

DAFTAR PUSTAKA

- Adi, A. P., Andrian, T., Nirmala, T., & S, N. H. (2023). Determinan Uang Kartal Yang Beredar Di Indonesia Sebelum Dan Setelah Penerapan QRIS. *Jurnal Multidisiplin Ilmu*. 2(2), 476–494.
- Alfany, Z., Saufi, A., & Mulyono, L. E. H. (2019). The Impact of Social Influence, Self-Efficacy, Perceived Enjoyment, and Individual Mobility on Attitude toward use and Intention to use Mobile Payment of OVO. *Global Journal of Management and Business Research: E Marketing*, 19(7), 1–8.
- Aulia, N., & Suryanawa, I. K. (2019). Pengaruh Persepsi Kegunaan dan Kemudahan Penggunaan Pada Minat Penggunaan Quick Response Code dalam Transaksi Keuangan. *E-Jurnal Akuntansi*, 28(3), 1749. <https://doi.org/10.24843/eja.2019.v28.i03.p08>
- Auliya, P. N., & Arransyah, M. F. (2023). Penerapan Model UTAUT untuk Mengetahui Minat Perilaku Konsumen dalam Penggunaan QRIS. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, 4(3), 885–892. <https://doi.org/10.47065/ekuitas.v4i3.2808>
- Aydin, G., & Bumaz, S. (2016). Adoption Of Mobile Payment Systems: A Study On Mobile Wallets. *Pressacademia*, 5(1), 73–73. <https://doi.org/10.17261/Pressacademia.2016116555>
- Azzahroo, R. A., & Estiningrum, S. D. (2021). Preferensi Mahasiswa dalam Menggunakan Quick Response Code Indonesia Standard (QRIS) sebagai Teknologi Pembayaran. *Jurnal Manajemen Motivasi*, 17(1), 10. <https://doi.org/10.29406/jmm.v17i1.2800>
- Buabeng-Andoh, C. (2018). Predicting students' intention to adopt mobile learning. *Journal of Research in Innovative Teaching & Learning*, 11(2), 178–191. <https://doi.org/10.1108/jrit-03-2017-0004>
- Cakti, A. (2021). *Pengguna Dompot Digital Meningkat Drastis di Masa Covid-19*. <https://www.antarane.ws.com/berita/2022936/studi-pengguna-dompot-digital-meningkat-drastis-di-masa-covid-19>
- Ernawati, N., & Noersanti, L. (2020). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan dan Kepercayaan terhadap Minat Penggunaan pada Aplikasi OVO. *Jurnal Manajemen STEI*, 3 (2)(02), 2442–4080. www.bi.go.id/id/statistik
- Febriani, N. S., & Avicenna, F. (2022). Application of Attribution Theory to Understand Renewable Energy Users' Perceptions. *Komunikator*, 14(1), 89–103. <https://doi.org/10.18196/jkm.12936>
- Ferdinand, A. (2011). *Metode Penelitian Manajemen*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponegoro.
- Hardani, A., Ustiawaty, J., Utami, E., Istiqomah, R., & Fardani, R. (2020). *Metode Penelitian Kualitatif & Kuantitatif*. Penerbit Pustaka Ilmu.
- Histori, O. (2022). Financial Literacy, Social Influence And The Use Of Digital

- Payments: A Literature Review. *Proceeding of The International Conference on Economics and Business*, 1(2), 206–220.
- Imron, A. (2021). *Sosialisasi Gmnt Melalui Instrument Pembayaran Berbasis Qris Pada Umkm Dikota Serang. 1.*
- Irawati, T., Rimawati, E., & Pramesti, N. A. (2020). Penggunaan Metode Technology Acceptance Model (TAM) Dalam Analisis Sistem Informasi Alista (Application Of Logistic And Supply Telkom Akses). *Is The Best Accounting Information Systems and Information Technology Business Enterprise This Is Link for OJS Us*, 4(2), 106–120. <https://doi.org/10.34010/aisthebest.v4i02.2257>
- Irmadhani, & Nugroho, M. A. (2012). Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan Penggunaan dan Computer Self Efficiency Terhadap Penggunaan Online Banking pada Mahasiswa S1 Fakultas Ekonomi UNY. *Jurnal Universitas Negeri Yogyakarta*, 1–20.
- Kadim, A., & Sunardi, N. (2021). Financial Management System (QRIS) based on UTAUT Model Approach in Jabodetabek. *International Journal of Artificial Intelligence Research*, 6(1). <https://doi.org/10.29099/ijair.v6i1.282>
- Katyayani, J., & Varalakshmi, C. (2020). An Empirical Study On Users Perception Towards Adoption Of Digital Payment Methods With Reference To Kala Sarovar An Empirical Study On Users Perception Towards Adoption Of Digital Payment Methods With Reference To Vijayawada City , Andhra Pradesh. *UGC Care Group-1 Journal*, 23 No. 2(July).
- Kaur, J. J., & Bahar, A. A. (2022). Factors Influencing The Intention To Adopt Electronic Wallet Among Undergraduate Student In Klang Valley. *Quantum Journal Of Social Sciences And Humanities*, 3(4), 48–61. <https://doi.org/10.55197/qjssh.v3i4.157>
- Khatimah, H., Susanto, P., & Abdullah, N. L. (2019). Hedonic motivation and social influence on behavioral intention of e-money: The role of payment habit as a mediator. *International Journal of Entrepreneurship*, 23(1), 1–9.
- Kissi, & Idoga. (2021). Sustainability Of An Integrated E-Payment System In Developing Countries. *Journal Of Applied Sciences And Environmental Management*, 25 (8)(August), 1379–1385.
- Kusumaningtuti, S., & Cecep, S. (2018). Literasi dan Inklusi Keuangan. *Rajawali Pers*.
- Leonardo, P. (2020). Application of Taxation on Transactions E-Commerce on the Marketplace Platform. *Jurnal Pendidikan Akuntansi & Keuangan*, 8(1), 45–54. <https://doi.org/10.17509/jpak.v8i1.17248>
- Martono, N. (2016). *Metode Penelitian Kuantitatif: Analisis Isi dan Analisis Data Sekunder* (Revisi 2). Rajawali Pers.
- Martowardojo, A. D. W. (2018). Elektonifikasi Dan Keuangan Inklusi. Bank Indonesia. <https://www.Bi.Go.Id/Id/Edukasi/Pages/Elektonifikasi-Dan-Kuangan-Inklusi.aspx#:~:Text=Elektronifikasi Merupakan Salah Satu Bentuk,Martowardojo Pada 14 Agustus 2014.>
- Nilsen, P. (2015). Making sense of implementation theories, models and frameworks. *Implementation Science*, 10(1), 1–13. <https://doi.org/10.1186/s13012-015-0242-0>
- Ningsih, H. A., Sasmita, E. M., & Sari, B. (2021). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Dan Persepsi Risiko Terhadap Keputusan

- Menggunakan Uang Elektronik (QRIS) Pada Mahasiswa. *Jurnal IKRA-ITH Ekonomika*, 4(1), 1–9.
- Nurhapsari, R., & Sholihah, E. (2022). Analysis of the factors of intention to use QRIS for MSMEs in Semarang City's traditional market. *Jurnal Ekonomi Modernisasi*, 18(2), 199–211. <https://doi.org/10.21067/jem.v18i2.7291>
- Pratama, A. B., & Suputra, I. D. G. D. (2019). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Tingkat Kepercayaan Pada Minat Menggunakan Uang Elektronik. *E-Jurnal Akuntansi*, 27, 927. <https://doi.org/10.24843/eja.2019.v27.i02.p04>
- Purba, M., Samsir, & Arifin, K. (2020). Pengaruh persepsi kemudahan penggunaan, persepsi manfaat dan kepercayaan terhadap kepuasan dan niat menggunakan kembali aplikasi ovo pada mahasiswa pascasarjana universitas riau. *Jurnal Tepak Manajemen Bisnis*, XII(1), 151–170. <https://jtmb.ejournal.unri.ac.id/index.php/JTMB/article/download/7857/6788>
- Purwidiyanti, W., & Tubastuvi, N. (2019). The Effect of Financial Literacy and Financial Experience on SME Financial Behavior in Indonesia. *Jurnal Dinamika Manajemen*, 10(1), 40–45. <https://doi.org/10.15294/jdm.v10i1.16937>
- Puspaningtyas, L. (2023). Kenaikan Harga Dagangan Karena MDR QRIS tak Terhindarkan. *Ekonomi.Republika.Co.Id*. <https://ekonomi.republika.co.id/berita/rxpwjs502/kenaikan-harga-dagangan-karena-mdr-qr-is-tak-terhindarkan-part1>
- Putri, N. K. D. I., Kawisana, P. G. W. P., & Sutapa, I. N. (2023). The Influence of Perceived Ease and Risk of Use and Financial Literacy on Decisions to Make Transactions Using QRIS in SMES in South Denpasar. *Journal of Tourism Economics and Policy*, 3(1), 70–74. <https://doi.org/10.38142/jtep.v3i1.583>
- Rasool, N., & Ullah, S. (2020). Financial literacy and behavioural biases of individual investors: empirical evidence of Pakistan stock exchange. *Journal of Economics, Finance and Administrative Science*, 25(50), 261–278. <https://doi.org/10.1108/JEFAS-03-2019-0031>
- Ridwan, M. A., & Dharma, F. (2022). Factors Affecting the use of Quick Response Code Indonesian Standard (QRIS) with the Unified Theory of Acceptance and use of Technology Model. *International Journal of Innovative Science and Research Technology*, 7(1). www.ijisrt.com
- Safari, K., Njoka, C., & Munkwa, M. G. (2021). Financial literacy and personal retirement planning: a socioeconomic approach. *Journal of Business and Socio-Economic Development*, 1(2), 121–134. <https://doi.org/10.1108/jbsed-04-2021-0052>
- Silaen, M. F., Manurung, S., & Nainggolan, C. D. (2021). Effect Analysis Of Benefit Perception , Ease Perception , Security And Risk Perception Of Merchant Interest In Using Quick Response Indonesia Standard (QRIS). *International Journal of Science, Technology & Management*, 1574–1581.
- Sudaryono. (2018). *Metodologi Penelitian* (1st ed.). Rajawali Pers.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif Kualitatif dan R&d* (Sutopo). Alfabeta.
- Sunny, P. (2020). Determinants of Behavioral Intention To Use Mobile Wallets. -A.5,

- 52–62.
- Tang, K. L., Aik, N. C., & Choong, W. L. (2021). A Modified UTAUT In The Context Of M-Payment Usage Intention In Malaysia. *Journal Of Applied Structural Equation Modeling*, 5(1), 40–59. [https://doi.org/10.47263/jasem.5\(1\)05](https://doi.org/10.47263/jasem.5(1)05)
- Ulfatun, T. (2016). Analisis Tingkat Literasi Keuangan Mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta Tahun Angkatan 2012-2014. *Jurnal Pelita*, 2.
- Ulya, Z., Safwandi, & Jannah, M. (2022). Pengaruh Pengetahuan, Kemudahan, dan Risiko Terhadap Keputusan Penggunaan QRIS. *J-Reb : Journal- Research of Economic Dan Bussiness Journal*, 1(1), 12–24.
- Usmany, A. E. M. (2021). Effect of Education, Training, Experience, Independence and Professional Attitude on the Effectiveness of Internal Audit. *International Journal of Multi Science*, 2(6), 63–83. <https://multisciencejournal.com/index.php/ijm/article/view/207>
- Veronica, V., & Rodhiah, R. (2021). Pengaruh Privacy, Social Influence Terhadap Online Purchase Intention: Trust Sebagai Variabel Mediasi. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 5(2), 235. <https://doi.org/10.24912/jmieb.v5i2.9657>
- Warjiyo, P. (2019). *Bank Indonesia Paparkan 5 Visi Sistem Pembayaran Indonesia 2025*. Bank Indonesia. https://www.bi.go.id/id/publikasi/ruang-media/news-release/pages/sp_214019.aspx
- www.bi.go.id. (n.d.). *Fungsi Utama Sistem Pembayaran Ritel Elektronifikasi*. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx>