

DAFTAR PUSTAKA

- Abegao Neto, F. L., & Figueiredo, J. C. B. de. (2023). Effects of age and income moderation on adoption of mobile payments in Brazil. *Innovation and Management Review*, 20(4), 353–364. <https://doi.org/10.1108/INMR-06-2021-0109/FULL/HTML>
- Ahmad, S., (2024). The adoption of electric vehicle in Thailand with the moderating role of charging infrastructure: an extension of a UTAUT. *Taylor & Francis*, 43(1). <https://doi.org/10.1080/14786451.2024.2387908>
- Alam, M., (2021). Factors influencing mHealth adoption and its impact on mental well-being during COVID-19 pandemic: A SEM-ANN approach. *ElsevierMMD Alam, MZ Alam, SA Rahman, SK TaghizadehJournal of Biomedical Informatics*, 2021•Elsevier. Retrieved January 5, 2025, from <https://www.sciencedirect.com/science/article/pii/S1532046421000514>
- Alam, M., Hoque, M., Hu, W., (2020). Factors influencing the adoption of mHealth services in a developing country: A patient-centric study. *ElsevierMZ Alam, MR Hoque, W Hu, Z BaruaInternational Journal of Information Management*, 2020•Elsevier. Retrieved January 5, 2025, from <https://www.sciencedirect.com/science/article/pii/S0268401218310223>
- Al-Fahim, N. H., Ateeq, A. A., Abro, Z., Milhem, M., Alzoraiki, M., Alkadamash, T. M., & Nagi, M. (2024). FACTORS INFLUENCING THE MOBILE BANKING USAGE: MEDIATING ROLE OF PERCEIVED USEFULNESS. *Studies in Managerial and Financial Accounting*, 36, 115–128. <https://doi.org/10.1108/S1479-351220240000036011>
- Al-Saedi, K., Al-Emran, M., Ramayah, T., (2020). Developing a general extended UTAUT model for M-payment adoption. *Elsevier*. <https://doi.org/10.1016/j.techsoc.2020.101293>
- Anugrah, Z., Suhaebah, L., Pramudita³, T. R., & Yusuf⁴, R. (2024). Pengaruh Performance Expectancy, Effort Expectancy, Social Influence pada Behavioral Intention Aplikasi Gojek di Kabupaten Garut. *Journals.Eduped.OrgZ Anugrah, L Suhaebah, TR Pramudita, R YusufJournal of Accounting*,

- Management, Economics, and Business (ANALYSIS), 2024•journals.Eduped.Org, 2(1). <https://doi.org/10.56855/analysis.v2i1.908>*
- Aufa, B. Al, Renindra, I., Putri, J., (2020). An application of the Unified Theory of Acceptance and Use of Technology (UTAUT) model for understanding patient perceptions on using hospital mobile application. *Elsevier, 30(S6)*, 110–113. <https://doi.org/10.1016/j.enfcli.2020.06.025>
- Auliya, P. N., & Arransyah, M. F. (2023). Penerapan Model UTAUT untuk Mengetahui Minat Perilaku Konsumen dalam Penggunaan QRIS. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS), 4(3)*, 885–892. <https://doi.org/10.47065/ekuitas.v4i3.2808>
- Batubara, C., (2024). IMPLEMENTASI METODE PEMBAYARAN CASHLESS DI UMKM DESA PAYA GELI: TREN, TANTANGAN, DAN DAMPAKNYA. *Ejurnal.Kampusakademik.My.IdC Batubara, L ShifahJurnal Ilmiah Penelitian Mahasiswa, 2024•ejurnal.Kampusakademik.My.Id*. Retrieved December 13, 2024, from <https://ejurnal.kampusakademik.my.id/index.php/jipm/article/view/402>
- Bayumi, F., (2023). Pengaruh Performance Expectancy, Effort Expectancy, dan Facilitating Condition terhadap Kinerja Keuangan Bank Jambi, dengan Actual Usage sebagai Variabel. *Online-Journal.Unja.Ac.IdF BayumiJurnal Manajemen Terapan Dan Keuangan, 2023•online-Journal.Unja.Ac.Id, 12(01)*. <https://online-journal.unja.ac.id/mankeu/article/view/17956>
- Bommer, W. H., Rana, S., & Milevoj, E. (2022). A meta-analysis of eWallet adoption using the UTAUT model. *International Journal of Bank Marketing, 40(4)*, 791–819.
- Dahlian Persadha, P., Taroreh, J., Moridu, I., Dwikotjo, F., Sumantyo, S., Judijanto, L., Lukito, D., & Susanti, M. (2024). Exploring the Factors Influencing E-Wallet Adoption in Indonesia: An Extended Technology Acceptance Model Approach. *Aasmr.Org, 11(9)*, 484–498. <https://doi.org/10.33168/JLISS.2024.0929>
- Denaputri, A., (2019). Effect of perceived trust, perceived security, perceived usefulness and perceived ease of use on customers' intention to use mobile

- payment. *Papers.Ssrn.Com.* Retrieved February 11, 2025, from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3511632
- Dwivedi, Y. K., Rana, N. P., Jeyaraj, A., Clement, M., & Williams, M. D. (2019). Re-examining the unified theory of acceptance and use of technology (UTAUT): Towards a revised theoretical model. *SpringerYK Dwivedi, NP Rana, A Jeyaraj, M Clement, MD WilliamsInformation Systems Frontiers, 2019•Springer, 21(3), 719–734.* <https://doi.org/10.1007/s10796-017-9774-y>
- Farhan, A., Shifa, A. W., (2023). Penggunaan metode pembayaran QRIS pada setiap UMKM di era digital. *Ejournal.Sisfokomtek.Org, 4(2), 1198–1206.* <https://doi.org/10.55338/jpkmn.v4i2.1045>
- García de Blanes Sebastián, M., Sarmiento Guede, J. R., Azuara Grande, A., & Filipe, A. F. (2024). UTAUT-2 predictors and satisfaction: implications for mobile-learning adoption among university students. *Education and Information Technologies.* <https://doi.org/10.1007/S10639-024-12927-1>
- Goh, Q., (2022). Determining Factors that Influence Consumer Behaviour Intention to Use Cashless Payment in Malaysia. *Atlantis-Press.ComQZ Goh, LTP NguyenInternational Conference on Technology and Innovation Management, 2022•atlantis-Press.Com.* https://doi.org/10.2991/978-94-6463-080-0_4
- Gupta, A., Dogra, N., & George, B. (2018). What determines tourist adoption of smartphone apps?: An analysis based on the UTAUT-2 framework. *Journal of Hospitality and Tourism Technology, 9(1), 48–62.* <https://doi.org/10.1108/JHTT-02-2017-0013/FULL/HTML>
- Hair, J., Black, W., Babin, B., Anderson, R., & Tatham, R. (2009). Multivariate data analysis. In *Exploratory factor analysis.*
- Hair, Jr., Black, W., & Babin, B. J. (2019). Multivariate Data Analysis: Its Approach, Evolution, and Impact. *The Great Facilitator, 121–130.* https://doi.org/10.1007/978-3-030-06031-2_16
- Islam, M., Tamanna, A., (2024). The path to cashless transaction: A study of user intention and attitudes towards quick response mobile payments. *Cell.Com.* Retrieved January 9, 2025, from [https://www.cell.com/heliyon/fulltext/S2405-8440\(24\)11333-3](https://www.cell.com/heliyon/fulltext/S2405-8440(24)11333-3)

- Islam, R. W.-J. I. E., (2023). Analisis Model UTAUT (Unified Theory of and Use of Technology Syaria) Pada Pengguna QRIS di Kota Semarang. *Jurnal.Stie-Aas.Ac.IdRI WibowoJurnal Ilmiah Ekonomi Islam, 2023•jurnal.Stie-Aas.Ac.Id.* <https://doi.org/10.29040/jiei.v9i2.9908>
- Journal, N. N.-M. S. and E., (2024). Minat Penggunaan E-Wallet Dengan Model Utaut2 Pada Mahasiswa Akuntansi Di Bali. *Yrpipku.Com*. Retrieved February 11, 2025, from <https://yrpipku.com/journal/index.php/msej/article/view/3778>
- Kadim, A., & Sunardi, N. (2021). Financial Management System (QRIS) based on UTAUT Model Approach in Jabodetabek. *International Journal of Artificial Intelligence Research, 6(1)*. <https://doi.org/10.29099/ijair.v6i1.282>
- Kelman, H. C. (2017). Processes of opinion change. *Attitude Change: The Competing Views*, 205–233. <https://doi.org/10.4324/9781351315364-8/PROCESSES-OPINION-CHANGE-HERBERT-KELMAN>
- Khechine, H., Raymond, B., & Augier, M. (2020). The adoption of a social learning system: Intrinsic value in the UTAUT model. *British Journal of Educational Technology, 51(6)*, 2306–2325. <https://doi.org/10.1111/BJET.12905>
- Khotijah, S., Mawardi, M., (2023). PENGARUH KEAMANAN, KENYAMANAN, KUALITAS LAYANAN DAN FITUR APLIKASI MOBILE BANKING TERHADAP KEPUASAN NASABAH BANK SYARIAH. *Jim.Unisma.Ac.Id, 4(2)*. <https://jim.unisma.ac.id/index.php/laswq/article/view/25795>
- Koksal, M. H. (2016). The intentions of Lebanese consumers to adopt mobile banking. *International Journal of Bank Marketing, 34(3)*, 327–346. <https://doi.org/10.1108/IJBM-03-2015-0025/FULL/HTML>
- Koutromanos, G., Anastasios, ·, Mikropoulos, T., Mavridis, · Dimitrios, & Christogiannis, C. (2024). The mobile augmented reality acceptance model for teachers and future teachers. *Springer, 29(7)*, 7855–7893. <https://doi.org/10.1007/s10639-023-12116-6>
- Kurniawati, E. T., Zuhroh, I., Malik, N., & Malang, U. M. (2022). Literasi dan edukasi pembayaran non tunai melalui aplikasi QR Code Indonesian Standard

- (QRIS) pada kelompok milenial. *Ejournal.Umm.Ac.Id.* Retrieved October 13, 2024, from <https://ejournal.umm.ac.id/index.php/skie/article/view/14674>
- Lai, P., (2021). Towards a cashless society: The effects of perceived convenience and security on gamified mobile payment platform adoption. *Research.Monash.EduPC Lai, EJY LiewAustralasian Journal of Information Systems, 2021•research.Monash.Edu, 2021.* Retrieved February 12, 2025, from <https://research.monash.edu/en/publications/towards-a-cashless-society-the-effects-of-perceived-convenience-a>
- Lee, S., (2020). Healthcare wearable devices: an analysis of key factors for continuous use intention. *SpringerSM Lee, DH LeeService Business, 2020•Springer, 14(4), 503–531.* <https://doi.org/10.1007/s11628-020-00428-3>
- Lian, J., (2021). The dimensions of trust: An investigation of mobile payment services in Taiwan. *Elsevier.* Retrieved January 5, 2025, from <https://www.sciencedirect.com/science/article/pii/S0160791X21002281>
- Lin, X., Suanpong, K., Ruangkanjanases, A., Lim, Y. T., & Chen, S. C. (2022). Improving the Sustainable Usage Intention of Mobile Payments: Extended Unified Theory of Acceptance and Use of Technology Model Combined With the Information System Success Model and Initial Trust Model. *Frontiers in Psychology, 12.* <https://doi.org/10.3389/FPSYG.2021.634911/FULL>
- Lu, M., (2022). An empirical study to explore the influence of the COVID-19 crisis on consumers' behaviour towards cashless payment in Malaysia. *Pmc.Ncbi.Nlm.Nih.GovMP Lu, Z KosimJournal of Financial Services Marketing, 2022•pmc.Ncbi.Nlm.Nih.Gov.* Retrieved January 6, 2025, from <https://pmc.ncbi.nlm.nih.gov/articles/PMC9490709/>
- Gustiana Pangestu, M., Paul Karolus Pasaribu, J., (2024). Behavior intention penggunaan digital payment qrис berdasarkan model Unified Theory of Acceptance and Use of Technology (UTAUT)(Studi pada UMKM sektor. *Ejournal.Unama.Ac.Id.* Retrieved January 5, 2025, from <https://ejournal.unama.ac.id/index.php/jumanage/article/view/23>
- Manajemen, (2023). Optimalisasi Sistem Pembayaran Quick Response Code Indonesian Standard (QRIS) Dalam Mewujudkan Inklusi Keuangan.

- Journal.Arimbi.or.IdNLP HandayaniJurnal Nuansa: Publikasi Ilmu Manajemen Dan Ekonomi Syariah, 2023•journal.Arimbi.or.Id.* Retrieved December 13, 2024, from <https://journal.arimbi.or.id/index.php/Nuansa/article/view/752>
- Manalu, I., Saidani, B., (2022). Pengaruh Perceived Security dan Perceived Ease of Use terhadap Intention to Use Dengan Trust sebagai Intervening pada Penggunaan Aplikasi Pembayaran Digital. *103.8.12.68IF Manalu, B Saidani, S AdityaJurnal Bisnis, Manajemen, Dan Keuangan-JBMK, 2022•103.8.12.68.* Retrieved January 4, 2025, from <http://103.8.12.68/index.php/jbmk/article/view/654>
- Muhammad, F., Suroso, A., (2024). Factors Influencing The Use of QRIS in Digital Transactions. *Journal.Ipb.Ac.IdF Muhammad, AI Suroso, S DjoharJurnal Aplikasi Bisnis Dan Manajemen (JABM), 2024•journal.Ipb.Ac.Id.* <https://doi.org/10.17358/jabm.10.3.858>
- N Fabris., (2019). Cashless society—the future of money or a utopia? *Sciendo.ComN FabrisJournal of Central Banking Theory and Practice, 2019•sciendo.Com, 1(1), 53–66.* <https://doi.org/10.2478/jcbtp-2019-0003>
- Namahoot, K., (2022). Integration of UTAUT model in Thailand cashless payment system adoption: the mediating role of perceived risk and trust. *Emerald.Com.* <https://doi.org/10.1108/JSTPM-07-2020-0102>
- NGUYEN, T., (2020). Factors affecting online payment method decision behavior of consumers in Vietnam. *Koreascience.KrTPL NGUYEN, VH NGUYENThe Journal of Asian Finance, Economics and Business, 2020•koreascience.Kr, 7(10), 231–240.* <https://doi.org/10.13106/jafeb.2020.vol7.n10.231>
- Nikolopoulou, K., Gialamas, V., (2021). Habit, hedonic motivation, performance expectancy and technological pedagogical knowledge affect teachers' intention to use mobile internet. *ElsevierK Nikolopoulou, V Gialamas, K LavidasComputers and Education Open, 2021•Elsevier.* Retrieved January 6, 2025, from <https://www.sciencedirect.com/science/article/pii/S2666557321000124>

- Nurizky, V., (2023). Pengaruh Social Influence Perceived Usefulness Terhadap Interest In Using Aplikasi Mobile Wallet Flip Melalui Mediasi Attitude Towards. *Jurnal-Stiepari.Ac.IdVA Nurizky, T NefiantoGEMILANG: Jurnal Manajemen Dan Akuntansi, 2023•jurnal-Stiepari.Ac.Id, 3(4), 297–316.* <https://doi.org/10.56910/gemilang.v3i4.882>
- Pah, V., (2023). Pengaruh Behavioral Intention dan Penerapan Model UTAUT terhadap User Acceptance Digital payment in Quick Response Indonesian Standard (QRIS). *Jurnal.Ubs-Usg.Ac.Id, 12(1), 2023.* Retrieved February 11, 2025, from <https://www.jurnal.ubs-usg.ac.id/index.php/joeb/article/view/145>
- Paramita, E., (2024). The determinants of behavioral intention and use behavior of qrис as digital payment method using extended utaut model. *Journal.Ipb.Ac.IdED Paramita, ER CahyadiIndonesian Journal of Business and Entrepreneurship (IJBE), 2024•journal.Ipb.Ac.Id, 10(1).* <https://doi.org/10.17358/IJBE.10.1.132>
- Paramita, E. D., & Cahyadi, E. R. (2024). The Determinants of Behavioral Intention and Use Behavior of QRIS as Digital Payment Method Using Extended UTAUT Model. *Indonesian Journal of Business and Entrepreneurship.* <https://doi.org/10.17358/ijbe.10.1.132>
- Patil, P., Tamilmani, K., Rana, N., (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *ElsevierP Patil, K Tamilmani, NP Rana, V RaghavanInternational Journal of Information Management, 2020•Elsevier.* <https://doi.org/10.1016/j.ijinfomgt.2020.102144>
- Permatasari, R., (2024). Penerapan Model Unified Theory of Acceptance and Use Of Technology Untuk Mengetahui Faktor yang Mempengaruhi Perilaku Penggunaan QRIS. *Journal.Stekom.Ac.Id, 17(2), 2621–6248.* <https://doi.org/10.51903/kompak.v17i2>
- Purwanto, H., Yandri, D., (2022). Perkembangan dan dampak financial technology (fintech) terhadap perilaku manajemen keuangan di masyarakat. *ScholarArchive.Org.* Retrieved December 12, 2024, from <https://scholar.archive.org/work/tyzf6x345vgwlida6ywzboknzgv4/access/wayb>

- ack/<https://ejurnal.swadharma.ac.id/index.php/kompleksitas/article/download/220/180>
- Purwinarti, T., (2022). Pengaruh Perceived Ease Of Use Dan Perceived Security Terhadap Minat Menggunakan Gopay. *Prosiding-Old.Pnj.Ac.Id.* Retrieved January 6, 2025, from <http://prosiding-old.pnj.ac.id/index.php/snrtb/article/view/5691>
- Puspitasari, A., (2022). Quick Response Indonesian Standard (QRIS): Does Government Support Contribute to Cashless Payment System Long-term Adoption? *Papers.Ssrn.Com.* Retrieved January 9, 2025, from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4076192
- Qu, K., & Wu, X. (2024). ChatGPT as a CALL tool in language education: A study of hedonic motivation adoption models in English learning environments. *Education and Information Technologies.* <https://doi.org/10.1007/S10639-024-12598-Y>
- Rachmad, Y., Bakri, A., Nuraini, R., (2024). Application of The Unified Theory of Acceptance and Use of Technology Method to Analyze Factors Influencing The Use of Digital Wallets in Indonesia. *Jidt.Org.* <https://doi.org/10.60083/jidt.v6i1.504>
- Rahadi, R. A., Nainggolan, Y. A., Afgani, K. F., Yusliza, Y., Faezah, J. N., Ramayah, T., Saputra, J., Muhammad, Z., Farooq, K., & Angelina, C. (2022). Towards a cashless society: Use of electronic payment devices among generation z. *Growingscience.Com*, 6, 137–146. <https://doi.org/10.5267/j.ijdns.2021.9.014>
- Rahayu, N., Damayanti, S., Rahmah, F. R., Armazumi, R., Azmi, Z., Ekonomi, F., Bisnis, D., Akuntansi, S., Muhammadiyah, U., & Tambusai, R. J. T. (2024). Penggunaan QRIS Untuk Kemudahan Pembayaran Digital Dari Perspektif Kepuasan Konsumen. *Badanpenerbit.OrgFR Rahmah, NRS Damayanti, R Armazumi, Z AzmiAkuntansi, 2024•badanpenerbit.Org*, 3(1), 82–90. <https://doi.org/10.55606/akuntansi.v3i1.1468>
- Rahman, M., Ismail, I., (2020). Analysing consumer adoption of cashless payment in Malaysia. *Elsevier.* Retrieved October 16, 2024, from <https://www.sciencedirect.com/science/article/pii/S266695442100003X>

- Rahman, Z., (2024). Literasi Keuangan, Pemanfaatan QRIS dan Kinerja Usaha Mikro dan Kecil (UMK) di Jakarta Selatan. *Akuntansi.Pnp.Ac.Id*, 3(2), 53–63. <https://akuntansi.pnp.ac.id/jabei/index.php/jabei/article/view/245>
- Ramayanti, R., Rachmawati, N., (2024). Exploring intention and actual use in digital payments: A systematic review and roadmap for future research. *ElsevierR Ramayanti, NA Rachmawati, Z Azhar, NHN AzmanComputers in Human Behavior Reports, 2024•Elsevier*. Retrieved January 9, 2025, from <https://www.sciencedirect.com/science/article/pii/S2451958823000817>
- Robaniyah, L., (2021). Pengaruh persepsi manfaat, kemudahan penggunaan dan keamanan terhadap minat menggunakan aplikasi ovo. *Ejournal.Upi.Edu*. Retrieved January 5, 2025, from <https://ejournal.upi.edu/index.php/image/article/view/32009>
- RRI.co.id - Transaksi QRIS di Jakarta pada 2024 Tumbuh 167 Persen.* (2024). Retrieved February 11, 2025, from <https://www.rri.co.id/daerah/1316063/transaksi-qris-di-jakarta-pada-2024-tumbuh-167-persen>
- Saha, P., & Kiran, K. B. (2022). What insisted baby boomers adopt unified payment interface as a payment mechanism?: an exploration of drivers of behavioral intention. *Journal of Advances in Management Research*, 19(5), 792–809. <https://doi.org/10.1108/JAMR-01-2022-0022/FULL/HTML>
- Salisbury, W. D., Pearson, R. A., Pearson, A. W., & Miller, D. W. (2001). Perceived security and World Wide Web purchase intention. *Industrial Management & Data Systems*, 101(4), 165–177. <https://doi.org/10.1108/02635570110390071/FULL/HTML>
- Santosa, A. D., Taufik, · Nuryanti, Haris, F., Prabowo, E., & Rahmawati, M. (2022). Continuance intention of baby boomer and X generation as new users of digital payment during COVID-19 pandemic using UTAUT2. *SpringerAD Santosa, N Taufik, FHE Prabowo, M RahmawatiJournal of Financial Services Marketing, 2021•Springer*, 26(4), 259–273. <https://doi.org/10.1057/s41264-021-00104-1>

- Sari, M., Rani, M., (2024). Potensi QRIS dalam Meningkatkan Daya Saing UMKM. *Teewanjournal.Com.* Retrieved December 12, 2024, from <http://teewanjournal.com/index.php/peng/article/view/910>
- Semangat Transformasi pada Proses Digitalisasi Pembayaran Pemerintah.* (2024). Retrieved January 7, 2025, from <https://djpdb.kemenkeu.go.id/kppn/lubuksikaping/id/data-publikasi/artikel/3224-semangat-transformasi-pada-proses-digitalisasi-pembayaran-pemerintah.html>
- Setyorini, A., (2021). Analisis Faktor-Faktor yang Memengaruhi Penerimaan dan Penggunaan Sistem Informasi Manajemen Daerah (SIMDA) dengan Menggunakan Model UTAUT 2. *Ejournal3.Undip.Ac.IdA Setyorini, W MeirantoDiponegoro Journal of Accounting, 2021•ejournal3.Undip.Ac.Id, 10(1), 1–15.* <https://ejournal3.undip.ac.id/index.php/accounting/article/view/30182>
- Sharif, A., Afshan, S., & Qureshi, M. A. (2019). Acceptance of learning management system in university students: An integrating framework of modified UTAUT2 and TTF theories. *International Journal of Technology Enhanced Learning, 11(2), 201–229.* <https://doi.org/10.1504/IJTEL.2019.098810>
- Singh, S., (2020). Understanding the intention to use mobile banking by existing online banking customers: an empirical study. *SpringerS Singh, RK SrivastavaJournal of Financial Services Marketing, 2020•Springer.* Retrieved January 6, 2025, from <https://link.springer.com/article/10.1057/s41264-020-00074-w>
- Sivathanu, B. (2019). Adoption of digital payment systems in the era of demonetization in India: An empirical study. *Journal of Science and Technology Policy Management, 10(1), 143–171.* <https://doi.org/10.1108/JSTPM-07-2017-0033/FULL/HTML>
- Sleiman, K., Jin, W., Juanli, L., (2022). The factors of continuance intention to use mobile payments in Sudan. *Journals.Sagepub.ComKAA Sleiman, W Jin, L Juanli, HZ Lei, J Cheng, Y Ouyang, W RongSage Open,*

- 2022•journals.Sagepub.Com, 12(3).
<https://doi.org/10.1177/21582440221114333>
- Sosial, Y. P.-J. P. D. P. I., (2025). Pengaruh Performance Expectancy Dan Effort Expectancy Terhadap Behavioral Intention Dengan Satisfaction Sebagai Variabel Mediasi Pada Penggunaan Layanan. *Jurnal.Unidha.Ac.IdYB PutraJurnal Penelitian Dan Pengkajian Ilmiah Sosial Budaya*, 2025•jurnal.Unidha.Ac.Id, 04(1), 22–35.
<http://jurnal.unidha.ac.id/index.php/JPPISB/article/view/1831>
- Sujood, N., Hamid, S., & Bano, N. (2022). Behavioral intention of traveling in the period of COVID-19: an application of the theory of planned behavior (TPB) and perceived risk. *International Journal of Tourism Cities*, 8(2), 357–378.
<https://doi.org/10.1108/IJTC-09-2020-0183/FULL/>
- Sulistianingsih, M., (2024). Pengaruh Customer Quality Atribut Hotel Syariah Terhadap Kepuasan Konsumen Hotel. *Journalpedia.Com*. Retrieved February 11, 2025, from <https://journalpedia.com/1/index.php/ime/article/view/2078>
- Tan, E., (2022). Financial Technology dan Kinerja Berkelanjutan Usaha Mikro Kecil: Mediasi Literasi Keuangan dan Inklusi Keuangan. *Jurnal.Umsu.Ac.Id*. Retrieved December 12, 2024, from
<https://jurnal.umsu.ac.id/index.php/mbisnis/article/view/8535>
- Transaksi QRIS Melesat, Penggunaan Kartu ATM Justru Menyusut - Bursa Katadata.co.id.* (2024). Retrieved October 14, 2024, from
<https://katadata.co.id/finansial/bursa/66c6b75cac6c2/transaksi-qris-melesat-penggunaan-kartu-atm-justru-menyusut>
- Tusyanah, T., (2021). Analyzing factors affecting the behavioral intention to use e-wallet with the UTAUT model with experience as moderating variable. *Journal.Unnes.Ac.Id*, 10(2), 113–123. Retrieved January 9, 2025, from
<https://journal.unnes.ac.id/sju/jec/article/view/44824>
- Uzairi, M., Hajazi, A., Chan, S., Aisyah Ya'kob, S., Siali, F., & Latip, H. A. (2021). Usage intention of QR mobile payment system among millennials in Malaysia. *Academia.EduMUA Hajazi, SS Chan, SA Ya'kob, F Siali, HA LatipInternational Journal of Academic Research in Business and Social*

- Sciences*, 2021•*academia.Edu*, 1(1), 645–661.
<https://doi.org/10.6007/IJARBSS/v11-i1/8494>
- Venkatesh, V., Morris, M., Davis, G., quarterly, F. D.-M., & 2003, undefined. (2003). User acceptance of information technology: Toward a unified view. *JSTOR Venkatesh, MG Morris, GB Davis, FD DavisMIS Quarterly, 2003*•JSTOR. Retrieved December 12, 2024, from <https://www.jstor.org/stable/30036540>
- Venkatesh, V., Thong, J., (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *JSTOR Venkatesh, JYL Thong, X XuMIS Quarterly, 2012*•JSTOR. Retrieved January 4, 2025, from <https://www.jstor.org/stable/41410412>
- Wahyuddin, R., (2022). Pemanfaatan Teknologi Augmented Reality Dengan Metode Multiple Marker Pada Pengenalan Komponen Komputer. *Jim.Teknokrat.Ac.Id*. Retrieved February 11, 2025, from <https://jim.teknokrat.ac.id/index.php/informatika/article/view/2034>
- Wulandari, A., (2024). PERSEPSI PENGGUNA APLIKASI KENCAN TERHADAP KEAMANAN DAN PRIVASI PENGGUNA. *Ejournal.Warunayama.Org* AP Wulandari, A NurKohesi: Jurnal Sains Dan Teknologi, 2024•ejournal.Warunayama.Org. <https://doi.org/10.8734/Kohesi.v1i2.365>
- Yang, M., Al Mamun, A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless transactions: A study on intention and adoption of e-wallets. *Mdpi.Com*. <https://doi.org/10.3390/su13020831>
- Yuniarta, G., (2021). Psychological dimensions and practical strategies: MSME and mobile payment adoption. *Academia.EduGA Yuniarta, IGA PurnamawatiManagement Science Letters, 2021*•*academia.Edu*, 11, 577–586. <https://doi.org/10.5267/j.msl.2020.9.009>