    | Abadi kosmetik          | Mikro | Iya |
| 113 | Juliani           | Nakama                  | Mikro | Iya |
| 114 | Salsabila         | Time tea                | Mikro | Iya |
| 115 | Budi Sanjaya      | Kopi dekakiang          | Mikro | Iya |
| 116 | Dennis van        | Shouri                  | Mikro | Iya |
| 117 | Agus Arthayasa    | Nasi bakar sos          | Mikro | Iya |
| 118 | Agus aptiyasa     | Key coffee              | Mikro | Iya |
| 119 | Budi susila darma | Pridi cafe              | Mikro | Iya |
| 120 | Brian             | Coffee to go            | Mikro | Iya |
| 121 | Sofian            | Tomoro                  | Mikro | Iya |
| 122 | Oka semadi        | Orte cafe               | Mikro | Iya |

|     |                             |                     |       |     |
|-----|-----------------------------|---------------------|-------|-----|
| 123 | Bagus jayantha              | Danke cafe          | Mikro | Iya |
| 124 | Cak ahen                    | Kedai etnik         | Mikro | Iya |
| 125 | Juni Antari                 | Salon Q TA          | Mikro | Iya |
| 126 | Gede Mulya                  | Panamena            | Mikro | Iya |
| 127 | Dyah                        | Mie ebonk tongsis   | Mikro | Iya |
| 128 | Juli kristiani              | Wakul rasa          | Mikro | Iya |
| 129 | Arini                       | Chumbouqet          | Mikro | Iya |
| 130 | I Gusti Agung Ayu Wulandari | Garase cafe         | Mikro | Iya |
| 131 | Donald                      | Warung sambal metal | Mikro | Iya |
| 132 | Yuli Setiani                | ysys shop           | Mikro | Iya |
| 133 | Komang Ayu Dian Pertiwi     | Dapur papa el       | Mikro | Iya |
| 134 | Bagus Arsana                | Kebab Pak Bagus     | Mikro | Iya |
| 135 | Edi ariawan                 | Couple coffee       | Mikro | Iya |
| 136 | Putu agus ardina saputra    | ACC cafe & resto    | Mikro | Iya |
| 137 | Adi candra                  | B'dlodd Resto       | Mikro | Iya |
| 138 | Fernando hendra             | Warung sundara      | Mikro | Iya |
| 139 | Hepani                      | Panpar teras rumah  | Mikro | Iya |
| 140 | Efendy harta wijaya         | Cv harta wijaya     | Kecil | Iya |
| 141 | Luh erlinda permata sari    | Ve_fashionbali      | Kecil | Iya |
| 142 | Made akhir                  | Peggy salon         | Kecil | Iya |
| 143 | Budi adi chandra            | Banyan tree         | Mikro | Iya |
| 144 | Arif Rahman                 | Kopi Kulo           | Mikro | Iya |
| 145 | Vincent Angga Wijaya        | Temani Kopi         | Mikro | Iya |
| 146 | Lynne                       | Klinik kopi         | Mikro | Iya |

|     |                         |                     |          |     |
|-----|-------------------------|---------------------|----------|-----|
| 147 | Vina Wu                 | Toko Prima          | Mikro    | Iya |
| 148 | Indrina Fitri           | Lokal steak         | Mikro    | Iya |
| 149 | Rion                    | Ulam segara         | Mikro    | Iya |
| 150 | Rahmat septian          | Lamode              | Mikro    | Iya |
| 151 | Guntur indra            | Umah dije           | Mikro    | Iya |
| 152 | Vania Amanda            | JusQu               | Mikro    | Iya |
| 153 | Ni Luhh Susanti         | Nine Laundry        | Mikro    | Iya |
| 154 | yudhi                   | indotech            | Menengah | Iya |
| 155 | Igusti agung prima      | Retail elektronik   | Menengah | Iya |
| 156 | I Dewa Gede Widiadnyana | Babi guling jikdewa | Mikro    | Iya |
| 157 | Nurasa Tresnawan        | UD TRESNA JAYA      | Kecil    | Iya |
| 158 | Hendra saputra          | Mister seafood      | Mikro    | Iya |
| 159 | Putri Aisha             | SosisQu Singaraja   | Mikro    | Iya |
| 160 | Swandewi                | dewiSwan            | Mikro    | Iya |
| 161 | dede fakhrudin          | Queen Beauty        | Mikro    | Iya |
| 162 | Hendri bhuana           | Bhavna              | Mikro    | Iya |
| 163 | Gistara Era             | GA salon            | Mikro    | Iya |
| 164 | Ayu Risma               | Arisma salon        | Mikro    | Iya |
| 165 | Nur nella               | Quinella            | Mikro    | Iya |
| 166 | Putu Deva               | HDRP Pizzaria       | Mikro    | Iya |
| 167 | Mariati                 | M'kitchen           | Mikro    | Iya |
| 168 | Made Suartini           | Kedai kartini       | Mikro    | Iya |
| 169 | Ketut sumadi            | SH mart             | Mikro    | Iya |
| 170 | Zulkipli anun           | Hamka parfum        | Mikro    | Iya |
| 171 | Nanda                   | D'laundry           | Mikro    | Iya |
| 172 | Yasir                   | Asik laundry karpel | Mikro    | Iya |
| 173 | I putu artajaya         | Rumah sosis         | Mikro    | Iya |

|     |                            |                         |       |     |
|-----|----------------------------|-------------------------|-------|-----|
| 174 | Budi sanjaya               | Freshly                 | Mikro | Iya |
| 175 | Ida bagus wikan nanda      | sushi ML                | Mikro | Iya |
| 176 | Irfana                     | Washy cozy              | Mikro | Iya |
| 177 | Martini ningsih            | Biunana                 | Mikro | Iya |
| 178 | Rikki sidarta              | Starbean                | Kecil | Iya |
| 179 | Suartama sentosa           | Anugerah jaya sentosa   | Kecil | Iya |
| 180 | Ketut Wahyu Hariadi        | Mailaku                 | Kecil | Iya |
| 181 | Sekar                      | Kedai Happy             | Mikro | Iya |
| 182 | Ni Kadek Suci Dewi Cahyani | CV. Balistar Promosindo | Kecil | Iya |
| 183 | Pradana                    | Retorika                | Mikro | Iya |
| 184 | I Made Hendiawan Theja     | Yang Headquarters       | Mikro | Iya |
| 185 | Erma Juliani               | July kebaya             | Mikro | Iya |
| 186 | Kadek Andika               | Vape shop               | Mikro | Iya |
| 187 | Ririn ariani               | Bali florist            | Mikro | Iya |
| 188 | Citra                      | ayam geprek JM          | Mikro | Iya |
| 189 | Dwi Melly                  | Home laundry            | Mikro | Iya |
| 190 | Linda cahayani             | Jasmine parfum          | Mikro |     |

#### Lampiran 4. Tabulasi Data Responden

##### A. Tabulasi Data Variabel Manfaat Penggunaan ( $X_1$ ) dan Kemudahan

##### Penggunaan ( $X_2$ )

| No. | MANFAAT PENGGUNAAN<br>( $X_1$ ) |           |           |           |           | Total<br>$X_1$ | KEMUDAHAN<br>PENGGUNAAN ( $X_2$ ) |           |           |           | Total<br>$X_2$ |
|-----|---------------------------------|-----------|-----------|-----------|-----------|----------------|-----------------------------------|-----------|-----------|-----------|----------------|
|     | $X_{1.1}$                       | $X_{1.2}$ | $X_{1.3}$ | $X_{1.4}$ | $X_{1.5}$ |                | $X_{2.1}$                         | $X_{2.2}$ | $X_{2.3}$ | $X_{2.4}$ |                |
| 1   | 3                               | 3         | 3         | 3         | 3         | 15             | 2                                 | 3         | 3         | 3         | 11             |
| 2   | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 4         | 3         | 13             |
| 3   | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 4   | 4                               | 4         | 4         | 4         | 4         | 20             | 4                                 | 4         | 4         | 4         | 16             |
| 5   | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 4         | 3         | 3         | 13             |
| 6   | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 7   | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 8   | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 9   | 3                               | 2         | 3         | 3         | 3         | 14             | 3                                 | 3         | 3         | 3         | 12             |
| 10  | 3                               | 3         | 3         | 4         | 3         | 16             | 3                                 | 3         | 3         | 3         | 12             |
| 11  | 2                               | 3         | 4         | 4         | 3         | 16             | 3                                 | 3         | 3         | 3         | 12             |
| 12  | 4                               | 3         | 4         | 4         | 3         | 18             | 3                                 | 3         | 4         | 3         | 13             |
| 13  | 3                               | 3         | 4         | 4         | 4         | 18             | 3                                 | 4         | 4         | 4         | 15             |
| 14  | 3                               | 4         | 3         | 4         | 4         | 18             | 3                                 | 3         | 3         | 3         | 12             |
| 15  | 4                               | 3         | 4         | 3         | 4         | 18             | 3                                 | 3         | 4         | 3         | 13             |
| 16  | 4                               | 3         | 3         | 4         | 3         | 17             | 3                                 | 3         | 4         | 4         | 14             |
| 17  | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 18  | 3                               | 3         | 3         | 3         | 3         | 15             | 2                                 | 3         | 3         | 3         | 11             |
| 19  | 3                               | 3         | 3         | 4         | 2         | 15             | 3                                 | 3         | 4         | 3         | 13             |
| 20  | 4                               | 4         | 4         | 4         | 4         | 20             | 4                                 | 4         | 4         | 4         | 16             |
| 21  | 3                               | 3         | 3         | 2         | 3         | 14             | 2                                 | 3         | 3         | 3         | 11             |
| 22  | 2                               | 3         | 3         | 4         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 23  | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 24  | 3                               | 3         | 3         | 3         | 2         | 14             | 3                                 | 3         | 2         | 2         | 10             |
| 25  | 3                               | 3         | 3         | 4         | 1         | 14             | 2                                 | 2         | 4         | 3         | 11             |
| 26  | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |
| 27  | 4                               | 3         | 3         | 4         | 4         | 18             | 3                                 | 3         | 4         | 4         | 14             |
| 28  | 3                               | 4         | 4         | 4         | 3         | 18             | 4                                 | 4         | 4         | 4         | 16             |
| 29  | 4                               | 3         | 3         | 4         | 3         | 17             | 3                                 | 3         | 3         | 3         | 12             |
| 30  | 4                               | 3         | 3         | 4         | 3         | 17             | 4                                 | 4         | 3         | 3         | 14             |
| 31  | 3                               | 2         | 3         | 2         | 3         | 13             | 3                                 | 3         | 3         | 3         | 12             |
| 32  | 3                               | 3         | 3         | 3         | 3         | 15             | 3                                 | 3         | 3         | 3         | 12             |



|    |   |   |   |   |   |    |   |   |   |   |    |
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| 47 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
| 48 | 4 | 3 | 4 | 3 | 4 | 18 | 3 | 4 | 3 | 4 | 14 |
| 49 | 3 | 1 | 3 | 1 | 3 | 11 | 3 | 3 | 4 | 2 | 12 |
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| 71 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
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| 80  | 4 | 3 | 4 | 3 | 4 | 18 | 4 | 4 | 3 | 3 | 14 |
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| 100 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 4 | 4 | 14 |
| 101 | 4 | 2 | 4 | 2 | 4 | 16 | 4 | 4 | 4 | 4 | 16 |
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| 106 | 4 | 3 | 3 | 3 | 4 | 17 | 3 | 4 | 4 | 4 | 15 |
| 107 | 4 | 3 | 3 | 3 | 4 | 17 | 3 | 3 | 3 | 3 | 12 |
| 108 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 4 | 3 | 3 | 13 |
| 109 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 3 | 3 | 12 |
| 110 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
| 111 | 4 | 3 | 3 | 4 | 3 | 17 | 3 | 3 | 3 | 3 | 12 |
| 112 | 3 | 3 | 4 | 3 | 4 | 17 | 3 | 3 | 3 | 3 | 12 |

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| 119 | 3 | 4 | 3 | 3 | 4 | 17 | 3 | 3 | 4 | 3 | 13 |
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| 121 | 4 | 3 | 4 | 4 | 4 | 19 | 3 | 3 | 3 | 4 | 13 |
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| 124 | 3 | 3 | 4 | 3 | 4 | 17 | 3 | 4 | 4 | 4 | 15 |
| 125 | 3 | 3 | 4 | 3 | 3 | 16 | 3 | 4 | 4 | 4 | 15 |
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| 127 | 3 | 3 | 3 | 2 | 4 | 15 | 3 | 3 | 2 | 2 | 10 |
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| 139 | 3 | 4 | 3 | 3 | 3 | 16 | 3 | 3 | 3 | 3 | 12 |
| 140 | 4 | 3 | 4 | 4 | 4 | 19 | 3 | 4 | 4 | 4 | 15 |
| 141 | 4 | 4 | 4 | 4 | 4 | 20 | 3 | 3 | 3 | 4 | 13 |
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| 143 | 4 | 3 | 4 | 4 | 4 | 19 | 3 | 3 | 4 | 4 | 14 |
| 144 | 4 | 3 | 3 | 2 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
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| 147 | 4 | 4 | 4 | 3 | 4 | 19 | 3 | 3 | 3 | 3 | 12 |
| 148 | 4 | 4 | 4 | 3 | 4 | 19 | 3 | 3 | 3 | 3 | 12 |
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| 150 | 4 | 3 | 3 | 3 | 4 | 17 | 3 | 4 | 3 | 3 | 13 |
| 151 | 3 | 3 | 3 | 3 | 3 | 15 | 4 | 4 | 4 | 4 | 16 |
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| 164 | 4 | 3 | 3 | 3 | 4 | 17 | 4 | 4 | 4 | 4 | 16 |
| 165 | 4 | 3 | 3 | 3 | 3 | 16 | 3 | 3 | 4 | 4 | 14 |
| 166 | 4 | 3 | 3 | 3 | 4 | 17 | 3 | 3 | 3 | 3 | 12 |
| 167 | 4 | 3 | 3 | 3 | 3 | 16 | 3 | 3 | 3 | 3 | 12 |
| 168 | 3 | 3 | 3 | 3 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
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| 171 | 4 | 4 | 3 | 3 | 4 | 18 | 2 | 3 | 3 | 3 | 11 |
| 172 | 3 | 3 | 3 | 3 | 4 | 16 | 3 | 4 | 4 | 4 | 15 |
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| 176 | 3 | 3 | 3 | 3 | 3 | 15 | 4 | 4 | 4 | 4 | 16 |
| 177 | 3 | 3 | 3 | 3 | 4 | 16 | 3 | 3 | 4 | 4 | 14 |
| 178 | 3 | 3 | 3 | 3 | 3 | 15 | 2 | 3 | 4 | 4 | 13 |
| 179 | 4 | 3 | 3 | 3 | 4 | 17 | 2 | 3 | 3 | 3 | 11 |
| 180 | 4 | 3 | 3 | 3 | 3 | 16 | 3 | 3 | 3 | 3 | 12 |
| 181 | 4 | 3 | 3 | 3 | 3 | 16 | 3 | 3 | 3 | 4 | 13 |
| 182 | 3 | 4 | 4 | 4 | 4 | 19 | 4 | 4 | 4 | 4 | 16 |
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| 184 | 4 | 4 | 3 | 4 | 4 | 19 | 3 | 4 | 4 | 4 | 15 |
| 185 | 4 | 3 | 3 | 4 | 4 | 18 | 3 | 3 | 3 | 3 | 12 |
| 186 | 4 | 4 | 3 | 3 | 4 | 18 | 3 | 4 | 4 | 4 | 15 |
| 187 | 3 | 3 | 3 | 3 | 4 | 16 | 3 | 4 | 4 | 4 | 15 |
| 188 | 4 | 3 | 3 | 3 | 4 | 17 | 4 | 4 | 4 | 4 | 16 |
| 189 | 4 | 4 | 4 | 3 | 4 | 19 | 1 | 3 | 3 | 3 | 10 |
| 190 | 4 | 4 | 2 | 4 | 4 | 18 | 1 | 3 | 3 | 3 | 10 |

**B. Tabulasi Data Variabel Keamanan Transaksi (X<sub>3</sub>) dan Minat Menggunakan QRIS (Y)**

| No. | KEAMANAN TRANSAKSI<br>(X <sub>3</sub> ) |                  |                  |                  | Total<br>X <sub>3</sub> | MINAT MENGGUNAKAN<br>QRIS (Y) |     |     |     | Total<br>Y |
|-----|-----------------------------------------|------------------|------------------|------------------|-------------------------|-------------------------------|-----|-----|-----|------------|
|     | X <sub>3.1</sub>                        | X <sub>3.2</sub> | X <sub>3.3</sub> | X <sub>3.4</sub> |                         | Y.1                           | Y.2 | Y.3 | Y.4 |            |
| 1   | 3                                       | 3                | 3                | 3                | 12                      | 2                             | 3   | 3   | 3   | 11         |
| 2   | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 4   | 3   | 13         |
| 3   | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 4   | 4                                       | 4                | 4                | 4                | 16                      | 4                             | 4   | 4   | 4   | 16         |
| 5   | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 4   | 3   | 3   | 13         |
| 6   | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 7   | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 8   | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 9   | 3                                       | 2                | 3                | 3                | 11                      | 3                             | 3   | 3   | 3   | 12         |
| 10  | 3                                       | 3                | 3                | 4                | 13                      | 3                             | 3   | 3   | 3   | 12         |
| 11  | 2                                       | 3                | 4                | 4                | 13                      | 3                             | 3   | 3   | 3   | 12         |
| 12  | 4                                       | 3                | 4                | 4                | 15                      | 3                             | 3   | 4   | 3   | 13         |
| 13  | 3                                       | 3                | 4                | 4                | 14                      | 3                             | 4   | 4   | 4   | 15         |
| 14  | 3                                       | 4                | 3                | 4                | 14                      | 3                             | 3   | 3   | 3   | 12         |
| 15  | 4                                       | 3                | 4                | 3                | 14                      | 3                             | 3   | 4   | 3   | 13         |
| 16  | 4                                       | 3                | 3                | 4                | 14                      | 3                             | 3   | 4   | 4   | 14         |
| 17  | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 18  | 3                                       | 3                | 3                | 3                | 12                      | 2                             | 3   | 3   | 3   | 11         |
| 19  | 3                                       | 3                | 3                | 4                | 13                      | 3                             | 3   | 4   | 3   | 13         |
| 20  | 4                                       | 4                | 4                | 4                | 16                      | 4                             | 4   | 4   | 4   | 16         |
| 21  | 3                                       | 3                | 3                | 2                | 11                      | 2                             | 3   | 3   | 3   | 11         |
| 22  | 2                                       | 3                | 3                | 4                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 23  | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 24  | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 2   | 2   | 10         |
| 25  | 3                                       | 3                | 3                | 4                | 13                      | 2                             | 2   | 4   | 3   | 11         |
| 26  | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 27  | 4                                       | 3                | 3                | 4                | 14                      | 3                             | 3   | 4   | 4   | 14         |
| 28  | 3                                       | 4                | 4                | 4                | 15                      | 4                             | 4   | 4   | 4   | 16         |
| 29  | 4                                       | 3                | 3                | 4                | 14                      | 3                             | 3   | 3   | 3   | 12         |
| 30  | 4                                       | 3                | 3                | 4                | 14                      | 4                             | 4   | 3   | 3   | 14         |
| 31  | 3                                       | 2                | 3                | 2                | 10                      | 3                             | 3   | 3   | 3   | 12         |
| 32  | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |
| 33  | 3                                       | 3                | 3                | 3                | 12                      | 3                             | 3   | 3   | 3   | 12         |

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| 42 | 3 | 2 | 3 | 2 | 10 | 3 | 3 | 3 | 3 | 12 |
| 43 | 4 | 2 | 3 | 2 | 11 | 4 | 4 | 4 | 4 | 16 |
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| 45 | 4 | 2 | 3 | 2 | 11 | 3 | 3 | 3 | 3 | 12 |
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| 55 | 4 | 3 | 4 | 3 | 14 | 3 | 4 | 3 | 4 | 14 |
| 56 | 4 | 3 | 2 | 3 | 12 | 4 | 4 | 4 | 4 | 16 |
| 57 | 4 | 3 | 4 | 3 | 14 | 3 | 4 | 3 | 2 | 12 |
| 58 | 4 | 3 | 2 | 3 | 12 | 2 | 4 | 3 | 4 | 13 |
| 59 | 4 | 3 | 4 | 3 | 14 | 2 | 3 | 3 | 3 | 11 |
| 60 | 4 | 3 | 4 | 3 | 14 | 3 | 4 | 3 | 4 | 14 |
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| 62 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 |
| 63 | 4 | 3 | 4 | 3 | 14 | 3 | 3 | 3 | 3 | 12 |
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| 65 | 4 | 2 | 3 | 2 | 11 | 3 | 3 | 3 | 2 | 11 |
| 66 | 4 | 3 | 4 | 3 | 14 | 3 | 4 | 4 | 3 | 14 |
| 67 | 4 | 3 | 4 | 3 | 14 | 3 | 4 | 4 | 4 | 15 |
| 68 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 16 |
| 69 | 3 | 3 | 3 | 3 | 12 | 1 | 3 | 3 | 3 | 10 |
| 70 | 3 | 3 | 4 | 3 | 13 | 1 | 3 | 3 | 3 | 10 |
| 71 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 72 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 73 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |



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| 75  | 4 | 4 | 4 | 4 | 16 | 3 | 4 | 4 | 4 | 15 |
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| 77  | 4 | 3 | 4 | 3 | 14 | 3 | 3 | 3 | 3 | 12 |
| 78  | 4 | 4 | 3 | 4 | 15 | 4 | 3 | 3 | 4 | 14 |
| 79  | 4 | 3 | 3 | 3 | 13 | 2 | 3 | 3 | 3 | 11 |
| 80  | 4 | 3 | 4 | 3 | 14 | 4 | 4 | 3 | 3 | 14 |
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| 82  | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 83  | 4 | 3 | 3 | 3 | 13 | 4 | 3 | 4 | 3 | 14 |
| 84  | 3 | 2 | 3 | 2 | 10 | 3 | 3 | 3 | 3 | 12 |
| 85  | 4 | 3 | 3 | 3 | 13 | 2 | 3 | 2 | 3 | 10 |
| 86  | 3 | 3 | 3 | 3 | 12 | 2 | 3 | 2 | 3 | 10 |
| 87  | 3 | 3 | 4 | 3 | 13 | 3 | 4 | 4 | 4 | 15 |
| 88  | 3 | 2 | 3 | 2 | 10 | 3 | 3 | 2 | 3 | 11 |
| 89  | 3 | 2 | 3 | 2 | 10 | 2 | 3 | 3 | 3 | 11 |
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| 91  | 4 | 3 | 4 | 3 | 14 | 3 | 3 | 3 | 3 | 12 |
| 92  | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 93  | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 94  | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 95  | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 96  | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 97  | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 3 | 3 | 12 |
| 98  | 4 | 4 | 3 | 4 | 15 | 2 | 3 | 3 | 3 | 11 |
| 99  | 4 | 2 | 4 | 2 | 12 | 2 | 3 | 4 | 4 | 13 |
| 100 | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 4 | 4 | 14 |
| 101 | 4 | 2 | 4 | 2 | 12 | 4 | 4 | 4 | 4 | 16 |
| 102 | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 3 | 3 | 12 |
| 103 | 4 | 3 | 4 | 3 | 14 | 3 | 3 | 3 | 4 | 13 |
| 104 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 4 | 4 | 14 |
| 105 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 4 | 4 | 14 |
| 106 | 4 | 3 | 3 | 3 | 13 | 3 | 4 | 4 | 4 | 15 |
| 107 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 108 | 3 | 3 | 3 | 3 | 12 | 3 | 4 | 3 | 3 | 13 |
| 109 | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 3 | 3 | 12 |
| 110 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 111 | 4 | 3 | 3 | 4 | 14 | 3 | 3 | 3 | 3 | 12 |
| 112 | 3 | 3 | 4 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 113 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 4 | 4 | 14 |

|     |   |   |   |   |    |   |   |   |   |    |
|-----|---|---|---|---|----|---|---|---|---|----|
| 114 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 16 |
| 115 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 116 | 3 | 4 | 4 | 3 | 14 | 3 | 4 | 4 | 4 | 15 |
| 117 | 4 | 3 | 3 | 4 | 14 | 4 | 3 | 4 | 3 | 14 |
| 118 | 4 | 4 | 3 | 4 | 15 | 3 | 3 | 2 | 2 | 10 |
| 119 | 3 | 4 | 3 | 3 | 13 | 3 | 3 | 4 | 3 | 13 |
| 120 | 4 | 3 | 3 | 3 | 13 | 2 | 3 | 4 | 4 | 13 |
| 121 | 4 | 3 | 4 | 4 | 15 | 3 | 3 | 3 | 4 | 13 |
| 122 | 4 | 3 | 4 | 3 | 14 | 4 | 4 | 4 | 4 | 16 |
| 123 | 4 | 3 | 4 | 3 | 14 | 3 | 3 | 3 | 3 | 12 |
| 124 | 3 | 3 | 4 | 3 | 13 | 3 | 4 | 4 | 4 | 15 |
| 125 | 3 | 3 | 4 | 3 | 13 | 3 | 4 | 4 | 4 | 15 |
| 126 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 127 | 3 | 3 | 3 | 2 | 11 | 3 | 3 | 2 | 2 | 10 |
| 128 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 2 | 11 |
| 129 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 130 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 4 | 3 | 13 |
| 131 | 3 | 3 | 3 | 2 | 11 | 3 | 3 | 3 | 3 | 12 |
| 132 | 3 | 3 | 3 | 2 | 11 | 4 | 3 | 3 | 3 | 13 |
| 133 | 4 | 3 | 3 | 3 | 13 | 4 | 4 | 3 | 3 | 14 |
| 134 | 4 | 3 | 3 | 3 | 13 | 4 | 3 | 3 | 4 | 14 |
| 135 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 4 | 4 | 14 |
| 136 | 3 | 3 | 4 | 3 | 13 | 3 | 4 | 4 | 4 | 15 |
| 137 | 3 | 3 | 4 | 3 | 13 | 3 | 4 | 4 | 4 | 15 |
| 138 | 3 | 3 | 4 | 3 | 13 | 3 | 4 | 4 | 4 | 15 |
| 139 | 3 | 4 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 140 | 4 | 3 | 4 | 4 | 15 | 3 | 4 | 4 | 4 | 15 |
| 141 | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 3 | 4 | 13 |
| 142 | 4 | 4 | 4 | 2 | 14 | 4 | 4 | 4 | 4 | 16 |
| 143 | 4 | 3 | 4 | 4 | 15 | 3 | 3 | 4 | 4 | 14 |
| 144 | 4 | 3 | 3 | 2 | 12 | 3 | 3 | 3 | 3 | 12 |
| 145 | 4 | 3 | 3 | 4 | 14 | 3 | 4 | 3 | 3 | 13 |
| 146 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 147 | 4 | 4 | 4 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
| 148 | 4 | 4 | 4 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
| 149 | 4 | 4 | 4 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
| 150 | 4 | 3 | 3 | 3 | 13 | 3 | 4 | 3 | 3 | 13 |
| 151 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 16 |
| 152 | 4 | 3 | 3 | 4 | 14 | 3 | 3 | 3 | 3 | 12 |
| 153 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |

|     |   |   |   |   |    |   |   |   |   |    |
|-----|---|---|---|---|----|---|---|---|---|----|
| 154 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 155 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 156 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 157 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 158 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 159 | 4 | 3 | 2 | 4 | 13 | 2 | 3 | 3 | 3 | 11 |
| 160 | 4 | 3 | 2 | 3 | 12 | 2 | 3 | 2 | 3 | 10 |
| 161 | 4 | 3 | 3 | 4 | 14 | 3 | 4 | 4 | 4 | 15 |
| 162 | 4 | 4 | 4 | 4 | 16 | 3 | 4 | 3 | 4 | 14 |
| 163 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 164 | 4 | 3 | 3 | 3 | 13 | 4 | 4 | 4 | 4 | 16 |
| 165 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 4 | 4 | 14 |
| 166 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 167 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 168 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 12 |
| 169 | 4 | 4 | 4 | 3 | 15 | 3 | 3 | 3 | 3 | 12 |
| 170 | 4 | 3 | 3 | 3 | 13 | 3 | 4 | 3 | 3 | 13 |
| 171 | 4 | 4 | 3 | 3 | 14 | 2 | 3 | 3 | 3 | 11 |
| 172 | 3 | 3 | 3 | 3 | 12 | 3 | 4 | 4 | 4 | 15 |
| 173 | 3 | 4 | 3 | 3 | 13 | 3 | 3 | 4 | 4 | 14 |
| 174 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 4 | 4 | 14 |
| 175 | 3 | 3 | 4 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 176 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 16 |
| 177 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 4 | 4 | 14 |
| 178 | 3 | 3 | 3 | 3 | 12 | 2 | 3 | 4 | 4 | 13 |
| 179 | 4 | 3 | 3 | 3 | 13 | 2 | 3 | 3 | 3 | 11 |
| 180 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 12 |
| 181 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 4 | 13 |
| 182 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 4 | 4 | 16 |
| 183 | 4 | 3 | 3 | 3 | 13 | 3 | 3 | 3 | 4 | 13 |
| 184 | 4 | 4 | 3 | 4 | 15 | 3 | 4 | 4 | 4 | 15 |
| 185 | 4 | 3 | 3 | 4 | 14 | 3 | 3 | 3 | 3 | 12 |
| 186 | 4 | 4 | 3 | 3 | 14 | 3 | 4 | 4 | 4 | 15 |
| 187 | 3 | 3 | 3 | 3 | 12 | 3 | 4 | 4 | 4 | 15 |
| 188 | 4 | 3 | 3 | 3 | 13 | 4 | 4 | 4 | 4 | 16 |
| 189 | 4 | 4 | 4 | 3 | 15 | 1 | 3 | 3 | 3 | 10 |
| 190 | 4 | 4 | 2 | 4 | 14 | 1 | 3 | 3 | 3 | 10 |

### Lampiran 5. Hasil Analisis Statistik Deskriptif

|                        | N   | Min | Max | Mean   | Std.<br>Deviation |
|------------------------|-----|-----|-----|--------|-------------------|
| Manfaat Penggunaan     | 190 | 11  | 20  | 16,457 | 1,798             |
| Kemudahan Penggunaan   | 190 | 10  | 16  | 12,836 | 1,580             |
| Keamanan Transaksi     | 190 | 8   | 16  | 12,942 | 1,477             |
| Minat Menggunakan QRIS | 190 | 10  | 16  | 12,836 | 1,580             |
| Valid N (listwise)     | 190 |     |     |        |                   |



## Lampiran 6. Hasil Uji Validitas

### A. Hasil Uji Validitas Variabel Manfaat Penggunaan (X<sub>1</sub>)

|                       |                 | Correlations |        |        |        |        | Manfaat<br>Penggunaan |
|-----------------------|-----------------|--------------|--------|--------|--------|--------|-----------------------|
|                       |                 | X1.1         | X1.2   | X1.3   | X1.4   | X1.5   |                       |
| X1.1                  | Pearson         | 1            | ,076   | -,007  | ,262** | ,229** | ,577**                |
|                       | Correlation     |              |        |        |        |        |                       |
|                       | Sig. (2-tailed) |              | ,298   | ,929   | ,000   | ,001   | ,000                  |
| N                     |                 | 190          | 190    | 190    | 190    | 190    | 190                   |
| X1.2                  | Pearson         | ,076         | 1      | ,128   | ,014   | ,220** | ,515**                |
|                       | Correlation     |              |        |        |        |        |                       |
|                       | Sig. (2-tailed) | ,298         |        | ,077   | ,844   | ,002   | ,000                  |
| N                     |                 | 190          | 190    | 190    | 190    | 190    | 190                   |
| X1.3                  | Pearson         | -,007        | ,128   | 1      | ,116   | ,166*  | ,505**                |
|                       | Correlation     |              |        |        |        |        |                       |
|                       | Sig. (2-tailed) | ,929         | ,077   |        | ,110   | ,022   | ,000                  |
| N                     |                 | 190          | 190    | 190    | 190    | 190    | 190                   |
| X1.4                  | Pearson         | ,262**       | ,014   | ,116   | 1      | ,082   | ,531**                |
|                       | Correlation     |              |        |        |        |        |                       |
|                       | Sig. (2-tailed) | ,000         | ,844   | ,110   |        | ,259   | ,000                  |
| N                     |                 | 190          | 190    | 190    | 190    | 190    | 190                   |
| X1.5                  | Pearson         | ,229**       | ,220** | ,166*  | ,082   | 1      | ,624**                |
|                       | Correlation     |              |        |        |        |        |                       |
|                       | Sig. (2-tailed) | ,001         | ,002   | ,022   | ,259   |        | ,000                  |
| N                     |                 | 190          | 190    | 190    | 190    | 190    | 190                   |
| Manfaat<br>Penggunaan | Pearson         | ,577**       | ,515** | ,505** | ,531** | ,624** | 1                     |
|                       | Correlation     |              |        |        |        |        |                       |
|                       | Sig. (2-tailed) | ,000         | ,000   | ,000   | ,000   | ,000   |                       |
| N                     |                 | 190          | 190    | 190    | 190    | 190    | 190                   |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

### B. Hasil Uji Validitas Kemudahan Penggunaan (X<sub>2</sub>)

|                      |                     | Correlations |        |        |        |                      |
|----------------------|---------------------|--------------|--------|--------|--------|----------------------|
|                      |                     | X2.1         | X2.2   | X2.3   | X2.4   | Kemudahan Penggunaan |
| X2.1                 | Pearson Correlation | 1            | ,216** | ,132   | ,112   | ,622**               |
|                      | Sig. (2-tailed)     |              | ,003   | ,069   | ,125   | ,000                 |
|                      | N                   | 190          | 190    | 190    | 190    | 190                  |
| X2.2                 | Pearson Correlation | ,216**       | 1      | ,122   | ,168*  | ,619**               |
|                      | Sig. (2-tailed)     | ,003         |        | ,094   | ,020   | ,000                 |
|                      | N                   | 190          | 190    | 190    | 190    | 190                  |
| X2.3                 | Pearson Correlation | ,132         | ,122   | 1      | ,085   | ,555**               |
|                      | Sig. (2-tailed)     | ,069         | ,094   |        | ,242   | ,000                 |
|                      | N                   | 190          | 190    | 190    | 190    | 190                  |
| X2.4                 | Pearson Correlation | ,112         | ,168*  | ,085   | 1      | ,584**               |
|                      | Sig. (2-tailed)     | ,125         | ,020   | ,242   |        | ,000                 |
|                      | N                   | 190          | 190    | 190    | 190    | 190                  |
| Kemudahan Penggunaan | Pearson Correlation | ,622**       | ,619** | ,555** | ,584** | 1                    |
|                      | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   |                      |
|                      | N                   | 190          | 190    | 190    | 190    | 190                  |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).



### C. Hasil Uji Validitas Variabel Keamanan Transaksi (X<sub>3</sub>)

|                    |                     | Correlations |        |        |        |                    |
|--------------------|---------------------|--------------|--------|--------|--------|--------------------|
|                    |                     | KT1          | KT2    | KT3    | KT4    | Keamanan Transaksi |
| X3.1               | Pearson Correlation | 1            | ,155*  | ,004   | ,153*  | ,556**             |
|                    | Sig. (2-tailed)     |              | ,033   | ,952   | ,035   | ,000               |
|                    | N                   | 190          | 190    | 190    | 190    | 190                |
| X3.2               | Pearson Correlation | ,155*        | 1      | ,226** | ,066   | ,614**             |
|                    | Sig. (2-tailed)     | ,033         |        | ,002   | ,363   | ,000               |
|                    | N                   | 190          | 190    | 190    | 190    | 190                |
| X3.3               | Pearson Correlation | ,004         | ,226** | 1      | ,114   | ,578**             |
|                    | Sig. (2-tailed)     | ,952         | ,002   |        | ,118   | ,000               |
|                    | N                   | 190          | 190    | 190    | 190    | 190                |
| X3.4               | Pearson Correlation | ,153*        | ,066   | ,114   | 1      | ,583**             |
|                    | Sig. (2-tailed)     | ,035         | ,363   | ,118   |        | ,000               |
|                    | N                   | 190          | 190    | 190    | 190    | 190                |
| Keamanan Transaksi | Pearson Correlation | ,556**       | ,614** | ,578** | ,583** | 1                  |
|                    | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   |                    |
|                    | N                   | 190          | 190    | 190    | 190    | 190                |

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).



### D. Hasil Uji Validitas Variabel Minat Menggunakan QRIS (Y)

|                        |                     | Correlations |        |        |        |                        |
|------------------------|---------------------|--------------|--------|--------|--------|------------------------|
|                        |                     | Y1           | Y2     | Y3     | Y4     | Minat Menggunakan QRIS |
| Y1                     | Pearson Correlation | 1            | ,197** | ,198** | ,349** | ,702**                 |
|                        | Sig. (2-tailed)     |              | ,006   | ,006   | ,000   | ,000                   |
|                        | N                   | 190          | 190    | 190    | 190    | 190                    |
| Y2                     | Pearson Correlation | ,197**       | 1      | ,123   | ,172*  | ,590**                 |
|                        | Sig. (2-tailed)     | ,006         |        | ,092   | ,018   | ,000                   |
|                        | N                   | 190          | 190    | 190    | 190    | 190                    |
| Y3                     | Pearson Correlation | ,198**       | ,123   | 1      | ,113   | ,566**                 |
|                        | Sig. (2-tailed)     | ,006         | ,092   |        | ,120   | ,000                   |
|                        | N                   | 190          | 190    | 190    | 190    | 190                    |
| Y4                     | Pearson Correlation | ,349**       | ,172*  | ,113   | 1      | ,652**                 |
|                        | Sig. (2-tailed)     | ,000         | ,018   | ,120   |        | ,000                   |
|                        | N                   | 190          | 190    | 190    | 190    | 190                    |
| Minat Menggunakan QRIS | Pearson Correlation | ,702**       | ,590** | ,566** | ,652** | 1                      |
|                        | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   |                        |
|                        | N                   | 190          | 190    | 190    | 190    | 190                    |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

### Lampiran 7. Hasil Uji Reliabilitas

#### A. Hasil Uji Reliabilitas Variabel Manfaat Penggunaan (X<sub>1</sub>)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| ,674                   | 5          |

**B. Hasil Uji Reliabilitas Kemudahan Penggunaan (X<sub>2</sub>)**

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| ,738                   | 4          |

**C. Hasil Uji Reliabilitas Variabel Keamanan Transaksi (X<sub>3</sub>)**

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| ,608                   | 4          |

**D. Hasil Uji Reliabilitas Variabel Minat Menggunakan QRIS (Y)**

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| ,738                   | 4          |

**Lampiran 8. Hasil Uji Normalitas**

| One-Sample Kolmogorov-Smirnov Test |                |                         |
|------------------------------------|----------------|-------------------------|
|                                    |                | Unstandardized Residual |
| N                                  |                | 190                     |
| Normal Parameters <sup>a,b</sup>   | Mean           | ,0000000                |
|                                    | Std. Deviation | 1,15478942              |
| Most Extreme Differences           | Absolute       | ,097                    |
|                                    | Positive       | ,064                    |
|                                    | Negative       | -,097                   |
| Kolmogorov-Smirnov Z               |                | 1,344                   |
| Asymp. Sig. (2-tailed)             |                | ,054                    |

a. Test distribution is Normal.

b. Calculated from data.

### Lampiran 9. Hasil Uji Multikolinearitas

| Coefficients <sup>a</sup> |                      |                         |       |
|---------------------------|----------------------|-------------------------|-------|
| Model                     |                      | Collinearity Statistics |       |
|                           |                      | Tolerance               | VIF   |
| 1                         | Manfaat Penggunaan   | ,849                    | 1,178 |
|                           | Kemudahan Penggunaan | ,944                    | 1,060 |
|                           | Keamanan Transaksi   | ,875                    | 1,142 |

a. Dependent Variable: ABS\_

### Lampiran 10. Hasil Uji Heteroskedastisitas

| Coefficients <sup>a</sup> |                      |                             |            |                           |        |
|---------------------------|----------------------|-----------------------------|------------|---------------------------|--------|
| Model                     |                      | Unstandardized Coefficients |            | Standardized Coefficients |        |
|                           |                      | B                           | Std. Error | Beta                      |        |
| 1                         | (Constant)           | ,986                        | 1,010      |                           | ,977   |
|                           | Manfaat Penggunaan   | ,037                        | ,041       | ,070                      | ,924   |
|                           | Kemudahan Penggunaan | ,015                        | ,048       | ,024                      | ,314   |
|                           | Keamanan Transaksi   | -,070                       | ,053       | -,100                     | -1,326 |
|                           |                      |                             |            |                           | ,186   |

a. Dependent Variable: ABS\_

## Lampiran 11. Hasil Uji Hipotesis

### A. Hasil Analisis Regresi Linear Berganda dan Uji t

| Coefficients <sup>a</sup> |                      |                             |            |                           |       |      |
|---------------------------|----------------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     |                      | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|                           |                      | B                           | Std. Error | Beta                      |       |      |
| 1                         | (Constant)           | 3,671                       | 1,522      |                           | 2,412 | ,017 |
|                           | Manfaat Penggunaan   | ,156                        | ,061       | ,173                      | 2,546 | ,012 |
|                           | Kemudahan Penggunaan | ,234                        | ,072       | ,221                      | 3,237 | ,001 |
|                           | Keamanan Transaksi   | ,300                        | ,080       | ,256                      | 3,766 | ,000 |

a. Dependent Variable: Minat Menggunakan Qris

### B. Hasil Uji F

| ANOVA <sup>b</sup> |            |                |     |             |        |                   |
|--------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df  | Mean Square | F      | Sig.              |
| 1                  | Regression | 64,925         | 3   | 21,642      | 15,845 | ,000 <sup>a</sup> |
|                    | Residual   | 254,043        | 186 | 1,366       |        |                   |
|                    | Total      | 318,968        | 189 |             |        |                   |

a. Predictors: (Constant), Keamanan Transaksi, Manfaat Penggunaan, Kemudahan Penggunaan

b. Dependent Variable: Minat Menggunakan Qris

### C. Hasil Uji Koefisien Determinasi

| Model Summary <sup>b</sup> |                   |          |                   |                            |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | ,451 <sup>a</sup> | ,204     | ,191              | 1,169                      |

a. Predictors: (Constant), Keamanan Transaksi, Kemudahan Penggunaan, Manfaat Penggunaan

b. Dependent Variable: Minat Menggunakan Qris





## Lampiran 12. Dokumentasi Penelitian



Indotech  
(Usaha Menengah)



Retail Elektronik  
(Usaha Menengah)



UD. Tresna Jaya  
(Usaha Kecil)



Ve\_fashionbali  
(Usaha Kecil)



CV. Harta Wijaya  
(Usaha Kecil)



Kedai Happy  
(Usaha Mikro)



Paon Ummi  
(Usaha Mikro)



Enake  
(Usaha Mikro)



Dapur Cahaya  
(Usaha Mikro)



### Lampiran 13. Riwayat Hidup

#### RIWAYAT HIDUP



Putu Sila Andriyani lahir di Singaraja, 18 Januari 2003. Penulis merupakan anak pertama dari pasangan suami istri Bapak Ketut Adi Suardika dan Ibu Putu Eka Yani. Penulis berkebangsaan Indonesia dan beragama Hindu. Penulis beralamat di Jalan Pantai Indah V/1, Singaraja, Kecamatan Buleleng, Kabupaten Buleleng, Provinsi Bali. Penulis menyelesaikan pendidikan dasar di SD Negeri 1 Banyuasri dan lulus pada tahun 2015. Kemudian penulis melanjutkan di SMP Negeri 2 Singaraja dan lulus pada tahun 2018. Pada Tahun 2021, penulis lulus dari SMK Negeri 1 Singaraja dengan jurusan Akuntansi Keuangan Lembaga dan melanjutkan ke jenjang Sarjana dengan Jurusan Ekonomi dan Akuntansi di Universitas Pendidikan Ganesha. Pada semester akhir tahun 2025 penulis telah menyelesaikan skripsi yang berjudul “Pengaruh Manfaat Penggunaan, Kemudahan Penggunaan, dan Keamanan Transaksi Terhadap Minat Menggunakan *Quick Response Code Indonesian Standard* (QRIS) (Studi Pada Pelaku UMKM di Kecamatan Buleleng)”.

