

ABSTRAK

Yemuel Lay Rade, 2022 :Minat Penggunaan, Adopsi, dan Pemanfaatan Aplikasi Dompot Digital Terhadap Penggunaan *Cashless Payment System* Melalui *QRIS* Pada Konsumen di Supermarket Isana Kota Tanjungpinang. Tim Promotor : Risdy Absari Indah Pratiwi, SE.,M.Si dan Akhirman, S.Sos.,MM.

Penelitian ini bertujuan untuk menjelaskan Minat Penggunaan, Adopsi dan Pemanfaatan Aplikasi Dompot Digital Terhadap Penggunaan *Cashless Payment System* Melalui *QRIS* Pada Konsumen di Supermarket Isana Kota Tanjungpinang. Populasi dalam penelitian ini adalah 100 penduduk warga Kota Tanjungpinang yang menjadi konsumen di Supermarket Isana kota Tanjungpinang. Dengan teknik random sampling. Jenis penelitian ini adalah penelitian kuantitatif. Pada kuisisioner dilakukan test validitas dan reliabilitas. Data dianalisis menggunakan analisis regresi linear berganda, termasuk ujiT dan Koefesien determinasi. Hasil penelitian menunjukkan bahwa secara parsial variabel Minat Penggunaan (X1), Adopsi (X2), dan Pemanfaatan Inovasi Dompot Digital (X3), berpengaruh signifikan terhadap Penggunaan *Cashless Payment System* Melalui *QRIS* (Y). Hasil uji T diperoleh bahwa nilai sig lebih kecil dari taraf signifikan dan t_{hitung} lebih besar dari t_{tabel} mengidentifikasi bahwa variabel Minat Penggunaan, Adopsi, dan Pemanfaatan Inovasi Dompot Digital secara parsial berpengaruh signifikan terhadap Penggunaan *Cashless Payment System* Melalui *QRIS* (Y). Berdasarkan uji koefesien determinasi, sekitar 72% variabel Penggunaan *Cashless Payment System* Melalui *QRIS* dipengaruhi oleh variabel Minat Penggunaan, Adopsi, dan Pemanfaatan Inovasi Dompot Digital. Sisanya 28% dipengaruhi oleh faktor lainnya yang tidak dijelaskan dalam penelitian ini.

Kata Kunci : Minat Penggunaan Dompot Digital, Adopsi Dompot Digital, Pemanfaatan Dompot Digital, *Cashless Payment*, *QRIS*

ABSTRACT

Yemuel Lay Rade, 2022: Interest in Use, Adoption, and Utilization Digital Wallet Application for the Use of Cashless Payment System Through QRIS for Consumers at the Isana Supermarket, Tanjungpinang City. Promoter Team : Risdy Absari Indah Pratiwi, SE., M.Si and Akhirman, S. Sos., MM.

This study aims to explain the interest in the use, adoption and utilization of digital wallet applications on the use of cashless payment systems through QRIS for consumers at the Isana Supermarket, Tanjungpinang City. The population in this study were 100 residents of Tanjungpinang City who became consumers at the Isana Supermarket in Tanjungpinang City. With random sampling technique. This type of research is quantitative research. In the questionnaire, validity and reliability tests were carried out. Data were analyzed using multiple linear regression analysis, including T-test and coefficient of determination. The results showed that partially the variables of Interest in Use (X1), Adoption (X2), and Utilization of Digital Wallet Innovation (X3), had a significant effect on the Use of Cashless Payment System Through QRIS (Y). The results of the T test showed that the value of sig is smaller than the significant level and tcount is greater than ttable identifying that the variables of Interest in Use, Adoption, and Utilization of Digital Wallet Innovation partially have a significant effect on the use of the Cashless Payment System through QRIS (Y). Based on the coefficient of determination test, about 72% of the variables using the Cashless Payment System through QRIS are influenced by the variables of Interest in Use, Adoption, and Utilization of Digital Wallet Innovation. The remaining 28% is influenced by other factors not described in this study.

Keywords: *Interest in Using Digital Wallets, Adoption of Digital Wallets, Utilization of Digital Wallets, Cashless Payment, QRIS*