



# Digital Transformation Led by GenBI: Investigating Interest in QRIS

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## ABSTRACT

This study examines the effects of perceived usefulness, perceived ease of use, perceived risk, subjective norms, and voluntariness on the intention to adopt QRIS (Quick Response Code Indonesian Standard) among members of the *Generasi Baru Indonesia* (GenBI) community in South Sulawesi. A quantitative explanatory design was employed, with primary data collected from 100 respondents through structured questionnaires administered via Google Forms. Cluster sampling and proportionate stratified random sampling were applied. Data were analysed using Partial Least Squares–Structural Equation Modelling (PLS-SEM). The findings indicate that all independent variables exert a positive and significant influence on the intention to use QRIS. Perceived usefulness and ease of use emerged as the strongest predictors, underscoring the importance of practicality and simplicity. Subjective norms and voluntariness further highlight the roles of social influence and individual autonomy in fostering adoption. The results suggest that QRIS promotion should prioritise enhancing perceived benefits, simplifying usability, mitigating risk perceptions, and leveraging community influencers. The study's novelty lies in integrating voluntariness and subjective norms into the TAM framework in the context of GenBI.

## ARTICLE INFO

### Article History:

Submitted/Received 2 July 2025

First Revised 30 July 2025

Accepted 2 November 2025

First Available online 31 January 2026

Publication Date 31 January 2026

### Keyword:

QRIS; Perceived Usefulness; Perceived Ease of Use; Perceived Risk; Subjective Norms; Voluntariness; Intention to Use.

## **1. INTRODUCTION**

The rapid advancement of Industry 4.0 has revolutionised technological adoption globally, including in Indonesia. This transformation has significantly impacted financial transactions, driving a shift toward digital payment systems. The increasing use of electronic money and digital banking transactions aligns with the findings of Sihaloho et al. (2020), who observed that the rise in smartphone internet users has contributed to the growing popularity of cashless payments. This trend is primarily driven by companies that actively facilitate electronic money services and offer payment methods via QR codes.

The availability of various digital payment methods, such as e-money cards, e-wallets, digital banking, and mobile banking—accessible via chip-based cards and server-based smartphones—has greatly facilitated financial transactions. These methods offer practicality, speed, security, and ease of use, reducing the need for carrying large amounts of cash and addressing challenges such as providing change in physical transactions. However, the rapid expansion of digital technology also presents challenges, particularly when consumers encounter difficulties completing payments due to merchants' use of individual QR codes. This issue, also highlighted by Nasution (2021), stems from the proliferation of digital payment options, which has led to an excess of QR codes issued by various brands and applications. Consequently, consumers are often required to use the same brand or application as the merchant, complicating the payment process.

One of the key developments in Indonesia's financial technology sector is the implementation of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia in 2019. QRIS aims to standardise QR code payment systems, streamlining digital transactions while promoting financial inclusivity and economic efficiency (Bank Indonesia, 2023). The significance of QRIS is reflected in its rapid adoption: transaction volumes increased by 170% in 2023 to IDR 82.7 trillion, and the number of users grew to 45.58 million. Despite this progress, QRIS accounts for only 31% of total payment methods in Indonesia (East Ventures, 2023), raising questions about the factors influencing its adoption, particularly among younger, digitally engaged communities.

Previous studies emphasise that perceived usefulness and ease of use are critical drivers of financial technology adoption, as outlined in the Technology Acceptance Model (TAM) (Davis, 1989). TAM is an approach to user acceptance of IT systems developed by Davis (1989) based on the Theory of Reasoned Action (TRA). The purpose of this model is to evaluate the factors that influence the acceptance of technology use. This method was developed to track how different stimuli affect the perspectives, values, and aspirations of technology users, which is the main objective of TAM (Amiruddin et al., 2021). However, additional factors such as perceived risk, subjective norms, and voluntariness remain underexplored in the Indonesian context. For instance, security and data privacy concerns often deter users due to perceived risks (Featherman & Pavlou, 2003), while subjective norms highlight the influence of social circles and community endorsements (Venkatesh & Davis, 2000).

The Generasi Baru Indonesia (GenBI) community, comprising scholarship recipients from Bank Indonesia, is an ideal group for studying these adoption dynamics. As advocates

for QRIS adoption, GenBI members play a dual role as both users and promoters, offering valuable insights into the interplay among social, individual, and technological factors that shape adoption behaviour.

This study aims to bridge the existing knowledge gap by examining the impact of perceived usefulness, ease of use, perceived risk, subjective norms, and voluntariness on QRIS adoption intentions within the GenBI community. The findings are expected to provide policymakers and financial institutions with actionable recommendations to enhance QRIS adoption and address potential barriers.

## 2. METHODS

This study employs a quantitative, survey-based approach. This approach was chosen because it allows for objective, systematic measurement of relationships between variables. Probability sampling was used in this study, ensuring that each member of the population had an equal chance of selection (Sugiyono, 2020, p. 129).

Proportional stratified random sampling was used to ensure that the sample size was proportional to the number of members of the GenBI South Sulawesi Community across the three universities included in the study population (Sugiyono, 2020, p. 131). The sample consisted of 100 respondents, who were members of the New Generation of Indonesia (GenBI) South Sulawesi for the 2023/2024 period. The sample was distributed as follows: 42 students from Hasanuddin University, 29 students from Makassar State University, and 29 students from UIN Alauddin Makassar.

Data were collected via a Google Form questionnaire distributed across various social media platforms. The questionnaire contained statement indicators designed to measure the research variables using a 4-point Likert scale. This scale was chosen to avoid bias caused by the "neutral" option commonly found in odd-numbered Likert scales, ensuring that respondents provided clearer responses regarding their agreement or disagreement with the questionnaire statements.

Data analysis was performed using Structural Equation Modelling (SEM) with the Partial Least Squares (PLS) method. The analysis process consisted of two main stages: (1) Measurement Model Testing (Outer Model): This stage aimed to test the validity and reliability of the research instruments to ensure that the collected data met the criteria for good measurement; (2) Structural Model Testing (Inner Model): Once the measurement model met the necessary criteria, this stage was conducted to examine the relationships between variables based on the hypotheses formulated in the study.

### 3. RESULTS AND DISCUSSION

#### 3.1 Results of Measurement Model Testing (Outer Model)

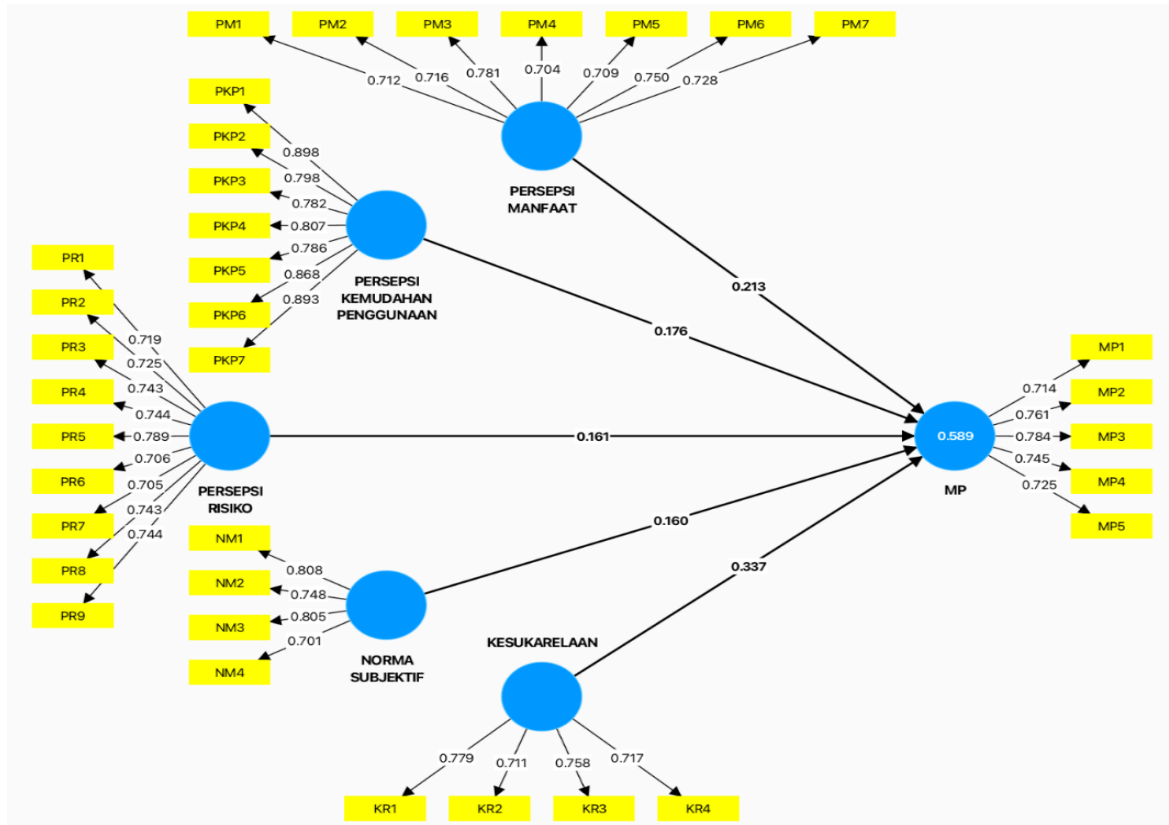


Figure 1. Results of the Measurement Model Test (Outer Model)

Figure 1 shows that all indicators for each variable have outer loadings  $> 0.70$  and are significant, indicating that they are strongly and significantly correlated and reliable in measuring their respective variables/constructs. Therefore, it can be concluded that the outer loadings in this study meet the rule of thumb outlined by Hair et al. (2022:117), which states that outer loadings should exceed 0.70 and be significant, as even significant outer loadings may still be weak.

#### Internal Consistency Reliability

Internal Consistency Reliability is used to determine whether the indicators/items measuring a variable/construct have similar/strong scores. Hair et al. (2022:119-121) include three measurements to assess internal consistency reliability: Cronbach's alpha, composite reliability (Rho C), and reliability coefficient (Rho A).

The results of the three internal consistency reliability measures in this study are shown in Table 1, where all variables/constructs have Cronbach's alpha, composite reliability (Rho C), and reliability coefficient (Rho A) values greater than 0.70 and are significant. This means that all indicators/measurement tools have high internal consistency reliability in measuring their respective variables/constructs. Therefore, it can be concluded that Cronbach's alpha, composite reliability (Rho C), and reliability coefficient (Rho A) in this study

meet the rule of thumb as outlined by Hair et al. (2022:119-120), where the values of Cronbach's alpha, composite reliability (Rho C), and reliability coefficient (Rho A) should exceed 0.70, with values between 0.70 and 0.90 considered more ideal.

Table 1. Cronbach's Alpha, Composite Reliability (Rho A), and Reliability Coefficient (Rho C)

Variable/Construct	Cronbach's Alpha	Composite Reliability (Rho A)	Composite Reliability (Rho C)
Voluntariness	0.734	0.753	0.830
Intention to use	0.803	0.811	0.862
Subjective Norm	0.796	0.914	0.850
Perceived Ease of Use	0.927	0.933	0.941
Perceived Benefit	0.853	0.857	0.888
Perceived Risk	0.896	0.899	0.914

### Convergent Validity

Convergent validity is a measure of the extent to which indicators within a construct correlate with one another. It is typically assessed by computing the Average Variance Extracted (AVE) at the construct level to quantify the proportion of variance in its indicators accounted for by the construct.

Table 2. Average Variance Extracted (AVE)

Variable/Construct	(AVE)
Voluntariness	0.550
Intention to use	0.557
Subjective Norm	0.588
Perceived Ease of Use	0.697
Perceived Benefit	0.531
Perceived Risk	0.541

Source: SmartPLS 4 Output, processed by the researcher (2024)

The results of the Average Variance Extracted (AVE) calculation in this study are shown in Table 2 above, where all variables/constructs have AVE values greater than 0.50. This means that all variables/constructs strongly correlate and have convergent validity in explaining the variance of their respective indicators/measurement tools. Therefore, it can be concluded that the Average Variance Extracted (AVE) in this study meets the rule of thumb as outlined by Hair et al. (2022:120), where AVE should be greater than 0.50.

### 3.2 Results of Measurement Model Testing (Inner Model)

After the measurement model met the validity and reliability criteria, the analysis proceeded to evaluate the structural model (inner model). This stage aims to examine the relationships between the exogenous constructs and the endogenous construct, and to assess the model's explanatory and predictive power. The structural model evaluation includes assessments of multicollinearity, coefficient of determination ( $R^2$ ), effect size ( $f^2$ ), and predictive relevance tests.

### Multicollinearity Test in the Structural Model

A multicollinearity test at the construct level in the structural model is conducted to assess the presence of multicollinearity among the constructs in the path model. The multicollinearity test is performed by calculating the inner VIF (Variance Inflation Factor). The results of the inner VIF calculation in this study are shown in Table 3 below, where the inner VIFs for all variables/constructs are below 5 and 3.

Table 3. Inner VIF (Variance Inflation Factor)

Path	VIF
Voluntariness → Intention to use	1.390
Subjective Norm → Intention to use	1.534
Perceived Ease of Use → Intention to use	1.760
Perceived Benefit → Intention to use	1.512
Perceived Risk → Intention to use	1.290

Source: SmartPLS 4 Output, processed by the researcher (2024)

Therefore, it can be concluded that all variables/constructs in this study do not have multicollinearity issues among their predictor constructs and meet the rule of thumb in Hair et al. (2022:191), where an inner VIF value below 5 is recommended, and ideally below 3, to ensure that multicollinearity does not have a substantial effect on the structural model's estimation.

### Explanatory Power Test

Explanatory power indicates the strength of the causal relationships assumed in the PLS path model (Hair et al., 2021).

### Coefficient of Determination or Explained Variance, R<sup>2</sup>

The coefficient of determination (R<sup>2</sup>) indicates the proportion of the variation in the endogenous variable that is explained by other exogenous/endogenous variables in the model.

Table 4. R-Square and Adjusted R-Square

Variable/Construct	R-Square	Adjusted R-Square
Intention to use	0.589	0.567

Source: SmartPLS 4 Output, processed by the researcher (2024)

The results of the coefficient of determination (R<sup>2</sup>) test in this study are shown in Table 4, where the variables perceived benefit, perceived ease of use, perceived risk, subjective norm, and voluntariness explain 58.9% (0.589) of the variance in intention to use. Meanwhile, 0.411 (41.1%) of the intention-to-use variance is attributable to variables outside this study. The influence value of 0.589 is categorised as moderate in Sarstedt et al. (2017:20).

### Effect Size $f^2$

Effect size  $f^2$  is a measurement used to assess the relative impact of a predictor construct on the endogenous construct in terms of its explanatory power (Hair et al., 2022).

Table 5.  $Q^2$ predict and PLSpredict (Manifest Variable)

Path	f-Square
Voluntariness → Intention to use	0.199
Subjective Norm → Intention to use	0.041
Perceived Ease of Use → Intention to use	0.043
Perceived Benefit → Intention to use	0.073
Perceived Risk → Intention to use	0.049

Source: SmartPLS 4 Output, processed by the researcher (2024)

The results of the effect size  $f^2$  test in this study are shown in Table 5, where it is found that the presence of the voluntariness variable has a significant effect in increasing the intention to use QRIS, with a structural effect size of 0.199, based on the criteria in Sarstedt et al. (2017). Additionally, the presence of the variable's subjective norm, perceived ease of use, perceived benefit, and perceived risk in increasing the intention to use QRIS has a moderate effect at the structural level, with effect sizes of 0.041, 0.043, 0.073, and 0.049, respectively.

### Model Predictive Power Test

Predictive power (also called predictive model performance) refers to a model's ability to predict new observations (Hair et al., 2022).

### $Q^2$ predict and PLSpredict

$Q^2$ predict is a matrix used in PLSpredict to assess the model's predictive performance. PLS-predict is used to validate and explain the predictive strength of PLS relative to the fundamental model, namely the linear regression model (LM).

Table 6.  $Q^2$ predict and PLSpredict (Manifest Variable)

	$Q^2$ predict	PLS- SEM_RMSE	PLS- SEM_MAE	LM_ RMSE	LM_ MAE	IA_ RMSE	IA_ MAE
MP1	0.139	0.520	0.433	0.637	0.506	0.561	0.529
MP2	0.172	0.508	0.401	0.631	0.472	0.559	0.525
MP3	0.411	0.355	0.273	0.478	0.349	0.462	0.424
MP4	0.257	0.460	0.333	0.580	0.420	0.534	0.465
MP5	0.358	0.304	0.209	0.358	0.266	0.379	0.285

Source: SmartPLS 4 Output, processed by the researcher (2024)

Table 6 shows that all indicators of the usage intention variable have  $Q^2$ predict values that are positive and greater than zero, indicating that the PLS-SEM prediction error is smaller

than that obtained using the mean value. In this case, the PLS-SEM model demonstrates better predictive capability. For the predictive power test of the model using PLSpredict, all indicators of the usage intention variable have PLS-SEM RMSE and/or PLS-SEM MAE values that are lower than the LM RMSE and/or LM MAE values. This suggests that the proposed PLS-SEM model has strong predictive power.

**CVPAT (Cross-validated Predictive Ability Test)**

CVPAT is used to test the predictive power of the PLS model relative to the Linear Model (LM) and Indicator Average (IA) by calculating the model's prediction error, which yields the average loss.

Table 7. CVPAT (PLS-SEM vs Linear Model (LM))

	PLS loss	LM loss	Average loss difference	t value	p value
Intention to use	0.192	0.299	-0.108	5.097	0.000
Overall	0.192	0.299	-0.108	5.097	0.000

Table 8. CVPAT (PLS-SEM vs Indicator Average (IA))

	PLS loss	IA loss	Average loss difference	t value	p value
Intention to use	0.192	0.254	-0.062	4.241	0.000
Overall	0.192	0.254	-0.062	4.241	0.000

Source: SmartPLS 4 Output, processed by the researcher (2024)

Tables 7 and 8 show that the PLS average loss is significantly lower than that of the Linear Model (LM) and Indicator Average (IA). This indicates that the PLS model has higher/better predictive power.

**Hypothesis Testing Results**

The hypothesis testing results are presented to support the discussion of each variable in this study: Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Subjective Norms, and Voluntariness, regarding the intention to use QRIS in the *Generasi Baru Indonesia* (GenBI) Community of South Sulawesi.

Table 9. Hypothesis Testing Results

Path	Path Coefficient ( $\beta$ )	Research Findings	Research Hypothesis	t statistics	p values
Perceived Usefulness -> Intention to use	0.213	Positive significant	Supported	2.228	0.013
Perceived Ease of Use -> Intention to use	0.176	Positive significant	Supported	1.704	0.044
Perceived Risk -> Intention to use	0.161	Positive significant	Supported	2.206	0.014

Subjective Norms	->	0.160	Positive significant	Supported	1.833	0.033
Intention to use						
Voluntariness	-> Intention to use	0.337	Positive significant	Supported	3.970	0.000

Source: Processed from SmartPLS 4 output by the researcher (2024).

Table 9 shows that all hypotheses proposed in this study are supported. Each independent variable has a positive and significant influence on Intention to use, as evidenced by p-values < 0.05 and t-statistics > 1.96 at the 95% confidence level.

First, Perceived Usefulness has a positive and significant influence on Intention to use, with a path coefficient ( $\beta$ ) of 0.213, t-statistic = 2.228, and p-value = 0.013. This indicates that the higher the perceived benefits users experience, the greater their interest in using the technology under study. These findings are consistent with studies by Mulyati (2023), Agustino et al. (2021), Astiti & Yushita (2021), and Wati (2023), which show that perceived usefulness encourages increased interest in digital transaction services. QRIS offers benefits in terms of transaction convenience and efficiency, key factors in increasing user interest.

Second, Perceived Ease of Use has a positive and significant effect on Intention to use, with  $\beta = 0.176$ ,  $t(1, 1) = 1.704$ , and p-value = 0.044. This means that the easier a technology is to use, the more likely users are to adopt it. This result is supported by studies from Saraswati & Purnamawati (2020), Ningsih et al. (2021), Astiti & Yushita (2021), and Wati (2023). QRIS facilitates the selection of payment methods across various e-wallet and digital banking applications and simplifies the learning process for users, thereby increasing user interest.

Third, Perceived Risk has a positive and significant influence on Intention to use, with  $\beta = 0.161$ ,  $t(36) = 2.206$ , and  $p = 0.014$ . Although risk is generally associated with adverse effects, this finding suggests that users still perceive QRIS-related risks as acceptable and do not see them as barriers to adoption. This is in line with the studies of Wati (2023), Ningsih et al. (2021), Marchelina & Pratiwi (2018), and Sati & Ramaditya (2020), which found that despite concerns about security risks and transaction failures, users still prefer cashless transactions as they are considered safer and more practical than cash transactions.

Fourth, Subjective Norms also have a positive and significant influence on Intention to use, as indicated by  $\beta = 0.160$ ,  $t(1, 1) = 1.833$ , and  $p = 0.033$ . Social factors, such as the influence of friends, family, and the surrounding environment, play a crucial role in encouraging individuals to use QRIS. These findings align with studies by Pradita & Munari (2021), Ramadania & Baridwan (2019), Astiti & Yushita (2021), Putri (2023), and Safitri (2022), which suggest that social support and expectations from one's surroundings influence an individual's decision to use financial technology.

Lastly, Voluntariness has the greatest impact on Intention to use, with  $\beta = 0.337$ ,  $t(1, 1) = 3.970$ , and p-value = 0.000. This suggests that the higher an individual's willingness to try and use the technology voluntarily, the greater their likelihood of adopting it. This result is consistent with studies by Gardner & Amoroso (2004), Lubis (2022), and Darmayanti & Rustiyaningsih (2019), which emphasise that individuals who voluntarily adopt a technology

are more likely to continue using it. In the context of QRIS, users feel no external pressure to use it and are free to choose their preferred payment methods.

Overall, these findings confirm that perceived usefulness, ease of use, acceptable risk, subjective norms, and voluntariness play essential roles in shaping users' interest in QRIS. These insights can serve as a foundation for policymakers and financial technology developers to design more effective strategies to increase QRIS adoption among the public.

#### 4. CONCLUSION

Based on the research findings, it can be concluded that all independent variables tested—Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Subjective Norms, and Voluntariness—have a positive and significant influence on the intention to use QRIS among members of the GenBI South Sulawesi Community. Voluntariness has the strongest influence, indicating that individuals who voluntarily attempt to use QRIS tend to have a higher intention to use it. Additionally, perceived usefulness and ease of use play a crucial role in increasing user interest, while acceptable perceived risk does not hinder QRIS adoption. Subjective norms also contribute, demonstrating that social encouragement from the surrounding environment can enhance a person's intention to use this technology.

These findings suggest that QRIS promotion efforts should focus on enhancing perceived benefits, simplifying usability, and managing risk perceptions to prevent them from becoming barriers to adoption. Furthermore, leveraging community influence and enhancing voluntariness in QRIS use have been shown to accelerate technology adoption among users. This study contributes to the literature by integrating voluntariness and subjective norms within the Technology Acceptance Model (TAM) framework, specifically applied to the GenBI community. As a community directly involved in QRIS advocacy, these findings offer new insights into the factors influencing the younger generation's adoption of digital payment technology.

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