

## DAFTAR PUSTAKA

- Abraham, J. (2013). Common method variance & bias dalam penelitian psikologis. *Jurnal Pengukuran Psikologi Dan Pendidikan Indonesia*, 2(5), 364–381.
- Aditya, R., & Wardhana, A. (2016). Pengaruh perceived usefulness dan perceived ease of use terhadap behavioral intention dengan pendekatan Technology Acceptance Model (TAM) pada pengguna Instant Messaging LINE di Indonesia. *Jurnal Siasat Bisnis*, 20(1), 24–32.
- Agustin, D. A., Wijaya, R. A., & Nugrahani, J. A. (2021). Pengaruh perceived usefulness dan perceived ease of use terhadap attitude toward using e-wallet pada mahasiswa selama pandemi Covid-19. *Prosiding Seminar Nasional Ekonomi dan Bisnis*, 1(2020), 91–103.
- Ahdiat, A. (2022). Tren transaksi QRIS meningkat pesat sejak awal pandemi. *Databoks.katadata.co.id*. <https://databoks.katadata.co.id/datapublish/2022/11/01/tren-transaksi-qris-meningkat-pesat-sejak-awal-pandemi>
- Al-Saedi, K., Al-Emran, M., Ramayah, T., & Abusham, E. (2020). Developing a general extended UTAUT model for m-payment adoption. *Technology in Society*, 62, 101293.
- Annur, C. M. (2020). Asosiasi UMKM enggan pakai kode QR karena kena biaya dan tanpa diskon. *Katadata.co.id*. <https://katadata.co.id/desysetyowati/digital/5e9a499160943/asosiasi-umkm-enggan-pakai-kode-qr-karena-kena-biaya-dan-tanpa-diskon>
- ASPI. (2022). *Buletin Statistik Triwulan I 2022*. <https://www.aspi-indonesia.or.id/peraturan/buletin-statistik-triwulan-i-2022/>
- Astari, A., Yasa, N., Sukaatmadja, I., & Giantari, I. (2022). Integration of technology acceptance model (TAM) and theory of planned behavior (TPB): An e-wallet behavior with fear of COVID-19 as a moderator variable. *International Journal of Data and Network Science*, 6(4), 1427–1436.
- Astutik, Y., & Hastuti, R. K. (2020). Transaksi digital sampai e-commerce melesat Astutik, Y., & Hastuti, R. K. (2020). Transaksi digital sampai e-commerce melesat di era pandemi. *CNBCIndonesia.com*.<https://www.cnbcindonesia.com/tech/20200825151913-37-181854/transaksi-digital-sampai-e-commerce-melesat-di-era-pandemi>
- Bailey, A. A., Pentina, I., Mishra, A. S., & Ben Mimoun, M. S. (2020). Exploring

- factors influencing US millennial consumers' use of tap-and-go payment technology. *The International Review of Retail, Distribution and Consumer Research*, 30(2), 143–163.
- Bank Indonesia. (2023). *QR code Indonesian standard (QRIS)*. BI.go.id. <https://www.bi.go.id/QRIS/default.aspx>
- Byrne, B. M. (2010). Structural equation modeling with AMOS: Basic concepts, applications, and programming (2<sup>nd</sup> ed.). *New York: Routledge*.
- 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.
- Chen, W.-C., Chen, C.-W., & Chen, W.-K. (2019). Drivers of mobile payment acceptance in China: An empirical investigation. *Information*, 10(12), 384.
- Darusman, U. (2022). Pengaruh motivasi ekonomi, sikap, dan persepsi biaya terhadap minat mahasiswa akuntansi mengambil ujian sertifikasi Akuntansi Syariah (USAS). *Transformasi: Jurnal Ekonomi, Manajemen dan Akuntansi*, 6(2), 19–32.
- Davis, F. D. (1986). A technology acceptance model for empirically testing new end-user information systems. *Cambridge, MA*, 17.
- Davis, F. D. (1987). *User acceptance of information systems: the technology acceptance model (TAM)*.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319–340.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982–1003.
- Dewi, D. A. N. N. (2018). Modul Uji Validitas dan Reliabilitas. *Semarang: Universitas Diponegoro*.
- Dinkop UMKM Jawa Tengah. (2023). *Data UMKM per kabupaten/kota*. Satudata.dinkop-UMKM.jatengprov.go.id. <https://satudata.dinkop-umkm.jatengprov.go.id/data/umkm>
- F. Hair Jr, J., Sarstedt, M., Hopkins, L., & G. Kuppelwieser, V. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106–121.
- Fishbein, M., & Ajzen, I. (1975). The theory of reasoned action as applied to moral behaviour: A confirmatory analysis. *Addison-Wesley Publishing*

*Company, Reading. MA.*

- Gandhi, G. (2023). Bank Indonesia klaim QRIS punya banyak manfaat untuk UMKM, simak 5 faktanya. *Bisnis.tempo.co*. <https://bisnis.tempo.co/read/1690587/bank-indonesia-klaim-qris-punya-banyak-manfaat-untuk-umkm-simak-5-faktanya>
- Ghozali, I. (2016). *Aplikasi analisis multivariete dengan program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Haryono, S. (2017). *Metode SEM untuk penelitian manajemen dengan AMOS LISREL PLS*. Jakarta: PT Luxima Metro Media.
- Herdayati, S., & Syahrial. (2019). Desain penelitian dan teknik pengumpulan data dalam penelitian. *ISSN 2502-3632 ISSN 2356-0304 J. Online Int. Nas. Vol. 7 No. 1, Januari–Juni 2019 Univ. 17 Agustus 1945 Jakarta, 53(9), 1689–1699*.
- Hertanto, E. (2017). Perbedaan skala likert lima skala dengan modifikasi skala likert empat skala. *Metodologi Penelitian*, 2, 1–10.
- Hussein, S. (2021). *Uji hipotesis*. Geospasialis.com. <https://geospasialis.com/uji-hipotesis/>
- Ibnu. (2021). Mobile payment: Pengertian dan tren mobile payment di Indonesia. Accurate.id. <https://accurate.id/ekonomi-keuangan/mobile-payment/>
- Ilmi, M., Liyundira, F. S., Rachmawati, A., Juliasari, D., & Habsari, P. (2020). Perkembangan dan penerapan theory of acceptance model (TAM) di Indonesia. *Relasi: Jurnal Ekonomi*, 16(2), 436–458.
- Intan, N. (2022). UMKM kontributor PDB nasional. Republika.id. <https://www.republika.id/posts/30988/umkm-kontributor-pdb-nasional>
- Jain, P., & Agarwal, G. (2019). Factors affecting mobile banking adoption: an empirical study in Gwalior region. *The International Journal of Digital Accounting Research*, 19(4), 79–101.
- Janna, N. M., & Herianto, H. (2021). Konsep uji validitas dan reliabilitas dengan menggunakan SPSS. *OSF Prepr*, 1–12.
- Juhri, K., & Dewi, C. K. (2017). Kepercayaan dan penerimaan layanan mobile money t-cash di Bandung dengan pendekatan Technology Acceptance Model (TAM). *Probisnis*, 10(1), 36–51.
- Kasilingam, D. L. (2020). Understanding the attitude and intention to use smartphone chatbots for shopping. *Technology in Society*, 62, 1–15.
- Khasanah, L. U. (2021). *Analisis data kuantitatif, kenali analisis deskriptif*.

- DQLab.id. <https://dqlab.id/analisis-data-kuantitatif-kenali-analisis-deskriptif>
- Kotler, P., & Armstrong, G. M. (2012). *Principles of marketing* (14th ed.). Pearson Prentice Hall.
- Kusbiantoro, D. (2023). Anggota DPR ajak pelaku UMKM gunakan QRIS BI. *Antaranews.com*. Anggota DPR ajak pelaku UMKM gunakan QRIS BI
- Kusuma, A. P., & Syahputra, S. (2020). Pengaruh persepsi kemudahan dan persepsi manfaat terhadap sikap penggunaan e-wallet di Kota Bandung 2020. *Journal of Applied Business Administration*, 4(2), 108–114.
- Le, H. B. H., Ngo, C. T., Trinh, T. T. H., & Nguyen, T. T. P. (2020). Factor affecting customers' decision to use mobile banking service: A case of Thanh Hoa Province, Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(2), 205–212.
- Li, J., Wang, J., Wangh, S., & Zhou, Y. (2019). Mobile payment with Alipay: An application of extended technology acceptance model. *IEEE Access*, 7, 50380–50387.
- Liu, Y., Wang, M., Huang, D., Huang, Q., Yang, H., & Li, Z. (2019). The impact of mobility, risk, and cost on the users' intention to adopt mobile payments. *Information Systems and E-Business Management*, 17, 319–342.
- Lubua, E. W., & Pretorius, P. (2018). The role of the transaction assurance, perceived cost and the perceived innovation in the decision to continue using mobile money services among small business owners. *The African Journal of Information Systems*, 10(2), 3.
- Mahyuni, L. P., & Setiawan, I. W. A. (2021). Bagaimana QRIS menarik minat UMKM? Sebuah model untuk memahami intensi UMKM menggunakan QRIS. *Forum Ekonomi*, 23(4), 735–747.
- McLeod, S. (2023). *Likert scale definition, examples, and analysis*. SimplyPsychology. <https://www.simplypsychology.org/likert-scale.html>
- Moźdżyński, D., & Cellary, W. (2022). Determinants of the acceptance of mobile payment systems by e-merchants. *Journal of Electronic Commerce in Organizations (JECO)*, 20(1), 1–23.
- Mustajab, R. (2023). Ada 28,75 juta pengguna QRIS di Indonesia hingga akhir 2022. *DataIndonesia.id*. <https://dataindonesia.id/ekonomi-digital/detail/ada-2875-juta-pengguna-qris-di-indonesia-hingga-akhir-2022>
- Najib, M., & Fahma, F. (2020). Investigating the adoption of digital payment system through an extended technology acceptance model: An insight from the Indonesian small and medium enterprises. *International Journal on*

- Advanced Science, Engineering and Information Technology, 10(4), 1702–1708.*
- 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.
- Pamungkas, W. W. (2023). Pengguna dan merchant QRIS di Jabar 2022 lalu tertinggi se-Indonesia. *Bandung.bisnis.com*. <https://bandung.bisnis.com/read/20230214/550/1627898/pengguna-dan-merchant-qris-di-jabar-2022-lalu-tertinggi-se-indonesia>
- Pangarso, A., Astuti, E. S., Raharjo, K., & Afrianty, T. W. (2020). Data of innovation ambidexterity as a mediator in the absorptive capacity effect on sustainable competitive advantage. *Data in Brief, 29*, 105200.
- Paramita, R. W. D. (2015). *Metode penelitian kuantitatif, Edisi 1*. Lumajang: STIE Widya Gama Lumajang.
- Phan, H., Tran, M., Hoang, V., & Dang, T. (2020). Determinants influencing customers' decision to use mobile payment services: The case of Vietnam. *Management Science Letters, 10(11)*, 2635–2646.
- Poltak, S. L. (2014). *Metodologi penelitian kuantitatif*. Yogyakarta: Graha Ilmu.
- 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)*, 904–913.
- Populix. (2022). *Consumer preference towards banking and e-wallet apps*. <https://info.populix.co/report/digital-banking-survey/>
- Puspitaningtyas, Z., & Kurniawan, A. W. (2016). *Metode penelitian kuantitatif*. Yogyakarta: Pandiva Buku.
- Puspitasari, T. H. (2023). Cashless society in Gen-Z. *Kompasiana.com*. <https://www.kompasiana.com/tarisahayupuspitasari2555/63c403fb59008b76843f8423/cashless-society-in-gen-z>
- QRIS. (2023a). *QRIS (quick response code Indonesian standard) satu QR code untuk semua payment*. QRIS.Id. <https://qrис.id/homepage/>
- QRIS. (2023b). *Skema transaksi & biaya settlement QRIS.id*. QRIS.Id. <https://qrис.id/homepage/qrис-fee#!>
- Respati, A. R. (2023). Kasus QRIS palsu yang membagongkan.

- Money.kompas.com.* <https://money.kompas.com/read/2023/04/12/054049526/kasus-qris-palsu-yang-membagongkan>
- Riyanto, S., & Hatmawan, A. A. (2020). *Metode riset penelitian kuantitatif penelitian di bidang manajemen, teknik, pendidikan dan eksperimen*. Yogyakarta: Deepublish.
- Sadya, S. (2023). APJII: Pengguna internet Indonesia 215,63 juta pada 2022-2023. *DataIndonesia.id.* <https://dataindonesia.id/digital/detail/apjii-pengguna-internet-indonesia-21563-juta-pada-20222023>
- Salim, A. (2023). BI target 2,3 juta pengguna baru QRIS di Jateng pada 2023. *Antaranews.com.* <https://www.antaranews.com/berita/3390330/bi-target-23-juta-pengguna-baru-qris-di-jateng-pada-2023>
- Sandra, Y. Al. (2022). QRIS si kunci sukses pertumbuhan ekonomi digital Indonesia. *Diginomi.sumutprov.go.id.* <https://diginomi.sumutprov.go.id/2022/06/25/qris-si-kunci-sukses-pertumbuhan-ekonomi-digital-indonesia/>
- Sari, E. N., Farhas, R. J., Zulmi, S., & Zakky, M. A. (2021). Analisis keputusan konsumen dalam pembelian smartphone (Studi kasus pada Mahasiswa Universitas Pahlawan Tuanku Tambusai). *Innovative: Journal Of Social Science Research*, 1(2), 688–695.
- Setiawan, B., Khairani, M., Fadil, T., & Abdullah, T. M. K. (2022). Investigasi behavioral intention pada sistem pembayaran QRIS di merchant UMKM. *JATISI (Jurnal Teknik Informatika Dan Sistem Informasi)*, 9(4), 3467–3480.
- Setyawati, R. E. (2020). Pengaruh Perceived Usefulness, Perceived ease of use terhadap behavioral intention to use dengan attitude towards using sebagai variabel intervening (Studi kasus pada GoPay di Kota Yogyakarta). *Jurnal Ekobis Dewantara*, 3(1), 39–51.
- Singh, N., & Sinha, N. (2020). How perceived trust mediates merchant's intention to use a mobile wallet technology. *Journal of Retailing and Consumer Services*, 52, 101894.
- Sinha, N., & Singh, N. (2022). Moderating and mediating effect of perceived experience on merchant's behavioral intention to use mobile payments services. *Journal of Financial Services Marketing*, 1–18.
- Siregar, S. (2017). *Statistik parametrik untuk penelitian*. Jakarta: Bumi Aksara.
- Siyoto, S., & Sodik, M. A. (2015). *Dasar metodologi penelitian*. Yogyakarta: Literasi Media Publishing.
- Sleiman, K. A. A., Juanli, L., Lei, H., Liu, R., Ouyang, Y., & Rong, W. (2021). User trust levels and adoption of mobile payment systems in China: An

- empirical analysis. *Sage Open*, 11(4), 1–16.
- Sudiatmika, N. B. P., & Martini, I. A. O. (2022). Faktor-faktor mempengaruhi niat pelaku UMKM Kota Denpasar menggunakan QRIS. *JMM Unram-Master of Management Journal*, 11(3), 239–254.
- Sugiyono, S. (2014). *Metode penelitian kuantitatif, kualitatif, dan R & D*. Bandung: Alfabeta.
- Suyanto, B. (2021). BI: QRIS adalah salah satu “game changer” pemulihan ekonomi. *Antaranews.com*. <https://www.antaranews.com/berita/2077030/bi-qris-adalah-salah-satu-game-changer-pemulihan-ekonomi>
- Syah, D. H., Dongoran, F. R., Nugrahadi, E. W., & 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.
- Teka, B. M. (2020). Factors affecting bank customers usage of electronic banking in Ethiopia: Application of structural equation modeling (SEM). *Cogent Economics & Finance*, 8(1), 1–27.
- Tenggino, D., & Mauritsius, T. (2022). Evaluation of factors affecting intention to use qrис payment transaction. *ICIC Express Letters*, 16(4), 343–349.
- Tian, V.-I., Wong, Y. E., & Pang, W.-M. (2018). Creating Trust and Reducing Consumers’ Risk Perception in Internet Shopping. *Journal of Marketing Development & Competitiveness*, 12(1), 112–123.
- Tiwari, P., & Tiwari, S. K. (2020). Integration of technology acceptance model with perceived risk, perceived trust and perceived cost: Customers’ adoption of m-banking. *International Journal on Emerging Technologies*, 11(2), 447–452.
- Tyas, E. I., & Darma, E. S. (2017). Pengaruh perceived usefulness, perceived ease of use, perceived enjoyment, dan actual usage terhadap penerimaan teknologi informasi: Studi empiris pada karyawan bagian akuntansi dan keuangan Baitul Maal Wa Tamwil Wilayah Daerah Istimewa Yogyakarta. *Reviu Akuntansi dan Bisnis Indonesia*, 1(1), 25–35.
- Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273–315.
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186–204.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of

information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157–178.

Wandira, R., Fauzi, A., Azim, F., & Annas, F. (2022). Customer Acceptance Analysis of Islamic Bank of Indonesia Mobile Banking Using Technology Acceptance Model (TAM). *International Journal of Informatics and Information Systems*, 5(2), 92–100.

Wang, Y.-M., & Lin, W.-C. (2019). Understanding consumer intention to pay by contactless credit cards in Taiwan. *International Journal of Mobile Communications*, 17(1), 1–23.

Zaelani, A. U., Husain, T., & Budiyantara, A. (2020). Analisis simulasi sistem penunjang keputusan: Model matematis dengan pendekatan goodness-of fit berbasis Structural Equation Model. *SMARTICS Journal*, 6(1), 10–16.

