

DAFTAR PUSTAKA

- Adhiputra, M. W. (2015). Aplikasi Technology Acceptance Model Terhadap Pengguna Layanan Internet Banking. *Jurnal Bisnis Dan Komunikasi*, 2(1), 56.
- Ahdiat, A. (2023, May 7). *Ini Pertumbuhan Jumlah Pengguna QRIS sampai Akhir 2022*. <Https://Databoks.Katadata.Co.Id/>.
<https://databoks.katadata.co.id/datapublish/2023/07/05/ini-pertumbuhan-jumlah-pengguna-qris-sampai-akhir-2022>
- Alma, B. (2018). *Manajemen Pemasaran dan Pemasaran Jasa* (13th ed.). Alfabeta.
- Alviansah, Y., & Kraugusteeliana. (2019). Rancangan Penerapan TAM (Technology Acceptance Model) Pada Sistem Pembayaran Go-Pay melalui pendekatan Perceived Ease Of Use (PEOU), Perceived Usefulness (PU), Behaviorial Intention Use (BIU), Actual Of Use (ASU), dan Experience (E). *Seminar Nasional Informatika, Sistem Informasi Dan Keamanan Siber (SEINASI-KESI)*.
- Ambarwati, R., Astuti, M., & Dijaya, R. (2020). *Strengthening Intention To Use E-Samsat Services*. Pustaka Rumah Cinta.
- Astuti, M., Dewi, F., & Mardiatmi, A. (2023). *E-Marketing Konsep dan Transformasi Digital* (D. Ruhjatini, Ed.). Deepublish.
- Ay. (2022, June 1). *Mayoritas Pengguna QRIS: Generasi Milleneal, Mahasiswa dan Pelajar*. <Https://Www.Hetanews.Com/>.
<https://www.hetanews.com/article/241920/majoritas-pengguna-qris-generasi-milleneal-mahasiswa-dan-pelajar>
- Bank Indonesia. (2017a). *Elektronifikasi*. <Https://Www.Bi.Go.Id/>.
- Bank Indonesia. (2017b). *Sistem Pembayaran & Pengelolaan Uang Rupiah*. <Https://Www.Bi.Go.Id/>.
- Chaffey, D., & Chadwick, F. (2019). *Digital Marketing Strategy, Implementation and Practice* (7th ed.). Pearson.
- Chauhan, S. (2015). Acceptance of mobile money by poor citizens of India: Integrating trust into the technology acceptance model. *Info*, 17(3), 58–68.
<https://doi.org/10.1108/info-02-2015-0018>
- Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India – An empirical study. *International Journal of Bank Marketing*, 37(7), 1590–1618. <https://doi.org/10.1108/IJBM-09-2018-0256>

- CNBC Indonesia. (2023, November 9). *BI: Indeks Keyakinan Konsumen Turun, Kelompok Ini Paling Kena*. <Https://Www.Cnbcindonesia.Com/Market/20231009101709-17-478973/Bi-Indeks-Keyakinan-Konsumen-Turun-Kelompok-Ini-Paling-Kena>.
- Daragmeh, A., Sági, J., & Zéman, Z. (2021). Continuous Intention to Use E-Wallet in the Context of the COVID-19 Pandemic: Integrating the Health Belief Model (HBM) and Technology Continuous Theory (TCT). *Journal of Open Innovation: Technology, Market, and Complexity*, 7(2), 132. <https://doi.org/10.3390/joitmc7020132>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. In *Source: MIS Quarterly* (Vol. 13, Issue 3).
- Dedy Irawan, J., & Adriantantri, E. (2018). PEMANFAATAN QR-CODE SEGABAI MEDIA PROMOSI TOKO. In *Jurnal MNEMONIC* (Vol. 1, Issue 2).
- Deguchi, A., Hirai, C., Matsuoka, H., Nakano, T., Oshima, K., Tai, M., & Tani, S. (2020). What Is Society 5.0? In *Society 5.0* (pp. 1–23). Springer Singapore. https://doi.org/10.1007/978-981-15-2989-4_1
- Febriani, A. (2023, January 14). Sejarah Kemunculan Uang dan Perkembangannya di Dunia. <Https://Www.Detik.Com/>. <https://www.detik.com/>
- Ferdinand. (2014). *Metode Penelitian Manajemen Edition 5*. Badan Penerbit Universitas Diponegoro.
- Finaka, A. (2023, August). Tarif QRIS Tak Lagi GRATIS. <Https://Indonesiabaik.Id.> <https://indonesiabaik.id/infografis/tarif-qris-tak-lagi-gratis>
- Finaka, A. W. (2018). *Menuju Cashless Society*. [Https://Indonesiabaik.Id/](Https://Indonesiabaik.Id.). <https://indonesiabaik.id/infografis/menuju-cashless-society-1>
- Firmansyah, M. A. (2019). *Pemasaran Produk dan Merek (Planning & Strategy)*. CV. Penerbit Qiara Media.
- Gao, Y., & Kitcharoen, S. (2023). Factors Impacting Student's Behavioral Intention to Use Social Media Applications for Online Learning. *The Scholar: Human Sciences*, 15(1), 81–90.
- Ghozali, I. (2014). *Structural Equation Modeling Metode Alternatif Dengan Partial Least Square (PLS)* (4th ed.). Badan Penerbit Undip.
- Hendarsyah, D. (2016). *PENGGUNAAN UANG ELEKTRONIK DAN UANG VIRTUAL SEBAGAI PENGGANTI UANG TUNAI DI INDONESIA*.

- <http://www.bank-indo.com/pengertian-uang-elektronik-dan-macam-bank-penyedianya/>.
- Hooda, A., Gupta, P., Jeyaraj, A., Giannakis, M., & Dwivedi, Y. K. (2022). The effects of trust on behavioral intention and use behavior within e-government contexts. *International Journal of Information Management*, 67, 102553. <https://doi.org/10.1016/j.ijinfomgt.2022.102553>
- Irfanita, M. (2020, August 7). *Opini - Perkembangan Teknologi Pada Bidang Pemasaran*. <Https://Kumparan.Com/>. <https://kumparan.com/fanongg/opini-perkembangan-teknologi-pada-bidang-pemasaran-1twri96vyYl/2>
- Jogiyanto H. M. (2010). *Sistem Informasi Manajemen*. Universitas Terbuka.
- Keller, K. (2021). *Intisari Manajemen Pemasaran* (6th ed.).
- Kiswanto, H. (2022, September 12). *Pemanfaatan Teknologi Informasi dalam Pendidikan Masa Kini*. <Https://Sevima.Com/>. <https://sevima.com/lomba-artikel/pemanfaatan-teknologi-informasi-dalam-pendidikan-masa-kini>
- Kotler, P., & Armstrong, G. (2021). *Principles of Marketing* (18th ed.). Pearson.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2021). *Marketing 5.0 : Technology for Humanity*. John Wiley & Sons, Inc.
- Kusumo, M., & Rosyadi, I. (2023). PENGARUH PERCEIVED EASE OF USE, PERCEIVED USEFULNESS DAN KUALITAS PELAYANAN TERHADAP KEPUASAN PENGGUNA GOJEK. *Jurnal Manajemen Dirgantara*, 16(1), 50–67. <https://doi.org/10.56521/manajemen-dirgantara.v16i1.876>
- Lamb, C. W., Hair, J. F., & McDaniel, C. (2021). *MKTG* (13th ed.). Cengage Learning, Inc.
- Leo, G., Danuarta, N., & Darma, G. S. (2019). Determinants of Using Go-Pay and its Impact on Net Benefits. In *International Journal of Innovative Science and Research Technology* (Vol. 4, Issue 11). www.ijisrt.com
- Meida, L., & Trifyianto, K. (2022). Pengaruh Perceived Trust dan Perceived Risk Terhadap Behavioral Intention dengan Perceived Ease of Use sebagai Variabel Intervening. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)*, 4(2), 217–232. <https://doi.org/10.32639/jimmba.v4i2.92>
- Miller, A., & Bryer, D. (2020). *Digital Marketing for Beginners 2021*.
- Nabila, V. S., & Aslami, N. (2022). *Implementasi Penggunaan E-Money pada Ecommerce di Masa Pandemi sebagai Pendukung Less Cash Society*.

- Naufaldi, I., & Tjokrosaputro, M. (2020). Pengaruh Perceived Ease Of Use, Perceived Usefulness, dan Trust terhadap Intention To Use. *Jurnal Manajerial Dan Kewirausahaan*, 2(3), 715. <https://doi.org/10.24912/jmk.v2i3.9584>
- Noor, J. (2014). *Analisis Data Penelitian Ekonomi & Manajemen*. Grasindo.
- Oğrak, A. (2022). Testing the structural validity of the model designed for perceived ease of use, perceived usefulness, trust, and intention to use Bitcoin with process macro. *Business & Management Studies: An International Journal*, 10(1), 399–411. <https://doi.org/10.15295/bmij.v10i1.2029>
- Palupi, A. A., Hartati, T., & Sofa, N. (2022). PENGARUH LITERASI KEUANGAN DAN KEMUDAHAN PENGGUNAAN SISTEM QRIS TERHADAP KEPUTUSAN BERTRANSAKSI MENGGUNAKAN QRIS PADA UMKM. *Seminar Nasional Riset Terapan Administrasi Bisnis & MICE C*, 10(1).
- Perri, L. (2022, August 10). *Emerging technologies for 2022 fit into three main themes: evolving/expanding immersive experiences, accelerated artificial intelligence automation, and optimized technologist delivery*. Www.Gartner.Com. <https://www.gartner.com/en/articles/what-s-new-in-the-2022-gartner-hype-cycle-for-emerging-technologies>
- Perwitasari, A. W. (2022). The Effect of Perceived Usefulness and Perceived Easiness towards Behavioral Intention to Use Fintech by Indonesian MSMEs. *The Winners*, 23(1), 1–9. <https://doi.org/10.21512/tw.v23i1.7078>
- Petrosyan, A. (2023). *Countries with the largest digital populations in the world as of January 2023*. <https://www.statista.com/statistics/262966/number-of-internet-users-in-selected-countries/>
- Pontoh, M. A. H., Worang, F. G., & Tumewu, F. J. (2022). The Influence of Perceived Ease of Use, Perceived Risk and Consumer Trust towards Merchant Intention in using QRIS as a Digital Payment Method. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(3), 904. <https://doi.org/10.35794/emba.v10i3.42664>
- Pothen, A. (2022). Learning Outcomes of Classroom Research. In *International Journal of Applied Engineering Research*. L'Ordine Nuovo Publication.
- Pradana, R. (2023, June 26). Semester I/2023, *Jalin Proses 60 Juta Transaksi QRIS*. <Https://Finansial.Bisnis.Com/>. [https://finansial.bisnis.com/read/20230626/563/1669387/semester-i2023-jalin-proses-60-juta-transaksi-qrис#:~:text=Dari%20sisi%20regulator%20untuk%20mengakselerasi,\(UMK%20di%20seluruh%20Indonesia.](https://finansial.bisnis.com/read/20230626/563/1669387/semester-i2023-jalin-proses-60-juta-transaksi-qrис#:~:text=Dari%20sisi%20regulator%20untuk%20mengakselerasi,(UMK%20di%20seluruh%20Indonesia.)

- Putri, M. (2023, June 6). *QRIS Menguntungkan UMKM dan Konsumen Milenial Gen-Z*. <Https://Jatengtoday.Com/>. <https://jatengtoday.com/qris-umkm>
- Putri, N. I., Munawar, Z., & Komalasari, R. (2022). *Minat Penggunaan QRIS Sebagai Alat Pembayaran Pasca Pandemi*.
- Radho, M., & Indah Lestari, N. (2022). Students' Interest in Using the Quick Response Code Indonesian Standard Payment System for Vocational Education Program Students Serang Raya University (Minat Mahasiswa Menggunakan Sistem Pembayaran Quick Respon Code Indonesian Standard Pada Mahasiswa Program Pendidikan Vokasi Universitas Serang Raya). *Jurnal Keuangan Dan Perbankan (KEBAN)*, 2(1), 21–31.
- Raninda, R., Wisnalmawati, W., & Oetomo, H. (2022). The Effect of Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Cashback Promotion on Behavioral Intention to the DANA E-Wallet. *Jurnal Ilmiah Manajemen Kesatuan*, 10(1), 63–72. <https://doi.org/10.37641/jimkes.v10i1.1218>
- Rita, R., & Fitria, M. H. (2021). Analisis Faktor-Faktor UTAUT dan Trust Terhadap Behavioral Intention Pengguna BNI Mobile Banking Pada Pekerja Migran Indonesia. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 4(2), 926–939. <https://doi.org/10.36778/jesya.v4i2.453>
- Riyanto, S., & Hatmawan, A. (2020). *Metode Riset Penelitian Kuantitatif Penelitian Di Bidang Manajemen, Teknik, Pendidikan Dan Eksperimen*. Deepublish.
- Rosyda. (2020). *Pengertian Harga: Fungsi, Jenis, Tujuan, dan Contohnya*. <Https://Www.Gramedia.Com>. https://www.google.com/url?sa=i&rct=j&q=&esrc=s&source=web&cd=&cad=rja&uact=8&ved=0CAIQw7AJahcKEwjA5ZTWsoyBAxUAAAAAHQA AAAAQAg&url=https%3A%2F%2Fwww.gramedia.com%2Fliterasi%2Fpertumbuhan%2F&psig=AOvVaw2kF9wgLMFW4U0Es_dmDC3D&ust=1693757942019780&opi=89978449
- Santi, I. H., & Sudiasmo, F. (2020). *Perceived Usefulness dan Perceived Ease of Use Terhadap Behavioral Intention to Use dan Actual Usage pada Aplikasi Identifikasi Jenis Kulit Wajah* (T. Lestari, Ed.). Jakad Media Publishing. https://books.google.co.id/books?hl=en&lr=&id=1qoJEAAAQBAJ&oi=fnd&pg=PP1&dq=pengaruh+ease+of+use+terhadap+behavioral+intention+to+use+jurnal+pdf&ots=G_67GKEdqL&sig=RsgNfMhcKl0b25rGG817bF3jAJE&redir_esc=y#v=onepage&q&f=true
- Santia, T. (2020). *Per 12 Juni 2020, Jumlah Pengguna QRIS Meningkat Capai 3,64 Juta Merchant*. [Https://Www.Merdeka.Com/](Https://Www.Merdeka.Com). <https://www.merdeka.com/uang/per-12-juni-2020-jumlah-pengguna-qris-meningkat-capai-364-juta-merchant.html>

- Sinaga, O., Marpaung, F., Dewi, R., & Sudirman, A. (2021). Kontribusi perceived usefulness, perceived ease of use dan perceived security terhadap behavioral intention to use aplikasi JAKET. *Insight Management Journal*, 1(3), 86–94.
- Sitkin, S. B., & Roth, N. L. (1993). Explaining the Limited Effectiveness of Legalistic “Remedies” for Trust/Distrust. *Organization Science*, 4(3), 367–392. <https://doi.org/10.1287/orsc.4.3.367>
- Souisa, W., & Ambon, P. N. (2023). Economos :Jurnal Ekonomi dan Bisnis The Influence of Gender In Using Mobile Payments. *Economos :Jurnal Ekonomi Dan Bisnis*, 6.
- Sugiyono. (2014). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta.
- Suseno, N., Ingawan, D., & Rosmayati, I. (2021). Identifikasi Behavioral Intention dengan Pendekatan Technology Acceptance Model (Studi Kasus pada Pengguna Go-Pay di Kabupaten Garut). *Jurnal Algoritma*, 18(1), 292–301. <https://www.jurnal.itg.ac.id/index.php/algoritma/article/view/931>
- Syah, D., Rahman Dongoran, F., Wahyu Nugrahadi, E., & Aditia, R. (2022). Understanding the technology acceptance model in the QRIS usage: Evidence from SMEs in Indonesia. *International Journal of Research in Business and Social Science* (2147- 4478), 11(6), 12–19. <https://doi.org/10.20525/ijrbs.v11i6.1917>
- Venkatesh, V., & Davis, F. D. (2000). Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Verihubs. (2022, August 5). *Mengenal 6 Jenis dan Keuntungan Metode Pembayaran Cashless bagi Bisnis*. <Https://Verihubs.Com>. <https://verihubs.com/blog/jenis-cashless/>
- Wicaksono, S. (2022). *Teori Dasar Technology Acceptance Model* (1st ed.). CV. Seribu Bintang. <https://doi.org/10.5281/zenodo.7754254>
- Xie, H., Yang, M., Huang, J., & Jaruwanakul, T. (2023). Determinants of Behavioral Intention to Use Hybrid Education Among Painting Students in Public Universities in Chengdu, China. *The Scholar: Human Sciences*, 15(1), 11–19. <https://doi.org/https://doi.org/10.14456/shserj.2023.2>
- Yusuf, Y. (2023, August 20). *Pengguna QRIS di DKI Didominasi Warga Jakarta Selatan*. <Https://Metro.Sindonews.Com/>. <https://metro.sindonews.com/read/1180685/171/pengguna-qrис-di-dki-didominasi-warga-jakarta-selatan-1692533337>