

DISCLOSURE OF BANK CUSTOMER DECISIONS USING QRIS AS A MEANS OF ONLINE TRANSACTIONS IN THE DIGITAL ERA

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Abstract

This study aims to find out the factors that affect bank customers' decision to use QRIS as a means of online transactions in the digital era for BCA bank customers in Central Jakarta. The type of research used in this research is quantitative research. Meanwhile, the data used in the study is primary data. The data collection technique in this study is by means of interviews and questionnaire distribution. The sample in this study uses an accidental sampling technique of 105 people who are customers of Bank BCA in Central Jakarta. The data analysis in this study used multiple linear regression with the SPSS 26 For Windows statistical application program. The results of this study show that social strata have a positive effect on customers' decisions to transact using QRIS, this proves that the higher a person's social strata, the more likely they are to choose to use QRIS in making transactions. Higher social strata tend to be more open to the use of new technologies compared to customers from lower social strata. Lifestyle has a positive effect on customers' decisions to transact using QRIS, this proves that the more modern, dynamic, and consumptive a person's lifestyle, the greater their tendency to choose QRIS as a transaction method. Trust has a positive effect on customers' decisions to transact using internet banking, proving that the higher the level of customer trust in QRIS, the more likely they are to use this transaction method.

Keywords: Social Strata, Lifestyle, Trust, Decision, QRIS

1. Introduction

Information technology is experiencing rapid progress along with the progress and development of the times. Technological advances have a multiplier effect, which means that technological advances cause advances in other fields, one of which is the payment system. Technological advances in the field of communication, especially the internet and mobile phones, have greatly influenced the development of payment systems.

Technological developments have changed the way people conduct financial transactions (Benu et., al.,2020) . People today rely on the development of digital technology to enable fast and effective electronic transactions (Faradannisa & Supriyanto, 2022; Anastasya, 2023). For small-value transactions, real money is very popular because it is considered practical. However, carrying a lot of cash becomes inconvenient for transactions of greater value. Cash transactions also run the risk of facing long queues, counterfeit currency circulation, and criminal activity including theft, robbery, and counterfeiting. The non-cash payment mechanism in the digital era is an innovation to overcome digital business challenges (Supriyanto and Rosmalia, 2021). For

the sake of a more progressive and productive society, a number of key inventions have evolved to simplify the payment process. Many different electronic payment options are now on the market. After cash, there are paper-based payment instruments such as checks and money orders, followed by card-based payment instruments, and now there are electronic-based payment instruments such as smartphones and internet connections, as reported by the Financial Services Authority through its official website. Therefore, more people are using smartphones with internet access.

The digital payment system or cashless payment that is developing in Indonesia is divided into two, namely e-wallet and e-money. Both are forms of fintech that are similar but not the same. E-wallet is an abbreviation for electronic wallet which means electronic wallet or digital wallet such as GoPay, Shopeepay, OVO, Dana, LinkAja, and others. While e-money is a chip-based (offline) transaction system, for example on ATM cards (Mayanti, 2022). In addition to e-money and e-wallets, there is now a new innovation in the fintech world, namely Mobile Banking. Mobile banking is an innovation in the development of the banking sector in making payments/financial transactions through smartphones. The Mobile Banking (M-Banking) service itself has balance checks, fund transfers, information and other services that can be accessed by anyone, anytime and anywhere (Trisnawati & Fahmi, 2017).

The existence of various e-wallet and mobile banking applications is a means of supporting the convenience of the public to carry out the digital payment system process. Gadgets and the internet are also access to support digital payment systems through various types of existing e-wallet and m-banking applications. With the many types of e-wallets and m-banking that exist, the intermediary mechanism in these transactions is QRIS. Quick Response Code Indonesian Standard (QRIS) is a type of matrix code or a two-dimensional barcode that can be used as a method found in digital wallets in general.

The main function of the QR Code is as a link or intermediary between users and payment transaction services by scanning the QR Code (Mayanti, 2022). Payments using QRIS are fairly easy, a seller/merchant only needs to provide a Quick Response (QR) Code or QR code, then the user or payer only needs to download the QR code. It is enough to wait for some time until the payment transaction is successful, with the balance in the user's or payer's digital wallet application sufficient and the network connection on the internet must be adequate (Saputri, 2020)

With the ease of implementation, the use of QRIS for various types of payments has spread widely among the community, especially among young people (Gen Z). In addition to flexibility, the security side of QRIS lies in information about the Point of Sale, such as money transfers that only require the destination account number. For now, it can be said that QRIS is safe from cyber attacks. For the QRIS Principle itself, namely SUPERIOR (Universal, Easy, Profitable, and Direct) (Bakrie et al., 2022).

One of the factors that a customer considers in making cashless payment transactions is social class where social class is considered a factor from within the community in determining the position in an environment where they live. Social classes are divided based on education level, race or caste, and income. Usually what happens in society is that the greater a person's income, the higher the social class of the person will be, so that the lifestyle and sense of trust in using cashless means of payment.

The purpose of this study is to find out and explain the influence of social strata, lifestyle, and trust on customers' decisions to transact using QRIS applications.

2. Theoretical Background

2.1 Strata Sosial

Social strata are a layer of social stratification, differentiation or grouping of the population or society into layers of social layers in layers. The embodiment of social layering in society is known as social classes which consist of:

- a) Upper class
- b) Middle class
- c) Lower social class

According to Waluya (2017)) Social strata is the difference between individuals or groups in society that places a person in different social classes hierarchically and gives different rights and obligations between individuals in another social layer. The strata system is the differentiation of the population or society into stratified classes which are manifested in the high class, middle class, and low class.

Social class indicators according to Simamora (2019) are as follows:

- a) Occupation: A person's work affects his lifestyle and is an important basis in gaining prestige, prestige and recognition.
- b) Income: money also has other meanings, for example, a person's income earned from investments has more prestige than income earned from unemployment benefits.
- c) Education: education is a very influential thing on the birth of social classes in society, this is because if someone gets a high education, it requires a large cost and motivation, then the type and high level of education also affects the level of social class.
- d) Wealth: to be able to understand the role of money in determining social class, one must realize that basically social class is a way of life. It takes a lot of money to be able to live according to the way of life of people of the upper social class. They can afford luxury houses, cars, clothes, and expensive home appliances, but not only based on material things but also their way of behaving and determining their social class.

2.2 Lifestyle

According to Assael (2018) , Lifestyle is a lifestyle that is recognized by how people spend their time (activities), what people consider important about their environment (interests), and what people think about themselves and the world around them (opinions).

According to Mandey (2019) indicators of a person's lifestyle are as follows:

- a) Activities are what consumers do, what products are purchased or used, what activities are done to fill free time.
- b) Interest is a favorite, hobby and priority in the consumer's life. Interest is what consumers find interesting to spend time and spend money. Interest is a personal factor for consumers in influencing the decision-making process.
- c) Opinion is the view and feeling of consumers in response to global, local, oral economic and social issues. Opinions are used to describe interpretations, expectations and evaluations, such as beliefs regarding the intentions of others, anticipation with respect to future events and weighing the consequences that reward or punish the course of alternative actions.

2.3 Belief

According to Yousefi et al., (2015) states that trust is the foundation of a relationship. A relationship between two or more parties will occur if each trusts each other. In the economic world, trust has been considered as a catalyst for various transactions between sellers and buyers so that consumer satisfaction is realized as expected.

Meanwhile, according to Suryani (2013) Trust in this context is the customer's perception that Internet Banking technology is safe to use. Indicators of trust according to McKnight, et al., (2016) stated that there are two dimensions of consumer trust, namely trusting belief and trusting intention. The two dimensions can be explained as follows:

- a) Trusting Belief is the extent to which a person believes and feels confident in others in a situation. Trusting belief is the perception of the trusting party (customer) towards the trusted party (bank) where the seller has characteristics that will benefit consumers. According to Adji (2017) There are three elements that are constructive, namely trusting belief, yaitu benevolence, integrity, competence.
- b) Trusting Intention is a deliberate thing where a person is ready to depend on others in a situation, this happens personally and leads directly to others. Trusting intention is based on a person's cognitive trust in others.

2.4 Usage Decision

A decision to use is an integration process that is used to combine knowledge and evaluate two or more alternatives and select one of them. The result of the integration process is a cognitive choice that shows behavioral intent. Behavioral intention itself is a plan to carry out one or more behaviors. The Decision to Use can be equivalent to a purchase decision where the decision to use is an individual process combining knowledge and the results of alternative evaluations to choose one of them (Peter dan Olson, 2014).

According to (Ningsih et al., (2020) , The decision to use can be said to be the end of the thought process about a problem or problem to answer what must be done to overcome the problem, by making a choice on an alternative.

Meanwhile, the indicators of use decisions in this study according to Wibowo & Priansa (2017) are:

- a) Problem Introduction. Understand problems or needs that can arise due to both internal and external motivations.
- b) Searching for information. Searching for sources of information used by consumers to influence their next purchase decision. Through the collection of information, buyers can learn about the competing brands and the features owned by each of them.
- c) Evaluate alternatives. There are several steps to assessing the decisions made, and this latest model focuses on how consumers consider and value a product. In this model, consumers are encouraged to speak honestly and express their opinions about the product based on their thoughts.
- d) Decision to use. There are two factors that consist of the decision to use, namely: (a) The attitude of the other person is stronger, the negative attitude of the other person and the closer the person is to the consumer, the more consumers change their purchase intentions. The opposite situation also occurs; (b) Unexpected economic factors, these factors can arise and change the purchase intention. This can happen because consumers lose their jobs, some other buyers are more urgent, or store services can discourage purchases.

- e) Post-use behavior, after purchasing goods, consumers will experience feelings of satisfaction or dissatisfaction with the product.

Based on the introduction and literature review, the research model can be drawn as follows:

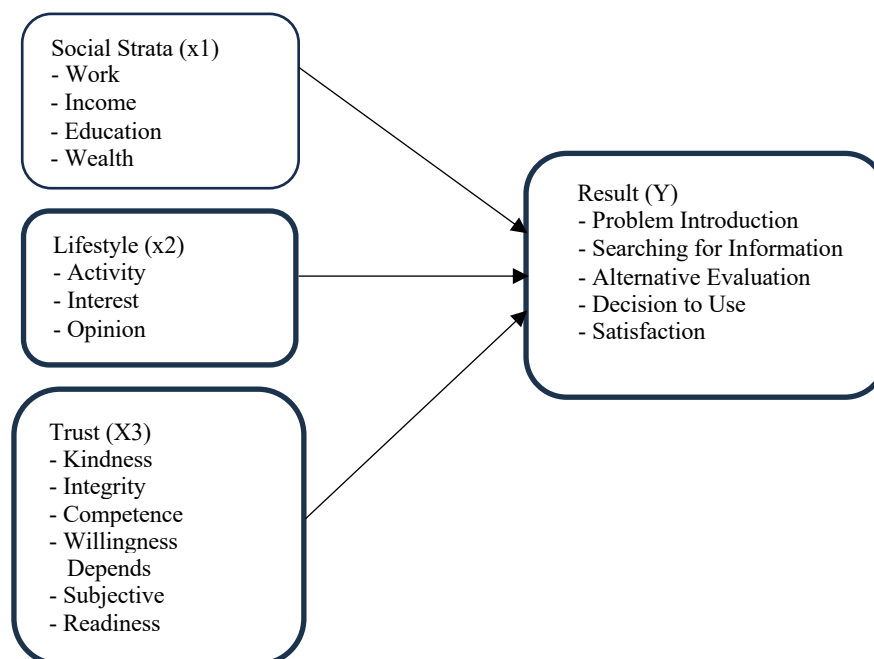


Figure 1. Research Model

3. Methods

The type of research used in this research is quantitative research. Quantitative research is statistical research that functions to describe or give an overview of the object being studied through sample data or population through existing data without conducting analysis and making conclusions that apply in general (Sugiyono, 2016). Meanwhile, the data used in this study is primary data obtained from respondents' answers to the questionnaire to be shared. Data collection was carried out in this study by; interviews and questionnaire distribution. The population used in this study is Bank BCA customers who use the QRIS application. Because this QRIS can be used by anyone and also the form or content is the same in each region, the researcher gave a criterion, namely Bank BCA QRIS users domiciled in Central Jakarta who can be used as respondents. The sample in this study uses an accidental sampling technique of 105 people who are customers of Bank BCA in Central Jakarta. The data analysis in this study used multiple linear regression using validity test, reliability test, multiple linear regression analysis test and t hypothesis test and determination coefficient test with the SPSS 26 For Windows statistical application program.

4. Results and Discussion

4.1 Validity Test

Based on the results of data analysis, it is known that $r\text{-table} = 0.191$. A statement is said to be valid if the $r\text{-count}$ is the value of the Corrected Item – Total Correlation $>$ of the $r\text{-table}$. The analysis of the processed output can be seen in the table below:

Table 1. Results of the Social Strata Validity Test

Question	r count	r table	Information
1	0.734	0.191	Valid
2	0.814	0.191	Valid
3	0.766	0.191	Valid
4	0.697	0.191	Valid

Source: SPSS v.26 Output Results

The results of the Validity Test in table 1 show that all question items in the Social Strata variable have a r calculation > 0.191 , so that the data on all items in the Social Strata variable is a valid instrument that this questionnaire can be used to conduct research.

Table 2. Lifestyle Validity Test Results

Question	r count	r table	Information
1	0.687	0.191	Valid
2	0.777	0.191	Valid
3	0.767	0.191	Valid
4	0.810	0.191	Valid
5	0.820	0.191	Valid

Source: SPSS v.26 Output Results

The results of the Validity Test in table 2 show that all question items in the lifestyle variable have an r count of >0.191 , so that the data on all items in the lifestyle variable are valid instruments that can be used to conduct research.

Table 3. Trust Validity Test Results

Question	r count	r table	Information
1	0.745	0.191	Valid
2	0.757	0.191	Valid
3	0.747	0.191	Valid
4	0.758	0.191	Valid
5	0.391	0.191	Valid

Source: SPSS v.26 Output Results

The results of the validity test in table 3 show that all question items in the confidence variable have a r calculation > 0.191 , so that the data on all items in the confidence variable are valid for this questionnaire instrument to be used in the next preparation stage.

Table 4. Results of the Validity Test of Customer Decisions Transactions Using QRIS

Question	r count	r table	Information
1	0.697	0.191	Valid
2	0.662	0.191	Valid
3	0.733	0.191	Valid
4	0.518	0.191	Valid
5	0.452	0.191	Valid

Source: SPSS v.26 Output Results

The results of the validity test in table 4 show that all question items in the variable of the customer's decision to transact using QRIS have a r calculation > 0.191 , so that the

data on all items in the variable of Transaction using QRIS is valid this questionnaire instrument can be used in the next stage of compilation.

4.2. Reliability Test Results

Table 5. Results of Social Strata Reliability Test, Trust Lifestyle

Variable	Value Cronbach's Alpha	Limit Value	Information
Social Strata (x1)	0.740	0.70	Reliable
Lifestyle (x2)	0.830	0.70	Reliable
Belief (x3)	0.712	0.70	Reliable
Customer's Decision on Transaction QRIS (y)	0.855	0.70	Reliable

Source: SPSS v.26 Output Results

Based on the results of table 5, the reliability test of the social strata variable (x1) produced a Cronbach's Alpha Value of 0.740, the lifestyle variable (x2) produced a Cronbach's Alpha Value of 0.830 and the confidence variable (x3) produced a Cronbach's Alpha Value of 0.712 and the variable Transaction Using QRIS (y) produced a Cronbach's Alpha Value of 0.855 so that it can be stated that all of these instruments are reliable because they have a Cronbach's Alpha Value above 0.70.

4.3. Multiple Linear Regression Test Results, t-test and r test

The results of the calculation of multiple linear regression with the SPSS program in this study can be seen in table 6 below:

Table 6. Multiple Linear Regression Test Results, T Coefficients Testa

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Result
	B	Std. Error				
(Constant)	24,378	8,745		7,816	,000	
Social Strata (x1)	,544	,296	,116	,054	,026	Accepted
Lifestyle (x2)	,693	,529	,339	,378	,041	Accepted
Belief (x3)	,277	,419	,262	,441	,024	Accepted

Source: SPSS v.26 Output Results

From the results of the multiple linear regression equation above, it can be concluded that:

- a) The value of the Constant is 24,378 This result means that if the variables of customer decisions to transact using QRIS which are carried out with variables independent of social strata, lifestyle and trust, there is an increase in customer decisions to transact using QRIS by 24,378.
- b) The value of the social strata regression coefficient was 0.544, lifestyle was 0.693, and trust was 0.277. The result means that if the social strata increases by one unit, then the value of the social strata index will increase by 0.544 assuming all other independent variables are constant.

4.4. Test Results t

Based on the results of data analysis, it is known that the t-count value for the social strata variable is 0.054 and the significant value is $0.026 < \alpha = 0.05$, the lifestyle variable is 0.378 and the significant value is $0.041 < \alpha = 0.05$, the trust variable is 0.441 and the

significant value is $0.024 < \alpha = 0.05$. This means that social strata, lifestyle and trust have a significant positive effect on customers' decisions to transact using QRIS.

a) Determination Coefficient Test Results (R²)

Based on the results of the data analysis, the results of the R² test are obtained below:

Table 7. R² Test Results

Model Summary^b

R Square	Adjusted R Square	Std. Error of the Estimate
,652	,601	1,190

Source: SPSS v.26 Output Results

It is known that the adjusted square (R²) value is 0.652 or 65.2%, this shows that the change in the dependent variable caused by the independent variable of 65.2% shows that the social strata, lifestyle and trust in the customer's decision to transact using QRIS is 65.2% while 34.8% is explained or influenced by other variables that are not observed in this study.

4.5. Discussion

4.5.1. The Influence of Social Strata on Customers' Decisions to Transact Using QRIS

Based on the results of the analysis, it is stated that social strata have a positive effect on customers' decisions to transact using QRIS. The results of this study prove that the higher a person's social strata, the more likely they are to choose to use QRIS in making transactions. Higher social strata tend to be more open to the use of new technologies, have better access to digital payment facilities, and may be more aware of the benefits provided by systems such as QRIS compared to customers from lower social strata.

The job variable has a positive effect on the customer's decision to transact using QRIS. This means that customers with certain types of jobs, such as jobs in the professional field, may be more likely to use digital financial technology such as QRIS due to the demands of a more modern work environment.

The income variable has a positive effect on the customer's decision to transact using QRIS. This means that customers with higher incomes tend to have wider access to devices and services that support the use of QRIS.

The education variable has a positive effect on the customer's decision to transact using QRIS. This means that higher levels of education are usually correlated with a better understanding of the technology and trust in its security, making it more open to using QRIS.

Wealth has a positive effect on customers' decisions to transact using QRIS. This means that customers with higher net worth have greater financial flexibility and may use digital services more often in their transactions.

4.5.2. The Influence of Lifestyle on Customers' Decisions to Transact Using QRIS

Based on the results of the analysis, it was stated that lifestyle had a positive effect on customers' decisions to transact using QRIS. The results of this study prove that the more modern, dynamic, and consumptive a person's lifestyle, the greater their tendency to choose QRIS as a transaction method.

This positive influence can be caused by customers with busy and active lifestyles who tend to prefer fast and efficient transaction methods, such as QRIS, because they provide convenience in transactions without the need to use cash. The modern lifestyle is often associated with the desire to try new technologies. Customers who have this lifestyle tend

to be more enthusiastic about using digital payment methods. Lifestyle is also often influenced by social and environmental trends. If using QRIS is considered a growing trend in society, then customers with this lifestyle are more likely to use it to follow the trend.

Meanwhile, based on the results of the analysis of indicators measured by activity, interest, and opinion, it is proven that the higher the intensity of customer activities, interests, and opinions in daily life, the greater their tendency to use QRIS as a payment method.

Activity variables have a positive effect on customers' decisions to transact using QRIS. This means that customers with dense and diverse activities, such as frequent travel, shopping, or involvement in social activities, tend to choose practical and efficient payment methods, such as QRIS, that can support their mobility and busyness.

The interest variable has a positive effect on the customer's decision to transact using QRIS. This means that customers' interest in digital financial innovations, modern lifestyle trends, or payment technology can encourage them to try and adopt QRIS in their daily transactions.

Opinion variables have a positive effect on customers' decisions to transact using QRIS. This means that customer opinions regarding the safety, convenience, and benefits of using QRIS will affect their decision to use it. Customers who have a positive view of this technology tend to be more confident in transacting using QRIS.

4.5.3. The Effect of Trust on Customer Decisions to Transact Using QRIS

Based on the results of the analysis in this study, it is stated that trust has a positive effect on customers' decisions to transact using internet banking. The results of this study prove that the higher the level of customer trust in QRIS, the more likely they are to use this transaction method.

This positive influence can be caused by customers who believe that QRIS is a safe transaction method from fraud or data misuse will be more likely to use it. This includes the belief that their personal and financial information is well protected. If customers feel that the QRIS system works reliably and consistently (not often experiencing interruptions or errors), they will be more confident in using it in various transactions. Trust in the parties that manage and implement QRIS, such as banks, fintech's, or other digital payment service providers, also plays an important role. The good reputation of the institution will increase customer trust in QRIS. Customers who believe that QRIS is easy to use, both for daily transactions and for large transactions, will prefer to adopt it.

With a high level of trust, customers are more confident and comfortable in using QRIS as a payment method, which ultimately improves their decision to adopt QRIS in their daily lives.

Meanwhile, based on the results of the analysis of indicators measured by kindness, integrity, competence, willingness to depend and customer willingness subjectively prove that the higher the customer's assessment of these aspects, the greater their tendency to use QRIS in transactions.

The kindness variable has a positive effect on the customer's decision to transact using QRIS. This means that customers who feel that QRIS service providers have good intentions and care about their needs and satisfaction, will be more likely to use the service. For example, when QRIS is considered to offer additional benefits or loyalty programs, customers will be more motivated to use it.

The integrity variable has a positive effect on the customer's decision to transact using QRIS. This means that QRIS service providers comply with the principles of ethics and honesty in their operations. Customers who are confident that QRIS is managed honestly and transparently will be more confident and willing to use it.

The competency variable has a positive effect on the customer's decision to transact using QRIS. This means that customers who consider QRIS service providers to be competent and expert in providing digital payment services, as well as able to handle various technical problems well, will be more likely to use QRIS in their transactions.

The competency variable has a positive effect on the customer's decision to transact using QRIS. This means that the customer's willingness to rely on QRIS reflects their level of comfort in relying on this service for their daily payment needs. If customers feel they can rely on QRIS, they will use it more often.

The competency variable has a positive effect on the customer's decision to transact using QRIS. This means that the customer's subjective willingness refers to their personal tendency to use QRIS based on their own perceptions and experiences. These factors include an individual's feelings of comfort, habits, and preferences towards digital payment methods.

5. Conclusion

Based on the results of the previous research and discussion, the conclusions of this study are as follows: (1) Social strata have a positive effect on customer decisions to transact using QRIS. The results of this study prove that the higher a person's social strata, the more likely they are to choose to use QRIS in making transactions. Higher social strata tend to be more open to the use of new technologies, have better access to digital payment facilities, and may be more aware of the benefits provided by systems such as QRIS compared to customers from lower social strata; (2) Lifestyle has a positive effect on customers' decisions to transact using QRIS. The results of this study prove that the more modern, dynamic, and consumptive a person's lifestyle, the greater their tendency to choose QRIS as a transaction method; (3) Trust has a positive effect on customers' decisions to transact using internet banking. The results of this study prove that the higher the level of customer trust in QRIS, the more likely they are to use this transaction method.

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