

# The Influence of Using the QRIS Digital Payment Method on Customer Purchasing Decisions

Using the QRIS  
Digital Payment

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## ABSTRACT

The development of digital technology has brought significant changes across various sectors, including payment systems. The Quick Response Code Indonesia Standard (QRIS) is one of the key innovations in digital payment systems developed by Bank Indonesia and the Indonesian Payment System Association. This study aims to analyze the impact of using the digital payment method QRIS on consumer purchasing decisions in Sukabumi City using the Technology Acceptance Model (TAM) approach. The variables studied include perceived usefulness, user attitude, and intention to use, measured through an online questionnaire involving 98 respondents. The results show that these three variables significantly influence purchasing decisions. QRIS is believed to provide convenience, efficiency, and comfort in transactions, thereby encouraging positive attitudes and high usage intentions. In conclusion, the implementation of QRIS can enhance transaction efficiency and positively impact consumer purchasing behavior, particularly in the MSME sector. This research contributes to the development of digital payment systems in Indonesia and is expected to provide input for policymakers in supporting broader adoption of QRIS.

**Keywords:** Digital Payment, MSMEs, Purchasing Decisions, QRIS.

## ABSTRAK

Perkembangan teknologi digital yang telah membawa perubahan signifikan di berbagai bidang, termasuk sistem pembayaran. Quick Response Code Indonesia Standard (QRIS) merupakan salah satu inovasi penting dalam sistem pembayaran digital yang dikembangkan oleh Bank Indonesia dan Asosiasi Sistem Pembayaran Indonesia. Penelitian ini bertujuan untuk menganalisis dampak penggunaan metode pembayaran digital QRIS terhadap keputusan pembelian konsumen di Kota Sukabumi dengan menggunakan pendekatan Technology Acceptance Model (TAM). Variabel yang diteliti meliputi persepsi kegunaan, sikap penggunaan, dan niat penggunaan yang diukur melalui kuesioner online yang melibatkan 98 responden. Hasil penelitian menunjukkan bahwa ketiga variabel tersebut mempunyai pengaruh yang signifikan terhadap keputusan pembelian. QRIS diyakini dapat memberikan kemudahan, efisiensi dan kenyamanan dalam bertransaksi sehingga mendorong sikap positif dan niat penggunaan yang tinggi. Kesimpulannya, penerapan QRIS dapat meningkatkan efisiensi transaksi dan memberikan dampak positif terhadap perilaku pembelian konsumen khususnya di sektor UMKM. Penelitian ini berkontribusi terhadap pengembangan sistem pembayaran digital di Indonesia dan diharapkan dapat menjadi masukan bagi para pengambil kebijakan dalam mendukung adopsi QRIS yang lebih luas lagi.

**Kata kunci:** Pembayaran Digital, UMKM, Keputusan Pembelian, QRIS.

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## INTRODUCTION

In recent years, the rapid advancement of digital technology has revolutionized various sectors, particularly in the financial industry. One of the most notable innovations is the introduction of the Quick Response Code Indonesia Standard (QRIS), a QR code-based payment system developed by Bank Indonesia in collaboration with the Indonesian Payment System Association. QRIS was designed to enhance the efficiency, security, and speed of digital payment transactions, offering a seamless alternative to traditional payment methods. This technology enables users to make payments using QR codes, streamlining the transaction process for both consumers and businesses. The implementation of QRIS has been seen as a significant step towards promoting a cashless society in Indonesia, contributing to the overall digitalization of financial services. Studies have highlighted the benefits of QRIS, particularly in terms of improving transaction efficiency and enhancing the security of digital payments (Sudibyso et al., 2023; Saripudin et al., 2023; Sitohang & Sembiring, 2024). As QRIS continues to gain traction, it is expected to play a key role in shaping the future of financial transactions in Indonesia, offering a more accessible and user-friendly payment option for both individuals and businesses. The introduction of QRIS reflects the broader trend of digital transformation within the financial sector, aligning with global efforts to promote financial inclusion and modernize payment systems.

The use of QRIS is increasingly popular, especially in facilitating transactions between Indonesian MSMEs and the younger generation. Research conducted by various academics highlights that the main factors driving QRIS adoption are ease of use and perceived benefits. Consumers are more likely to accept QRIS due to its convenience and the perceived benefits it offers (Fadlillah et al., 2021; Seputri & Yafiz, 2022). In addition, consumer trust, security, and their overall perception of QRIS play an important role in shaping their decision to adopt this payment method. These factors are especially important in sectors such as e-commerce and MSMEs, where secure and reliable payment methods are essential for business transactions. According to Yusnira & Sartika (2024) and Dewi (2024), the increasing trend of QRIS adoption, with a particular focus on the trust and security that consumers associate with it, which in turn influences their purchasing behavior. These findings underscore the importance of technological benefits and consumer trust in the widespread adoption of QRIS as a payment solution in Indonesia's digital economy.

In Sukabumi City, QRIS has seen widespread adoption, particularly among various social levels, including traditional market vendors and small businesses. This study seeks to assess the influence of QRIS usage on consumer purchasing decisions within the city by exploring several key factors. These factors include convenience, security, perceived benefits, and risks associated with QRIS transactions. The research aims to understand how these elements shape consumer behavior and their decision to engage in QRIS-based payments. By investigating these aspects, the study aspires to provide a comprehensive understanding of how QRIS contributes to enhancing the efficiency and convenience of financial transactions in Sukabumi society. The goal is to shed light on QRIS's role in streamlining payment processes and improving the overall transaction experience for consumers, ultimately fostering a deeper insight into the adoption and use of QRIS within the local community. This study aims to explore how the adoption of QRIS affects consumer purchasing decisions in Sukabumi City, using the Technology Acceptance Model (TAM) approach. By analyzing factors like perceived usefulness, attitude toward use, and intention to use, the research seeks to understand the role of QRIS in influencing consumer behavior in a digital payment context. By exploring these dimensions, the study hopes to inform further improvements and promote the continued growth of digital payment systems in Sukabumi, contributing to the broader acceptance of cashless transactions in various sectors.

## LITERATURE REVIEW

Previous research conducted by Vina et al. (2021) examined the factors influencing the use of digital wallets among students in Surabaya, focusing on the development of financial technology. Data were collected through an online questionnaire, and analysis was conducted using descriptive statistics. The main factors influencing the adoption of digital wallets by students included practicality and efficiency, ease of use, transaction promotion, security and privacy, and innovation in digital wallets (Permana, 2021; Silalahi et al., 2022). These factors were found to contribute to the preference of digital wallets over traditional cash transactions, which offer an easier way for students to manage their finances. This study suggests that further research on a larger scale is needed to explore additional factors that may influence the use of digital wallets by students. A significant difference between this study and previous studies is the focus and object of the study. While previous studies mainly explored qualitative aspects such as user experience and user profiles of digital wallets, without assessing their impact. This change in focus provides new insights into the broader implications of digital wallet use, going beyond user perceptions to evaluate how these factors influence actual purchasing behavior among students.

The study by Fadlillah et al. (2021) investigated the impact of convenience and security on the interest in using QRIS among MSMEs fostered by Bank Indonesia in Solo. The results showed that convenience and security positively and significantly influence MSMEs' interest in using QRIS. Convenience was assessed based on practicality and efficiency, making QRIS easy to use for transactions. Meanwhile, QRIS security is ensured by Bank Indonesia through centralized monitoring and the use of dynamic QR codes, which are safer than static QR codes. This study employed a mixed-method approach combining concurrent design and multiple linear regression analysis techniques. The results of this study help understand how the convenience and security of digital payments influence purchasing decisions, making them applicable to QRIS users in Sukabumi. The main difference between previous research and this research lies in the focus of topics and variables. The former focused on interest in using QRIS among MSMEs fostered by Bank Indonesia in Solo, emphasizing the influence of convenience and security variables on that interest. In contrast, this study focuses on consumer purchasing decisions in Sukabumi, where QRIS is considered a factor influencing consumer behavior and transaction decisions. Despite the differences between MSMEs and consumers, this research is more directed at end consumers and their purchasing decisions rather than merely interest or intention to use QRIS.

The Tu et al. (2022) study highlights the influence of external factors, particularly the COVID-19 pandemic, and uses social learning theory to examine how social environments affect technology adoption. This approach contrasts with previous studies, which explore a broader range of variables and findings. While other studies focus on the acceptance of a cashless society among the general population, the study by Tu et al. (2022) is more specific, analyzing the use of QRIS payment technology and its impact on purchasing decisions at the ITS central canteen. Furthermore, Tu et al.'s (2022) research examines four key dimensions of perception: usefulness, attitudes towards users, intention to use, and purchasing decisions. This is a broader scope compared to Lukito & Khairunnisa's (2022) study, which concentrates primarily on convenience and security. Both studies share a comparative approach, situating their findings alongside other studies in the same field, yet they differ significantly in their focus and scope. While Lukito & Khairunnisa (2022) focus on a general population's acceptance of cashless systems, Tu et al. (2022) delve deeper into a specific technology (QRIS) within a particular setting (ITS central canteen) and explore additional dimensions of perception related to technology adoption. This comparison reveals distinct methodological differences, offering a comprehensive understanding of the factors influencing technology adoption in various contexts.

The Quick Response Code Indonesia Standard (QRIS) is a QR code standard developed in Indonesia. QRIS enables electronic payment transactions using QR codes

that can be scanned by scanning devices or smartphone cameras (Aini & Rahayu, 2022; Nurjanah & Dewi, 2023; Rachman et al., 2024). QRIS in Indonesia was introduced as an initiative to accelerate digital payment adoption and reduce cash usage. QRIS integrates various existing electronic payment methods, including digital wallets, credit cards, and direct bank account transfers. The TAM approach, an acronym for Technology Acceptance Model, is a framework developed by Fred Davis in 1986 to understand user behavior toward new technology (Jannah et al., 2023; Çelik & Uslu, 2023; Sava et al., 2024). This model emphasizes two main factors: perceived usefulness and perceived ease of use. In other words, users tend to accept and adopt a technology if they believe it is useful and easy to use. By understanding these factors, organizations can design and implement technology that is more easily accepted by users, thereby increasing the likelihood of successful technology adoption.

Purchasing decisions in the context of mobile payments involve a complex process influenced by various psychological and situational factors. Perceptions of security and ease of use of mobile payment systems play an important role (Hidayah et al., 2021; Ikwanto & Indriani, 2023; Rahmawati & Ramli, 2024). Consumers tend to prefer payment systems they consider secure and easy to use (Karjaluo et al., 2020). Additionally, other factors such as promotions, discounts, and loyalty programs offered through mobile payment platforms can also influence purchasing decisions (Devanesan et al., 2021). Purchasing decisions refer to the process where consumers decide whether to purchase a specific product or service after considering various factors such as needs, preferences, price, and payment convenience (Sunggara et al., 2022; Suganda & Arrifianti, 2023; Safrin & Simanjanong, 2023). In the context of mobile payments, purchasing decisions are also influenced by perceptions of security and convenience.

Perceived usefulness refers to an individual's belief that using a particular technology will improve their performance or provide other benefits. In the context of QRIS (Quick Response Code Indonesian Standard) payments, perceived usefulness describes how users believe that QRIS can simplify transactions and enhance the efficiency of making purchases. When people perceive QRIS as useful, they are more likely to adopt it as a preferred payment method. On the other hand, attitude toward use represents an individual's evaluation—either positive or negative—of using a specific technology. This evaluation is shaped by factors such as the perceived ease of use, security, and the benefits offered by the technology. In the case of QRIS, a customer's attitude toward use reflects their overall perception of the system, which can be influenced by prior experiences with QRIS, its convenience, and security features. Intention to use refers to an individual's willingness to engage with a system based on their evaluation of it. This intention is heavily influenced by attitudes toward the technology and perceptions about its benefits and ease of use. In the case of QRIS, intention to use reflects how likely consumers are to choose QRIS as a payment method when conducting transactions. The stronger the positive attitude and perceived usefulness, the higher the likelihood of consumers intending to use QRIS.

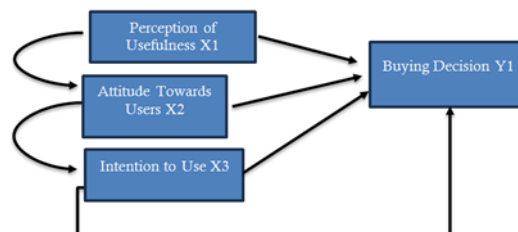


Figure 1. Conceptual Framework

## METHODS

This study employs a quantitative approach with a causal design to investigate the causal relationship between the use of QRIS payment methods and customer purchasing

decisions in Sukabumi City, applying the Technology Acceptance Model (TAM) framework. The TAM framework, developed by Fred Davis, is instrumental in understanding user acceptance of new technologies by focusing on two main factors: perceived ease of use and perceived usefulness. In this context, the study explores how factors like the intuitive user interface, low complexity, support availability, training, and design consistency of QRIS influence its adoption among consumers. Data for the study were gathered through a closed-ended questionnaire distributed online via Google Form, targeting 98 respondents from Sukabumi City. The collected data were then analyzed using SmartPLS software, a statistical tool commonly used for structural equation modeling. This method allows for the evaluation of relationships between multiple variables and assesses how ease of use influences the adoption of QRIS as a payment method. The research aims to provide insights into how the perceived ease of use of QRIS can impact customer purchasing decisions. By focusing on the ease of use of QRIS technology, the study seeks to highlight the factors that enhance its acceptance among customers, ultimately influencing their decision-making process in transactions. This research is significant in understanding how technology adoption, specifically QRIS, can improve efficiency in customer transactions and contribute to the broader goal of increasing digital payment usage in Sukabumi City.

## RESULTS

Path modeling diagrams in SmartPLS visually represent relationships between latent variables (constructs) and observed indicators in a structural model. These diagrams facilitate analysis using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, which is particularly useful for small sample sizes or non-normally distributed data. A path diagram in SmartPLS consists of latent variables measured by multiple indicators, connected by paths that indicate the strength and direction of relationships. The modeling process involves two key components: a measurement model, which assesses indicator validity and reliability, and a structural model, which tests hypotheses regarding latent variable relationships. Researchers utilize SmartPLS path diagrams to examine theories and understand factors influencing behaviors such as technology adoption and purchasing decisions. Convergent validity ensures that a construct's indicators strongly correlate, reflecting the same concept. This is assessed using **\*\*factor loading ( $\geq 0.7$ )**, **Average Variance Extracted ( $AVE \geq 0.5$ )**, and **composite reliability ( $\geq 0.7$ )** to confirm indicator relevance and consistency in representing latent variables. By providing detailed insights, SmartPLS helps researchers validate models and refine theoretical frameworks.

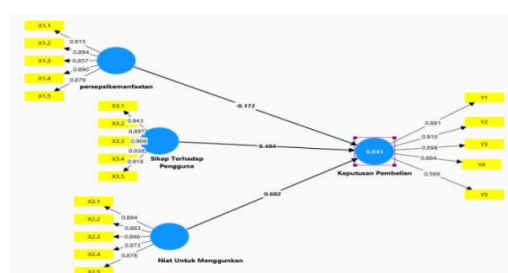


Figure 2. Conceptual Framework

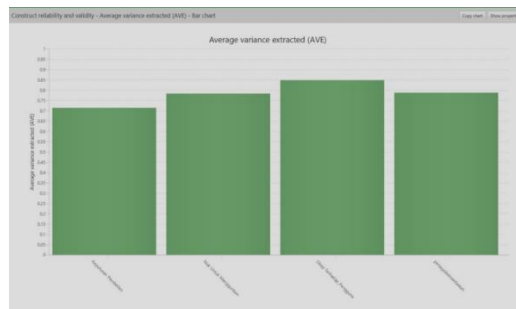
Based on Figure 2, the convergent validity of the model is assessed from the factor loading value of each indicator on the latent variable. The factor loading value  $\geq 0.7$  meets the convergent validity standard. It can be seen from the figure that among the variables perceived benefits (X1.1-X1.5), attitude towards users (X2.1-X2.5), and intention to use (X3.1-X3.5) All indicators. 5), while Purchase Decision (Y1-Y5) shows a coefficient load value greater than 0.7, such as X1.1 (0.915), X2.1 (0.894), X3.1 (0.943) and Y1 (0.891). This shows that each indicator makes a significant contribution in representing the construct of each latent variable, so it can be concluded that the model

meets the convergent validity criteria well. This convergent validity ensures that the indicators used actually measure the same concept in each latent variable

**Table 1.** Results of Convergent Validity Test

Variable	Indicator
Perception of usefulness	Valid
Attitude towards users	Valid
Intention to use	Valid
Buying decision	Valid

Based on Table 1, the results of the convergent validity test indicate that all indicators used to measure the variables studied have met the validity criteria. Each indicator including perceived usefulness, attitudes towards users, usage intentions, and purchasing decisions are declared valid, meaning that these indicators are able to measure the intended variables accurately and reliably.



**Figure 3.** AVE results

Based on Figure 3, the AVE value of all variables is higher than 0.5, indicating that each construct meets convergent validity. This means that more than 50% of the variance of the indicators used can be explained by their respective constructs, such as the variables Purchase Decision, Use Intention, Attitude towards Users and Perceived Benefits. Therefore, the indicators in each latent variable can be considered relevant and consistent in representing the construct being measured.

**Table 2.** Discriminant Validity Test Results

	Buying decision	Intention To Use	Attitude Towards Users	Perception of Benefit
X1.1	0.634	0.728	0.690	0.915
X1.2	0.604	0.739	0.676	0.894
X1.3	0.553	0.667	0.606	0.857
X1.4	0.663	0.739	0.680	0.890
X1.5	0.652	0.793	0.716	0.879
X2.1	0.789	0.894	0.722	0.737
X2.2	0.731	0.883	0.674	0.784
X2.3	0.788	0.896	0.720	0.715
X2.4	0.844	0.873	0.861	0.700
X2.5	0.802	0.878	0.891	0.733
X3.1	0.807	0.852	0.943	0.760
X3.2	0.808	0.795	0.897	0.704
X3.3	0.765	0.743	0.906	0.642
X3.4	0.850	0.822	0.938	0.661
X3.5	0.828	0.830	0.918	0.734
Y1	0.891	0.848	0.884	0.688
Y2	0.910	0.808	0.815	0.690
Y3	0.898	0.818	0.812	0.651
Y4	0.884	0.737	0.702	0.539
Y5	0.599	0.448	0.408	0.254

Based on Table 2, the results of discriminant validity are assessed by ensuring that each indicator has a loading value on its own construct higher than other constructs.

indicators such as X1.1 to X1.5 have the highest loading value on the perceived benefits construct, the highest loading value indicator on user attitudes. Y5 Purchase Decision. This shows that each indicator represents its construct well and there is no problem in distinguishing between constructs. Therefore, the model meets the criteria for discriminant validity, ensuring that each construct can be clearly distinguished.

**Table 3.** Construct Reliability and Validity Test Results

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Buying decision	0.896	925	924	714
Intention To Use	0.931	932	947	783
Attitude towards users	0.955	956	965	848
Perception of usefulness	0.932	935	949	787

Based on Table 3, the Cronbach's Alpha value of all constructs is above 0.7, comprehensive reliability (CR) is above 0.7, and average variance extraction (AVE) is above 0.5, thus meeting the reliability and validity standards. This indicates that all constructs have good internal consistency, are reliable in measuring relevant concepts, and are valid, with the indicator variance explained more by the construct than by error. Therefore, the data used can be relied upon for further analysis.



**Figure 4.** R-Square Results

Based on Figure 4, the R-squared results show that the purchase decision construct has a high R-squared value, which is close to 0.9. This indicates that the independent variables in the model are able to explain about 90% of the variance in the purchase decision construct, while the rest is influenced by other factors outside the model. Therefore, the model has very good predictive power for this structure.

**CONCLUSION**

This study concludes that the use of the QRIS digital payment method has a significant effect on consumer purchasing decisions in Sukabumi City. Through the Technology Acceptance Model (TAM) approach, variables such as perceived usefulness, attitude to use, and intention to use have been shown to have a positive impact on purchasing decisions. The results of the analysis show that QRIS is perceived to provide convenience, comfort, and efficiency in transactions, thus encouraging consumers to use it more often in various purchasing activities. This finding highlights the importance of the role of digital payment technology in shaping consumer behavior, especially in the small and medium enterprise (MSME) sector. The Quick Response Code Indonesia Standard (QRIS) has a significant role in influencing consumer purchasing decisions through perceived benefits, attitudes towards users, and intentions to use. This study shows that the validity and reliability of the model have been met well, as indicated by the loading factor values, AVE, Cronbach's Alpha, and Composite Reliability which are in accordance with the standards. In addition, discriminant validity shows that each indicator can represent its respective constructs well, thus

ensuring clarity between latent variables. The R-squared value approaching 0.9 for the purchase decision construct indicates a very high predictive power of the model, where around 90% of the variance in purchase decisions can be explained by the independent variables studied. Thus, QRIS has been proven to have a significant impact on increasing the efficiency of digital transactions, especially in Sukabumi City, as well as strengthening consumer trust in digital payment technology. This study provides an important foundation for developing strategies to expand the adoption of QRIS in society.

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