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The first author : **Harits Firdaus Tausa**
Affiliation : Universitas Islam Negeri Ar-Raniry

I am pleased to inform you that your paper with tracking ID 10073 and title given above has been accepted for publication in Journal of Sharia Economics after peer review. Paper is at the proof setting stage and will be published in the coming issue (Vol. 7 Issue 2, October 2026 Edition) of Journal.

Best regards.

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Farid Fathony Ashal
Editor in Chief

Digital Payment Adoption in Peripheral Economies: Evidence From Coastal Society in Aceh

Harits Firdaus Tausa[1]
Universitas Islam Negeri Ar-Raniry, Banda Aceh
Hendra Syahputra [2]
Universitas Islam Negeri Ar-Raniry, Banda Aceh
Riza Aulia [3]
Universitas Islam Negeri Ar-Raniry, Banda Aceh

email: [1]haristfirdaus028@gmail.com, [2]hsyahputra@ar-raniry.ac.id, [3]rizaaulia.azhary@ar-raniry.ac.id

ABSTRACT

This study aims to determine the influence of ease of use, financial literacy, dan security on the decision to use QRIS in the Meulaboh community. This study uses a quantitative method with an associative approach. Data were collected by distributing questionnaires to 100 selected respondents using purposive sampling. Data analysis was carried out using multiple linear regression through SPSS software version 26. The results showed that, to some extent, the ease-of-use variable did not affect the decision to use QRIS. Conversely, financial dan security literacy has a positive dan significant influence on the decision to use QRIS. These findings show that in the Meulaboh community, financial literacy dan security factors are the main determinants in QRIS use. Therefore, increasing financial literacy dan strengthening the security system are important aspects in increasing the use of QRIS in the Meulaboh community.

Keywords: Ease of Use, Financial Literacy, Security, Decision Making, QRIS.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh kemudahan penggunaan, literasi keuangan, dan keamanan terhadap keputusan menggunakan QRIS pada masyarakat Meulaboh. Penelitian ini menggunakan metode kuantitatif dengan pendekatan asosiatif. Data dikumpulkan melalui penyebaran kuesioner kepada 100 responden yang dipilih menggunakan teknik purposive sampling. Analisis data dilakukan dengan menggunakan regresi linear berganda melalui perangkat lunak SPSS versi 26. Hasil penelitian menunjukkan bahwa secara parsial variabel kemudahan penggunaan tidak berpengaruh terhadap keputusan menggunakan QRIS. Sebaliknya, literasi keuangan dan keamanan memiliki pengaruh positif dan signifikan terhadap keputusan menggunakan QRIS. Temuan ini menunjukkan bahwa pada masyarakat Meulaboh, faktor literasi keuangan dan keamanan menjadi faktor determinan utama dalam mendorong penggunaan QRIS. Oleh karena itu, peningkatan literasi keuangan serta penguatan sistem keamanan menjadi aspek penting dalam meningkatkan penggunaan QRIS pada masyarakat Meulaboh.

Kata kunci: Kemudahan Penggunaan, Literasi Keuangan, Keamanan, Keputusan Menggunakan, QRIS

INTRODUCTION

The development of digital technology in Indonesia is transforming many aspects of people's lives, particularly the way they conduct transactions. People who previously relied solely on cash payments are now beginning to switch to digital payment systems. Various innovations in the field of digital financial technology have emerged because of advances in information technology, making transactions easier, faster, and more efficient.[1]

One particularly notable innovation is the Quick Response Code Indonesian Standard (QRIS), which was launched in 2019 by Bank Indonesia as a national standard for QR code-based payments. QRIS was introduced to simplify digital transactions, allowing a single QR code to be used across various payment applications[2] and eliminating confusion about which app to choose, since all of them can now be integrated with QRIS.

Indonesia is one of the most populous countries in the world, with a population of approximately 284.4 million as of mid-2025.[3] Based on these figures, Indonesia has seen rapid growth in QRIS usage. According to the Bank of Indonesia's website, in the first half of 2025, QRIS had reached 57 million users and 39.3 million merchants 93.16% of whom were SMEs and processed 6.05 billion transactions worth Rp579 trillion.[4] The high number of users and transaction volume for QRIS nationwide indicates a growing level of public acceptance of digital payment systems.

This growth in digital payments is also evident in Aceh Province, which, as part of Indonesia, is striving to align with national policies on the digitization of payment systems. According to Antara News, the Bank Indonesia Representative Office in Aceh Province recorded QRIS transaction values in Rp1.5 trillion from January through June 2025, with 681,410 users.[5] The data show that the people of Aceh are gradually adopting digital payments in their daily economic activities.

At the regional level, West Aceh Regency is a coastal area that plays a crucial role in economic activity on the west coast of Aceh, with Meulaboh City serving as the center of government, trade, and MSME activities. As a city with a significant role in western Aceh, the Meulaboh community faces several challenges that could potentially

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[1] Yoldana Fhatika Sari dan Ahmad Indarta, "Pengaruh Literasi Keuangan, Manfaat, dan Kemudahan Terhadap Keputusan Penggunaan Ulang Quick Response Indonesian Standard (QRIS) Pada Generasi Z Kabupaten Klaten," *Jurnal Bisnis Mahasiswa* 5, No. 3 (2025): 1151–62, https://doi.org/10.60036/jbm.673. This study shows that convenience has an effect, whereas financial literacy does not affect the decision to reuse.

[2] Irvianti, Ikhwatun Hasanah, dan Elman Nafidzi, "Pengaruh Pengetahuan, Kemudahan, dan Kemanfaatan Terhadap Keputusan Menggunakan Qris Di Kalangan Mahasiswa Universitas Muhammadiyah Banjarmasin," *Jurnal Tabarru' : Islamic Banking dan Finance* Vol 6, No. No 2 (2023): 818. Knowledge and convenience influence the decision to use QRIS.

[3] Badan Pusat Statistik, "Jumlah Penduduk Pertengahan Tahun (Ribu Jiwa) 2025," 2025, https://www.bps.go.id/id/statistics-table/2/MTk3NSMy/jumlah-penduduk-pertengahan-tahun--ribu-jiwa-.html.

[4] Bank Indonesia, "QRIS Jelajah Indonesia 2025 Dorong Digitalisasi Dengan Wisata Budaya," Bank Indonesia, 2025, https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2717025.aspx.

[5] Rahmat Fajri, "BI Catat Nominal Transaksi QRIS Di Aceh Capai Rp1,15 Triliun Selama 2025," Antara News, 2025, https://aceh.antaranews.com/berita/389261/bi-catat-nominal-transaksi-qris-di-aceh-capai-rp115-triliun-selama-2025.

influence their decision to use QRIS, such as a lack of understanding of digital payment technology and varying levels of public trust in digital payment technologies, leading people to consider cash payments over digital payments like QRIS.

This can be seen from initial observations conducted in the Meulaboh community; many are aware of QRIS, but not all use it in their daily activities. This could be influenced by delays in transaction processing due to poor network quality and a lack of understanding of digital payment systems among the community, particularly among older people who are less familiar with digital payment procedures like QRIS. Furthermore, the rise in fraud cases has raised concerns about the security of using QRIS. Consequently, the adoption of QRIS-based digital payments in Meulaboh has not been fully distributed across all levels of society. These findings indicate that the Meulaboh community is relevant to be studied in research on the decision to use QRIS, specifically in analyzing factors such as ease of use, financial literacy, and security in influencing people's decisions to use this digital payment system.

Research by Putri, Lakoni, and Safrianti found that ease of use positively impacts the decision to use QRIS; field data indicate that the easier it is to use QRIS, the higher the QRIS usage rate.[6] Research by Ardiansyah, Athar[7], Wahyuni, and Suci[8] found that ease of use has a positive and significant effect on the decision to use QRIS. And research by Ulya et al., located in Langsa City supermarkets, found that convenience had a positive and significant effect on the decision to use QRIS in Langsa City supermarkets.[9]

This explains why ease of use is important to research because it refers to the extent to which users find digital payment applications easy to understand and use. Some users/the public find digital payment applications not always easy to use, with confusing interfaces, slow transaction processes, or a frequent internet connection issue.[10] However, a study by Alfani and Ariani found that perceived ease did not significantly influence the decision to use QRIS.[11] Findings from previous studies

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[6] Nia Monica Putri, Idham Lakoni, dan Sintia Safrianti, "Pengaruh Literasi Keuangan, Kemudahan dan Kepercayaan Terhadap Keputusan Bertransaksi Menggunakan QRIS Pada Umkm Di Kota Bengkulu," *E-Bisnis : Jurnal Ilmiah Ekonomi dan Bisnis* 16, No. 2 (2023): 356–64, https://doi.org/10.51903/e-bisnis.v16i2.1259. Financial literacy and convenience influence QRIS transaction decisions

[7] M Risky Ardiansyah dan Hdanry Sudhiarta Athar, "Pengaruh Kemudahan Penggunaan dan Manfaat Terhadap Keputusan Penggunaan Quick Response Code Indonesian Standard (QRIS) Pada Aplikasi DANA Di Kota Mataram," *Journal of Economic, Business dan Entrepreneurship* 5 (2024): 50–53, https://doi.org/10.29303/alexdanria.v5iSpecialIssue.607. Ease of use and benefits have a positive impact on the decision to use QRIS.

[8] P R Wahyuni dan N M Suci, "Pengaruh Kemudahan, Kegunaan, Dan Sikap Penggunaan Terhadap Minat Bertransaksi Dengan QRIS Pada Masyarakat Kabupaten Buleleng," *BISMA: Jurnal Manajemen* 11, No. 2 (2025): 825–34. Convenience and usability influence interest in using QRIS.

[9] Zikriatul Ulya, Safwdani, dan Miftahul Jannah, "Pengaruh Pengetahuan, Kemudahan, Dan Risiko Terhadap Keputusan Penggunaan Quick Response Indonesia Standard (QRIS)," *J-Reb:Journal Research of Economic dan Business* 2, No. 1 (2023): 9–20. Knowledge, convenience, and risk influence the decision to use QRIS.

[10] Yopita dan Yusminar Wahyuningsih, "Pengaruh Kemudahan Penggunaan dan Keamanan Terhadap Keputusan Penggunaan Pembayaran Digital di Indonesia," *Jurnal Ekonomi Bisnis dan Manajemen* 2, No. 1 (2025): 1–8. Convenience and security influence purchasing decisions.

[11] Rizal Syahri Alfani dan Kurnia Rina Ariani, "Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Risiko dan Kepercayaan Terhadap Keputusan Menggunakan Uang Elektronik (QRIS)," *Edunomika* 08, No. 01 (2023): 1–8, https://jurnal.stie-aas.ac.id/index.php/jie/article/view/11256. Perceptions of ease do not influence the decision to use QRIS.

indicate that the impact of ease of use depends heavily on user characteristics and geographic region. A similar finding was reported in the study by Rahmawati and Sakardi, which found that ease of use does not influence the decision to use QRIS.[12] Therefore, further research is needed to determine how this convenience affects the use of QRIS.

In addition to ease of use factor, the decision to use digital payments is also influenced by financial literacy. This is reflected in a person's ability to understand, manage, and make decisions.[13] Financial literacy is an important variable to study because it explains the public's understanding of QRIS; a high level of financial literacy makes it easier for the public to adopt digital payment systems and to understand their benefits and risks.

In a study of Bapgo MSME, it was found that financial literacy influences the decision to use digital payments. The study also found that consumers with better financial literacy tend to choose secure, effective payment methods that suit their financial circumstances, and are aware of transaction costs and risks.[14] Research by Silviana, Febriana, Ayudianti[15], Kresna, and Nugroho[16] also found that it significantly influences the intention to use QRIS. However, different research characteristics found that financial literacy did not influence the decision to use digital payments. This is because using digital payment technologies such as QRIS does not require a high level of understanding.[17] Similar findings were also reported in a study by Rachmawati and Wahyudi, which showed that financial literacy does not influence the decision to use QRIS.[18]

In addition to ease of use and financial literacy, there is another factor: security. Security encompasses the protection of personal data, the prevention of online fraud, and the safeguarding of users' balances and transactions. Systems such as QRIS are

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[12] Ilya Nur Rahmawati dan Budi Sakardi, "Pengaruh Kemudahan, Kemanfaatan, dan Keamanan Terhadap Keputusan Transaksi Menggunakan QRIS: Studi Masyarakat Solo Raya," *Al-Kharaj: Jurnal Ekonomi, Keuangan dan Bisnis Syariah* 7, No. 1 (2025), https://doi.org/10.47467/alkharaj.v7i1.5441. Convenience does not matter, but safety and benefits do.

[13] Sari dan Indarta, "Pengaruh Literasi Keuangan, Manfaat, dan Kemudahan Terhadap Keputusan Penggunaan Ulang Quick Response Indonesian Standard (QRIS) Pada Generasi Z Kabupaten Klaten."

[14] Anindita Putri Novinda et al., "Pengaruh Literasi Digital dan Literasi Keuangan Pada Keputusan Metode Pembayaran UMKM Bapgo," *Journal of Accounting dan Finance Management* 6, No. 2 (2025): 526–34, https://doi.org/10.38035/jafm.v6i2.1840. Digital and financial literacy influence the payment methods used by SMEs.

[15] Silviana, Rusdania Allya Febriana, dan Citra Ayudianti, "Peran Literasi Keuangan dalam Mediasi Pengaruh Terhadap Intensi Penggunaan QRIS," *JAB* 11, No. 02 (2025): 309–17. Financial literacy serves as a mediator in the use of QRIS.

[16] Rangga Bayu Kresna dan Nugroho, "Pengaruh Literasi Keuangan, Pendapatan, dan Technology Acceptance Model (TAM) Terhadap Minat Penggunaan Quick Response Indonesian Stdanar (QRIS) Pada Pelaku UMKM Di Kecamatan Temanggung," *Diponegoro Journal of Economics* 11 (2022): 146–62. Financial literacy has a significant impact on interest in using QRIS.

[17] Siti Anisah dan Evaliati Amaniyah, "Pengaruh Literasi Keuangan, Risiko Transaksi dan Kemudahan terhadap Minat Penggunaan QRIS Pada Umkm Di Sampang," *Journal of Accounting dan Finance Management* 5, No. 5 (2024): 1068–78, https://doi.org/10.38035/jafm.v5i5.1056. Financial literacy is not always a factor, since using QRIS is generally considered to require little understanding.

[18] Selly Rachmawati dan Tri Nur Wahyudi, "Analisis Faktor Yang Mempengaruhi Keputusan Penggunaan QRIS Pada Generasi Z," *Jurnal Akademi Akuntansi* 7, No. 2 (2024): 251–66, https://doi.org/10.22219/jaa.v7i2.32767. Financial literacy does not have a significant impact on Generation Z.

equipped with encryption and authentication technologies that help maintain data confidentiality and reduce the risk of cybercrime.[19]

Security is an important factor to examine because it is one of the strongest factors influencing people's decisions to use digital financial services, especially given the recent surge in fraud cases. According to the Interactive QRIS website, QR code fraud incidents have surged by 160% over the past two years.[20] This explains that QRIS security is important to consider in order to instill a sense of security in the public when using QRIS. The statement above is also consistent with research conducted by Sitompul, Mdanaira, and Lishanti, which found that security influences the use of QRIS, with a t-statistic value of 5.289, which is greater than 1.96.[21]

The study is also consistent with the research by Rachmawati and Wahyudi[22], and Sariah and Indra[23], which found that security positively influences the decision to use QRIS. Therefore, security is a crucial aspect, and improvements are needed to mitigate risks arising from weak digital payment security systems. However, the study by Syahrin et al. found that security factors do not significantly affect the use of QRIS digital payments by MSMEs.[24] MSMEs believe security is not a primary concern because they trust in the regulations and security systems in place. The findings of the review examined by the author served as a major motivation for this research to fill a gap in an under-researched niche, one of which was to designate the city of Meulaboh as a new observation unit due to the high number of QRIS users.

Based on this review, It can be concluded that although numerous studies have examined the decision to use QRIS, most of them still focus on urban communities supported by adequate digital infrastructure. This condition confirms the existence of a gap in understanding QRIS acceptance among coastal or semi-urban communities that have different social, economic, and technological characteristics.

Meulaboh City, the economic center of the west coast of Aceh, is a relevant context because it is undergoing a transition to a digital payment ecosystem. However, limited internet network stability, a lack of understanding of financial literacy among some residents, and concerns about the risk of fraud have hampered people's decisions to use QRIS. On the other hand, when linked to previous research on the influence of ease of

[19] Putri, Lakoni, dan Safrianti, "Pengaruh Literasi Keuangan, Kemudahan dan Kepercayaan terhadap Keputusan Bertransaksi Menggunakan QRIS Pada UMKM di Kota Bengkulu."

[20] InteractiveQRIS, "Statistik Penipuan QR Code di Indonesia. Fakta Mengejutkan dan Cara Menghindarinya," InteractiveQRIS, 2025, https://qris.interactive.co.id/homepage/blog-detail.php?lang=endanpage=MTc5-statistik-penipuan-qr-code-di-indonesia.-fakta-mengejutkan-danamp;-cara-menghindarinya.

[21] Ningsi Saputri Sitompul, Fitria Mdanaira, dan Tio Devi Lishanti, "Pengaruh Literasi Digital, Social Influence, dan Persepsi Keamanan terhadap Transaksi Penggunaan QRIS Masyarakat Kecamatan Johan Pahlawan," *Ekopedia: Jurnal Ilmiah Ekonomi* 2, No. 1 (2026): 322–34, https://doi.org/doi.org/10.63822/xsbc1d83. Security and social influence affect the use of QRIS.

[22] Rachmawati dan Wahyudi, "Analisis Faktor Yang Mempengaruhi Keputusan Penggunaan QRIS Pada Generasi Z."

[23] Sariah dan Indra, "Pengaruh Kemudahan, Manfaat, Keamanan terhadap Keputusan Penggunaan QRIS BSI Mobile," *Al-Azhar Journal of Islamic Economics* 6 (2024): 14–30, https://doi.org/10.37146/ajie V6i1.319. Convenience, benefits, and security influence the decision to use QRIS.

[24] Alfi Syahrin, Marlizar, dan Sulfitra, "Pengaruh Literasi Keuangan, Kemudahan, dan Keamanan terhadap Keputusan Menggunakan QRIS Pada UMKM Di BSI UMKM CENTER Aceh," *Ad Diwan: Journal of Islamic Economics* 4, No. 62090 (2022): 140–46, https://media.neliti.com/media/publications/477145-none-e08abcc7.pdf.

use, financial literacy, and security on the use of digital payments, the results show inconsistent.

These differences in findings indicate that technology acceptance models widely developed in urban contexts cannot necessarily be equated to coastal or semi-urban communities. Therefore, there is still a research gap in explaining how QRIS is accepted in the Meulaboh community. This study aims to determine the influence of ease of use, financial literacy, and security on the decision to use digital payments in the Meulaboh community to fill the limited gap in the literature.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

TAM was introduced by Davis in 1998. This theory explains individual acceptance of the use of information technology systems. TAM explains that a person's acceptance of an information technology system is based on two perceptual concepts: ease of use and usefulness. When a technology is perceived as easy to use and beneficial, it is likely to be accepted. Focusing on QRIS usage, TAM provides a theoretical foundation explaining how individuals and organizations accept and implement new technologies. The use of QRIS in everyday life tends to increase when the system is easy to use and the benefits are immediately significant for the individuals using it. Therefore, TAM is a relevant framework for explaining people's decisions regarding QRIS use.

Quick Response Code Indonesian Standard (QRIS)

QRIS is a QR code-based digital payment system developed by Bank Indonesia to facilitate cashless transactions.

Bank Indonesia and the Indonesian Payment System Association (ASPI) created QRIS with the international standard EMV Co.1 to support the connection of wider payment system instruments and meet the specific needs of the country. This standard enables interoperability among various payment system service providers, allowing users to make payments using a single QR code accessible across multiple payment apps.[25] This enables faster financial inclusion in Indonesia, enables more cost-effective or efficient transactions, and enables more sophisticated MSMEs that can drive economic growth.[26]

In its application to society, QRIS helps people conduct digital transactions more quickly, securely, and efficiently. This facilitates real-time payments through connected devices, thereby enhancing security and ease of use.[27]. However, the level of QRIS adoption among the public is not solely determined by the ease of use of the technology.

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[25] Savira Indriani dan Zulfa Devina Rahman, "Literasi Keuangan , Pemanfaatan QRIS dan Kinerja Usaha Mikro dan Kecil (UMK) di Jakarta Selatan," *Jurnal Akuntansi, Bisnis, dan Ekonomi* 3, No. 2 (2024). The use of QRIS and financial literacy influence the performance of MSMEs. QRIS is not merely a payment system, but also part of a broader digital transformation in Indonesia, aimed at creating a more inclusive and efficient financial ecosystem.

[26] Arfiany Sepyanty Putri Nasution, Isnaini Harahap, and Nuri Aslami, "Pengaruh Kemudahan, Kecepatan Dan Keamanan Penggunaan Qris Pada UMKM Halal Kota Medan," *JAMBURA ECONOMIC EDUCATION JOURNAL* 7, no. 1 (2025): 420–35.

[27] Erwin Apriliyanto, Romi Iriandi Putra, and Wakhid Kurniawan, "Pemberdayaan Masyarakat Melalui Implementasi Sistem Pembayaran QRIS Berbasis Biometrik Dan AI-IoT Di Kabupaten Sukoharjo" 5, no. 1 (2026), https://doi.org/10.35960/pimas.v1i2.2161. QRIS helps improve transaction efficiency and reduce the public's reliance on cash.

The public's level of financial literacy regarding digital financial services is also a crucial factor influencing usage decisions. Individuals with a good level of financial literacy tend to better understand the benefits, risks, and procedures for using QRIS, thus increasing their confidence in using the service. Furthermore, the implementation of various security features within the QRIS system also protects user data and transaction activity. Conversely, limitations in the use of digital financial technology, a lack of financial literacy, and concerns about security are contributing to the widespread and optimal use of QRIS. Therefore, this phenomenon underscores the need to improve the ease of use of the technology, enhance financial literacy, and strengthen security aspects so that QRIS usage can develop widely and optimally.

Decision to Use

Operational decision-making is a process that requires a systematic approach to understanding the problem's characteristics and carefully gathering data and information in order to evaluate available options.[28] Peter and Olson describe decision-making as an integration process that combines information and selects one of two alternatives. The integration process results in a cognitive choice that indicates the behavioral intention to carry out one or more of them.[29]

According to Setiawan and Sutrisno, the decision to use a product can be described as the way customers weigh various options. Consumers typically go through several stages in the decision-making process to use a product or application, starting with identifying their needs, seeking information, evaluating alternatives, and assessing the product's benefits. At this point, consumers' preferences for a product ultimately influence their final decision to use it. This process reflects consumers' efforts to obtain the best value that aligns with their needs and expectations regarding the goods or services.[30] In the context of QRIS use, the decision to use reflects an individual's willingness to accept the technology system. This decision is formed after the individual or community has considered various factors related to the technology.

The decision to use can be measured through indicators according to Kotler, Armstrong, and Balasubramanian as follows:

1. Recognizing the need: QRIS use begins when someone identifies a need.
2. When seeking information, interested people will be motivated to look for a wealth of information on electronic payment systems, such as QRIS.
3. When evaluating other options, users assess alternative payment systems to identify their respective advantages and disadvantages.
4. The decision to use it indicates that a person has evaluated other alternatives and chosen to use a convenient payment system like QRIS.

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[28] Brillidani Asa Fardana dan Ni Putu Widhia Rahayu, "Pengaruh Persepsi Manfaat Dan Persepsi Kemudahan Penggunaan terhadap Keputusan Penggunaan Quick Response Code Indonesian Stdanard (QRIS)," *JETISH: Journal of Education Technology Information Social Sciences dan Health* 45, No. 1 (2023): 1–17, https://jurnalpengabdianmasyarakatbangsa.com/index.php/jpmba/index. Perceptions of benefits and convenience influence decisions regarding the use of QRIS.

[29] Edi Setiawan dan Erwan Sutrisno, "Pengaruh Kemudahan Penggunaan dan Promosi Penjualan terhadap Keputusan Penggunaan E-Wallet Dana Pada Mahasiswa di Kota Yogyakarta," *Jurnal Manajemen Dirgantara* 16, No. 1 (2023): 129–40. Convenience and promotions influence the use of e-wallets.

[30] Setiawan dan Sutrisno.

5. Post-decision evaluation: Users will provide feedback after deciding to use the QRIS digital payment system, indicating their satisfaction or dissatisfaction.[31]

Ease of Use

According to Davis (1998), ease of use is the belief that a technology is easy to understand and use; this is considered important in influencing the desire to continue using it.[32] Ease of use also refers to the confidence users have in a technology or system because it is easy to use, problem-free, and requires little effort on the user's part.[33]

Based on the above statement, a technology is considered user-friendly if it does not require physical or mental effort and is easy to learn, operate, and understand. In the context of digital payments such as QRIS, ease of use is crucial because it determines how quickly and widely this technology is adopted by the public. User-friendly technology attracts new users and keeps them using it over the long term.

Ease of use can be measured using indicators according to Davis in 1998 as follows:

1. Easy to learn. Users can quickly grasp how the app works
2. Easy to use. The technology is intuitive and user-friendly, making it easy for users to operate.
3. Clear and easy to understand. It allows users to do what they want with ease
4. Flexible. It can be used in a variety of situations and by individuals or groups.[34]

Financial Literacy

According to the Organization for Economic Cooperation and Development (OECD), financial literacy is the combination of awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions toward achieving financial well-being.[35] Meanwhile, according to another view, financial literacy is a term used to describe how a person manages their own finances using the knowledge they possess.[36]

In the realm of digital payments, financial literacy helps individuals understand

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[31] Philip Kotler, Gary Armstrong, dan Sridhar Balasubramanian, *Principles of Marketing*, 2024.

[32] Audrey Farrah Rahmaniar, Aryo Pindanito, dan Aditya Rachmadi, "Analisis Pengaruh Kemudahan Penggunaan, Kenyamanan, dan Kebiasaan terhadap Niat Keberlanjutan Layanan Quick Response Code Indonesian Stdanard (QRIS) di Kota Malang," *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer* 9, No. 4 (2025): 1–10, https://j-ptiik.ub.ac.id/index.php/j-ptiik/article/view/14636/6534. Convenience, comfort, and habit influence the continued use of QRIS.

[33] MIftahun Arif Nasih, Vidia Gati, dan Sri Rahayu, "Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Manfaat, Persepsi Kepercayaan, Persepsi Risiko dan Persepsi Hambatan terhadap Minat Menggunakan QRIS yang Dimediasi Oleh Sikap terhadap QRIS," *Jurnal Akuntansi AKUNESA* 12, No. 3 (2024): 306–16, https://doi.org/10.26740/akunesa. Overall perception influences interest in using QRIS.

[34] Ghozali, *25 Grdan Theory*.

[35] Yesti Siti Nurjanah dan Taufik Wibisono, "Penerapan SAK EMKM Berbasis Penggunaan QRIS dan Literasi Keuangan (Studi Persepsi Pelaku UMKM Kuliner Tasikmalaya)," *Jurnal Penelitian Ekonomi Akuntansi (JENSI)* 7 (2023): 438–53. Financial literacy and QRIS play a role in the implementation of accounting practices for MSMEs.

[36] Kasilda Helga Erlinda Putri dan Naili Amalia, "Pengaruh Literasi Keuangan, Keamanan, Persepsi Manfaat dan Risiko terhadap Minat Penggunaan (Survey Pada UMKM Surakarta)," *Jurnal Rumpun Manajemen dan Ekonomi* 2, No. 5 (2025): 321–31, https://doi.org/https://doi.org/10.61722/jrme.v2i5.6524. Financial literacy, security, benefits, and risks influence interest in using QRIS.

the benefits and how QRIS works, making them more open to using it.[37] In other words, people with financial knowledge and skills are more careful in choosing financial products and services that meet their needs.

Financial literacy can be measured through indicators according to the Financial Services Authority (OJK) as follows:

1. Financial knowledge. Understanding the basics of finance and the digital payment systems in use.
2. Skills. A person's abilities and skills in using the QRIS system.
3. Trust. An individual's trust in the payment system.
4. Financial attitudes and behavior. The ability to consider financial decisions, manage finances, and plan in order to achieve goals.[38]

Security

Security is about preventing or, at the very least, detecting fraud in an information-based system.[39] According to Setiawan and Sunaryo, security is the customer's confidence that their personal information cannot be viewed by anyone other than themselves, since their data is securely stored and cannot be manipulated by others. This gives them the confidence to use technology that is guaranteed to be secure.[40]

In the context of digital payments, security protects against potential errors, damage, and theft, and includes measures to ensure that activities remain in compliance with applicable standards. Additionally, robust security features are essential for increasing the use of digital payment services and building long-term relationships with users. Transparent security features such as two-factor authentication and data encryption can alleviate user concerns and boost adoption rates.[41]

Security can be measured through indicators according to Raman Arasu and Viswanathan as follows:

1. Security Assurance. Describes the level of protection provided by the QRIS system against risks such as fraud, hacking, and identity theft.
2. Data confidentiality. Protection of personal and financial information from unauthorized parties.[42]

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[37] Ulfatun Ariani dan Widia Astuti, "Peran Literasi Keuangan dan Inklusi Keuangan terhadap Penggunaan QRIS di Kota Mataram," *Jurnal Pendidikan Ekonomi dan Kewirausahaan)* 9, No. 2 (2025): 922–36, https://doi.org/10.29408/jpek.v9i2.32200.
Financial literacy and financial inclusion are driving the adoption of QRIS.

[38] OJK, "Survei Nasional Literasi Keuangan dan Inklusi Keuangan (SNLKI)," 2024.

[39] Melia Rizky, Isra Hayati, dan Uun Dwi Ruzky, "Pengaruh Keamanan Layanan terhadap Keputusan Penggunaan QRIS Bank Syariah Bagi Mahasiswa Fakultas Agama Islam Umsu," *Krigan: Journal of Management dan Sharia Business* 1, No. 1 (2024), https://doi.org/10.30983/krigan.v1i1.6522. The security of the service influences the decision to use QRIS.

[40] Wawan Setiawan dan Dede Sunaryo, "Analisis Fitur Layanan dan Keamanan terhadap Penggunaan Dompet Digital (Shopee Pay)," *DIGIBIS: Digital Business Journal* 1, No. 1 (2022): 52, https://doi.org/10.31000/digibis.v1i1.6602.
Security is a key factor in building trust in the use of digital wallets.

[41] Yopita dan Wahyuningsih, "Pengaruh Kemudahan Penggunaan dan Keamanan terhadap Keputusan Penggunaan Pembayaran Digital di Indonesia."

[42] Aditya Nur Marhaendra dan Heri Mahyuzar, "Analisis Pengaruh Persepsi Kemudahan dan Persepsi Keamanan terhadap Kepuasan Pada Pengguna E-Wallet Dana di Kebumen," *Journal of Digital Business dan*

METHOD

This study employs a quantitative method with an associative approach. This approach was chosen to determine the influence or relationship between two or more variables. The purpose of this study is to examine the influence of ease of use, financial literacy, and security on residents' decisions to use QRIS in Meulaboh.

This study was conducted in Meulaboh, with the residents of Meulaboh serving as the study population. The study included 100 respondents, selected using purposive sampling based on the following criteria: (1) residents of Meulaboh, (2) aged at least 17 years, (3) using QRIS as a payment method, and (4) willing to participate as a respondent.

The data for this study consist of primary data collected directly from questionnaires distributed via Google Forms. This study used a 1–4 Likert scale to measure each question in the research instrument for each variable indicator.

This study employed several stages of data analysis methods. The research instruments were tested for validity and reliability. The validity test was used to assess the accuracy of the research instruments in measuring the variables under study. The research instrument is considered valid if the calculated r is greater than the table r value or if the significance level is less than 0.05. Reliability tests were conducted to measure the consistency of the research instrument. A research instrument is considered reliable if it has a Cronbach’s alpha value <0.07.

The data obtained were then tested using classical assumption tests, as this study employed multiple linear regression, to ensure they met the applicable statistical assumptions. The classical assumption tests include tests for normality, multicollinearity, and heteroscedasticity. The normality test aims to determine whether the disturbance variables or residuals in the regression model follow a normal distribution, using the P-P Plot normality test. The multicollinearity test assesses whether the regression model exhibits multicollinearity among the independent variables by examining whether the tolerance value is > 0.10 or the VIF is < 10. The heteroscedasticity test aims to determine whether the variance is unequal, using a Scatter Plot.

If the classical assumptions are met, the regression model is deemed valid, and a multiple linear regression test is conducted to test the research hypotheses.

Multiple linear regression is used to determine the relationship between two or more independent variables and the dependent variable. The equation for multiple linear regression is as follows.

$$Y = a+b_1X_1+b_2X_2+b_3X_3+e$$

Description:

Y : Decision to Use

a : Constant

b_1 : Usability Coefficient

b_2 : Financial Literacy Coefficient

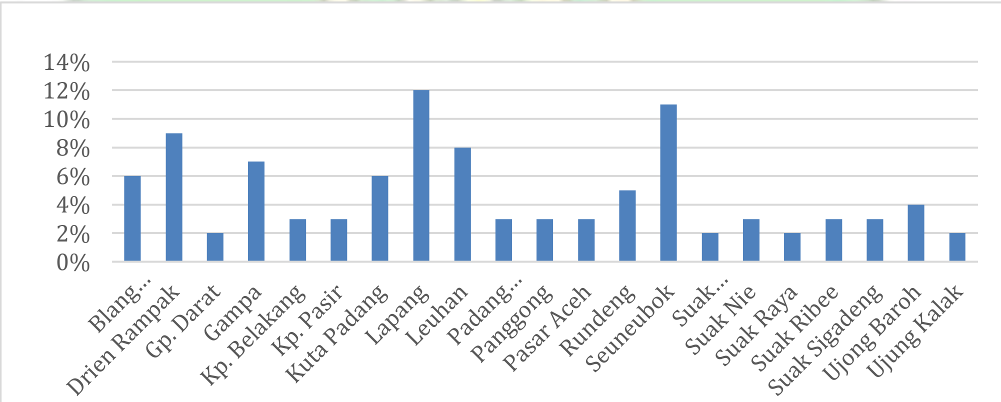
Management 2, No. 2 (2023): 84–90, https://doi.org/https://doi.org/10.32639/jdbm.v2i2.400. Convenience and security influence e-wallet users' decisions.

b_3 : Safety Factor
X_1 : Ease of Use
X_2 : Financial Literacy
X_3 : Security
e : Error value

Hypothesis testing aims to determine whether a formulated hypothesis is accepted or rejected. Hypothesis testing includes the t-test and the F-test. The t-test is used to test the significance of each variable, provided that the calculated t-value exceeds the critical t-value or the significance level is less than 0.05. The F-test is performed to test overall or simultaneous significance, provided that the calculated F-value is greater than the critical F-value or the significance level is less than 0.05.

A coefficient of determination test was conducted to determine the extent of the independent variables' influence on the dependent variable by examining the R-squared value. All data were analyzed using SPSS 26 to facilitate interpretation of the results.

RESEARCH FINDINGS AND DISCUSSION

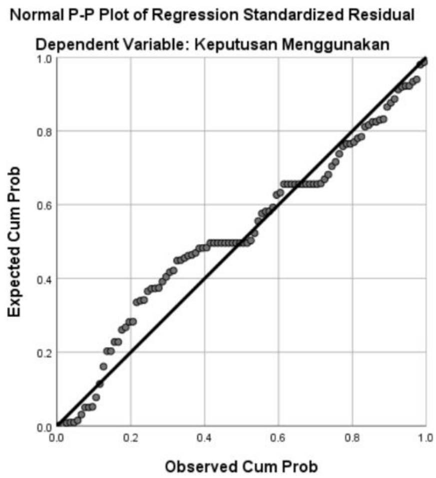


Source: Processed using SPSS 26
Chart 1. Distribution of Respondents

Based on the data obtained, the 100 respondents were distributed across 21 villages, with the highest concentrations in Lapang Village (12%), Seuneubok Village (11%), and Drien Rampak Village (9%). The remaining respondents were distributed across other villages with percentages ranging from 2% to 8%. This indicates that the research sample covered a wide geographic distribution, with the majority of participants coming from these three main villages.

Research Findings

The validity test results show that all questionnaire items for each variable have a calculated R value > R table (0.196) and a significance level of 0.05, so they can be declared valid. The results of the reliability test of the questionnaire indicate that all independent variables—namely ease of use, financial literacy, and security—as well as the dependent variable, decision to use, have a Cronbach's alpha value > 0.70; therefore, the entire questionnaire is deemed reliable.



Source: Processed using SPSS 26

Figure 1. Results of the Normality Test (P-P Plot)

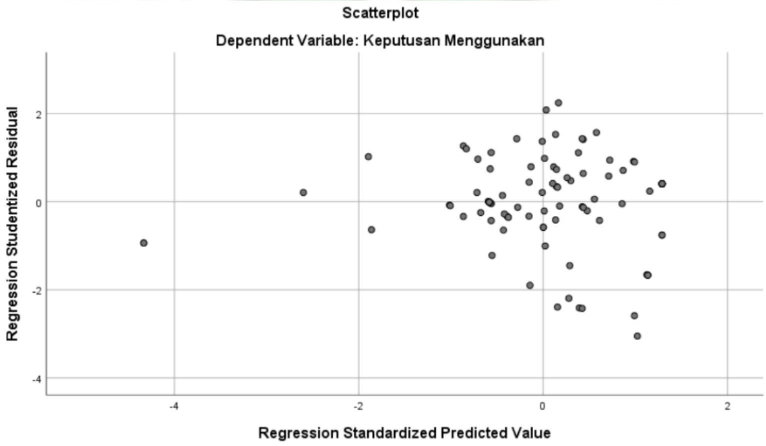
Based on Figure 1, the results of the normality test using a Normal P-P Plot indicate that the residual points are scattered around the diagonal line and follow its direction; therefore, the data are normally distributed.

Table 1. Results of the Multicollinearity Test

Variable	Tolerance	VIF
Ease of Use	0.326	3.067
Financial Literacy	0.219	4.574
Security	0.425	2.355

Source: processed using SPSS 26

The results of the multicollinearity test indicate no multicollinearity among the independent variables. The independent variables have a tolerance value above 0.10 and a VIF value below 10; specifically, the ease-of-use variable has a tolerance value of 0.326 and a VIF value of 3.067, financial literacy has a tolerance value of 0.219 and a VIF value of 4.574, and security has a tolerance value of 0.425 and a VIF value of 2.355.



Source: Processed using SPSS 26

Figure 2. Scatterplot of Heteroscedasticity Test Results

The results of the heteroscedasticity test, conducted using a scatterplot of studentized residuals against predicted values, show that the data points are randomly scattered above and below the zero line and do not form any specific pattern, such as a conical, flared, or wavy pattern. This irregular distribution of points indicates that the residual variance is constant. Thus, the regression model in this study does not suffer from heteroscedasticity (it is homoscedastic).

The results of the multiple linear regression analysis yield the following equation.

$$Y=3,250+0,044X_1+0,564X_2+0,611X_3+e$$

From the equation above, it is known that the constant is 3.250, the coefficient of X_1 is 0.044, the coefficient of X_2 is 0.564, and the coefficient of X_3 is 0.611. This indicates that ease of use, financial literacy, and security positively influence the decision to use.

Table 2. Results of the t Test

Variable	T Calculate	T Table	Sig.
Ease of Use	0.412	1.984	0.681
Financial Literacy	3.901	1.984	0.000
Security	5.360	1.984	0.000

Source: processed using SPSS 26

Based on Table 2, the t-test results show that, in part, the ease-of-use variable has a calculated t-value of 0.412 < table t-value 1.984 with Sig 0.681>0.05, indicating that ease of use does not have a significant effect on the decision to use. Meanwhile, the financial literacy variable has a calculated t-value of 3.901 > t-table value of 1.984 with a significance level of 0.00<0.05. The security variable has a calculated t-value of 5.360 > t-table value of 1.984 with a significance level of 0.00<0.05, indicating that both have a positive and significant effect on the decision to use.

Table 3. Results of the F Test

F Calculate	F Table	Sig.
86.296	3.901	0.000

Source: processed using SPSS 26

At the same time, based on the F-test, the calculated F-value of 86.296 exceeded the critical F-value of 3.901 at a significance level of 0.00<0.05, indicating that ease of use, financial literacy, and security collectively have a positive and significant effect on the decision to use the product.

Table 4. Results of the Coefficient of Determination Test

R	R Square
0.854	0.729

Source: processed using SPSS 26

Based on the table above, the R-squared value is 0.729, or 72.9%. This indicates that the three independent variables account for 72.9% of the variation in the decision to use the product, while the remaining 27.1% is attributed to other factors outside the scope of this study.

Discussion

Based on the analysis, it is clear that the ease of use variable is not an influential factor in the decision of the Meulaboh community to use QRIS. This finding explains that ease of use is no longer a factor considered by the Meulaboh community in deciding to use QRIS. This condition can be explained from the perspective of TAM, where the influence of perceived ease of use tends to decrease when users have experience and are accustomed to digital technology, so that the aspect of ease of use is no longer a factor considered. Thus, although TAM places ease of use as an important determinant, in the context of the Meulaboh community, this variable is not an influential factor.. This finding aligns with research by Alfani and Ariani, as well as by Rahmawati and Sakardi, which indicates that ease of use does not significantly influence the decision to use QRIS.

Meanwhile, financial literacy showed a positive and significant influence on the decision to use QRIS in the Meulaboh community, explaining that the higher a person's financial literacy, the greater their desire to use QRIS. People with a high level of financial literacy are able to understand the benefits, risks, and mechanisms of using QRIS, thus boosting their confidence in decision-making. Within the TAM framework, financial literacy functions as an external variable that influences the perceived usefulness of individuals with good financial literacy. Individuals with good financial literacy are better able to understand the benefits of QRIS, thus strengthening perceived usefulness and encouraging usage decisions. These findings align with research by Kresna and Nugroho[43], which indicates that financial literacy significantly influences the use of QRIS. The results of this study show that financial literacy is a key factor in increasing QRIS adoption, particularly among the people of Meulaboh.

Security also showed a positive and significant influence on the decision to use QRIS in the Meulaboh community. The results also showed that security was the most dominant factor among other research variables in influencing the decision to use QRIS. This explains that the security of a technology is still a crucial factor in the use of digital financial technology in the Meulaboh community, especially with the paradigm in the

[43] Kresna dan Nugroho, “Pengaruh Literasi Keuangan, Pendapatan, dan Technology Acceptance Model (TAM) terhadap Minat Penggunaan Quick Response Indonesian Standard (QRIS) pada Pelaku UMKM di Kecamatan Temanggung.”

Meulaboh community that is still afraid to use digital financial technology due to the rampant cases of digital fraud and cybercrime. From the TAM perspective, the security aspect strengthens user trust, thereby increasing the use of QRIS in the community. This indicates the need for improvements in digital security systems and assurance of user data security, thereby increasing public trust in the decision to use QRIS. These results are also in line with several previous studies that stated the importance of security in driving someone's decision to use QRIS.

Simultaneously, ease of use, financial literacy, and security simultaneously demonstrated a positive and significant influence on the decision to use QRIS. These findings suggest that in the Meulaboh community, the decision to use QRIS is not only influenced by the technology itself, but also by psychological aspects and understanding of the technology. This reflects the broader challenges in realizing digital financial transformation, particularly in regions with diverse social and technological conditions. From an extended TAM perspective, these results suggest that technology acceptance is determined not only by system characteristics but also by user understanding and trust. Financial literacy increases perceptions of the usefulness and security of QRIS, thus fostering trust in its use.

This study provides new insights into the acceptance of digital payment technology among the community. The results indicate that the decision to use QRIS in the Meulaboh community is more influenced by financial literacy and perceived security than by ease of use. These findings support several previous studies that place financial literacy and security as important factors in QRIS use. These findings contribute to the digital payment adoption literature by demonstrating that in developing regions, increasing familiarity with technology can diminish the relevance of ease of use, a key construct in TAM.

In the context of the Meulaboh community, these findings indicate that the challenges of digital financial transformation in the Meulaboh community are not only related to the availability of technology or ease of access, but also to the community's ability to understand digital financial services and their level of trust in data protection and transaction security. Academically, this research adds to the literature on digital financial inclusion by confirming that financial literacy plays a crucial role in encouraging the use of cashless payment systems, particularly in semi-urban and coastal communities that still face challenges in the digitalization process. Therefore, limitations in the use of digital technology can be understood not only as a problem of technology availability or ease of access, but also as a problem of the community's ability to understand digital financial services and their level of trust in protection.

Therefore, the results of this study indicate that in the Meulaboh community, the factors most driving QRIS use are financial literacy and security, while ease of use is not a significant factor. Therefore, efforts to increase QRIS use need to focus on strengthening the community's financial literacy and improving the security system to build trust in the decision to use QRIS.

CONCLUSION

Based on the research findings, it can be concluded that financial literacy and security have a positive and significant influence on the decision to use QRIS among the people of Meulaboh. Meanwhile, ease of use does not influence the decision to use QRIS. This indicates that the public places greater emphasis on financial literacy and security than on the ease of use of QRIS. Collectively, all three variables have a positive and significant influence on the decision to use QRIS. This study shows that 72.9% of the variation in the decision to use QRIS can be explained by these three variables. Thus, these three variables demonstrate a strong contribution in explaining the community's behavior regarding QRIS use.

The study's findings indicate that to increase QRIS use among the people of Meulaboh, there is a need to improve financial literacy and strengthen security systems in order to build user trust. In addition, ongoing education on the benefits, risks, and proper use of QRIS is essential, particularly for those with a limited understanding of digital payment technologies.

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