

DAFTAR PUSTAKA

- Adzani, R. A. K., & Premananto, G. C. (2023). The influence of advertising creativity, credibility, lack of irritation, informativeness, and entertainment on consumer attitudes towards brand on Gojek advertising. *Southeast Asian Business Review*, 1(1), 19–32. <https://doi.org/10.20473/sabr.v1i1.47396>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Akbar, R. E., & Hartono, A. (2024). The impact of open innovation and knowledge management on SME performance. *Ekombis Review: Jurnal Ilmiah Ekonomi dan Bisnis*. <https://jurnal.unived.ac.id/index.php/er/article/view/5759>
- Amaanullah, F., Setyawan, A., & Hidayat, R. (2025). Pengaruh persepsi kemudahan penggunaan, persepsi manfaat, dan persepsi keamanan terhadap keputusan penggunaan QRIS pada mahasiswa Universitas Muhammadiyah Surakarta. *Indonesian Journal of Digital Business*, 15(1). <https://ejournal.upi.edu/index.php/IJDB/article/view/97409>
- Ameliya, P. (2025). Digital payments and consumptive behavior among millennials and Gen Z. *Jurnal Ekonomi Bisnis*, 10(2). <https://jurnal.lenteranusa.id/index.php/JEB/article/view/974>
- Amin, M., Widiastuti, T., & Cahyono, E. F. (2023). Pengaruh kualitas pelayanan dan kepercayaan terhadap kepuasan nasabah. *Jurnal Ekonomi dan Bisnis Islam*, 9(1), 45–58. <https://doi.org/10.20473/jebis.v9i1.2023>
- among university students. *Indonesian Journal of Digital Business*, and digital payment methods. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2419484>
- Andriyani, F., et al. (2025). QRIS adoption and utilization: An empirical study. *Jurnal Ventura Indonesia*, 13(1). <https://scholarhub.ui.ac.id/jvi/vol13/iss1/7/>

- Anggraini, F., & Ahmadi, M. A. (2024). Pengaruh influencer marketing terhadap keputusan penggunaan produk kecantikan di kalangan Generasi Z: Literature review. *Journal of Management and Creative Business*, 3(1), 62–73. <https://doi.org/10.30640/jmcbus.v3i1.3450>
- Apriadi, F., & Chaidir, T. (2024). Generation Z's decision to use QRIS in Mataram City: UTAUT model. *Journal of Economics, Finance and Management Studies*, 7(5), 2426–2435. <https://doi.org/10.47191/jefms/v7-i5-18>
- Aprilia, R. W., & Susanti, D. N. (2022). Pengaruh kemudahan, fitur layanan, dan promosi terhadap keputusan penggunaan e-wallet DANA di Kabupaten Kebumen. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis dan Akuntansi (JIMMBA)*, 4(3), 399–409. <https://doi.org/10.32639/jimmba.v4i3.121>
- Aryadhe, T., Suryani, A., & Sudiksa, I. B. (2018). Pengaruh sikap dan norma subjektif terhadap niat beli dan keputusan penggunaan. *E-Jurnal Manajemen Unud*, 7(3), 1452–1480. <https://doi.org/10.24843/EJMUNUD.2018.v7.i03.p14>
- Asosiasi Sistem Pembayaran Indonesia. (2024). Statistik QRIS. <https://aspi-indonesia.or.id/statistik-qris/>
- Bachri, S. (2023). The digital marketing to influence customer satisfaction mediated by purchase decision. *Jurnal Aplikasi Manajemen*, 21(3), 578–592. <https://doi.org/10.21776/ub.jam.2023.021.03.03>
- Badan Pusat Statistik. (2022). *Hasil sensus penduduk 2020: Profil generasi Indonesia*. <https://www.bps.go.id/id/publication/2022/09/06/514150ac1aed417b1ace59e5/profil-generasi-muda-indonesia-2022.html>
- Badan Pusat Statistik. (2022). Proyeksi penduduk Indonesia 2020–2050 berdasarkan hasil sensus penduduk 2020. Jakarta: BPS. <https://www.bps.go.id/>
- Bank Indonesia via ANTARA. (2025, 18 Juli). Data demografi pengguna QRIS: Gen Z capai 27,94 persen.

<https://jatim.antaranews.com/berita/948641/bi-sebut-gen-z-topang-akselerasi-perkembangan-qrisk>

Bank Indonesia. (2023). Statistik sistem pembayaran dan infrastruktur pasar keuangan (SPIP). <https://www.bi.go.id/id/statistik/ekonomi-keuangan/spip/default.aspx>

Bank Indonesia. (2024). Laporan tahunan Bank Indonesia. <https://www.bi.go.id/id/publikasi/laporan/default.aspx>

Bank Indonesia. (2024). Quick Response Code Indonesian Standard (QRIS): Sistem pembayaran digital nasional. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/kanal-layanan/qrisk/default.aspx>

Brackett, L. K., & Carr, B. N. (2001). Cyberspace advertising vs. other media: Consumer vs. mature student attitudes. *Journal of Advertising Research*, 41(5), 23–32. <https://doi.org/10.2501/JAR-41-5-23-32>

Cahyani, N. D., & Abrianto, H. (2025). Pengaruh transaksi cashless dan kemudahan menggunakan QRIS terhadap keputusan penggunaan Generasi Z di Kota Bekasi. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 4(2), 6717–6724. <https://journal.ilmudata.co.id/index.php/RIGGS/article/view/1746>

Chandra, S. A., Wismiarsi, T., & Prayitno, S. B. (2024). An analysis of Indonesian Gen-Z in using e-wallet and its impact on impulsive buying. *Journal on Education*, 7(1), 3989–4003. <https://doi.org/10.31004/joe.v7i1.7000>

Chomeya, R. (2010). Quality of psychology test between Likert scale 5 and 6 points. *Journal of Social Sciences*, 6(3), 399–403. <https://doi.org/10.3844/jssp.2010.399.403>

CNBC Indonesia. (2023, Desember 8). Volume QRIS tembus 1,59 M transaksi, 43,4 juta pengguna. <https://www.cnbcindonesia.com/market/20231208174752-17-495767/volume-qrisk-tembus-159-m-transaksi-434-juta-pengguna>

Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative,*

quantitative, and mixed methods approaches (5th ed.). SAGE Publications. <https://us.sagepub.com/en-us/nam/research-design/book255675>

Daoud, J. I. (2018). Multicollinearity and regression analysis. *Journal of Physics: Conference Series*, 949(1), 012009. <https://doi.org/10.1088/1742-6596/949/1/012009>

Databoks. (2025). *Jumlah merchant QRIS di Indonesia*. Katadata. <https://databoks.katadata.co.id/datapublish/2025/01/15/jumlah-merchant-qr-is-terus-meningkat>

Databoks/Katadata. (2024). Jumlah konsumen pengguna QRIS sampai semester I 2024. <https://databoks.katadata.co.id/keuangan/statistik/6710f6415d7ff/jumlah-konsumen-pengguna-qr-is-sampai-semester-i-2024>

Davis, F. D. (1989). Perceived usefulness, *perceived ease of use*, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>

Dawes, J. (2008). Do data characteristics change according to the number of scale points used? An experiment using 5-point, 7-point and 10-point scales. *International Journal of Market Research*, 50(1), 61–77. <https://doi.org/10.1177/147078530805000106>

Desfikasari, A., Andriany, V., & Hardisa, M. P. (2024). The influence of social media and *Social Influence* on the decision to use QRIS as a digital payment tool. *Proceeding of International Students Conference of Economics and Business Excellence*, 1(1), 298–304. <https://doi.org/10.33830/iscebe.v1i1.4624>

Didied, N. M., Yunitasari, F., & Puspita, O. D. (2022). Effect of promotion, perceived usefulness, and *Perceived Ease of Use* on interest in adopting e-wallet (OVO and DANA). *International Journal of Research in Business and Social Science (IJRBS)*, 11(8), 191–201. <https://doi.org/10.20525/ijrbs.v11i8.2060>

Djalilic, N., & Terzic, A. (2021). Verification of heteroscedasticity effect in

- regression models. *TTEM: Technics Technologies Education Management*, 16(2), 63–71. <https://doi.org/10.51663/ttem.16.2.2021>
- Djamhari, S. I., Mustika, M. D., Sjabadhyni, B., & Ndaru, A. R. P. (2024). Impulsive buying in the digital age: Investigating the dynamics of sales promotion, FOMO, and digital payment methods. *Cogent Business & Management*, 11(1), Article 2419484. <https://doi.org/10.1080/23311975.2024.2419484>
- Ducoffe, R. H. (1995). How consumers assess the value of advertising. *Journal of Current Issues and Research in Advertising*, 17(1), 1–18. <https://doi.org/10.1080/10641734.1995.10505022>
- Endriyanto, R., & Indrarini, R. (2022). Pengaruh promosi dan fitur layanan terhadap minat menggunakan e-wallet Linkaja (studi kasus di Surabaya). *Jurnal Ekonomika dan Bisnis Islam*, 5(1), 67–80. <https://doi.org/10.26740/jekobi.v5n1.p67-80>
- Erwandy, M. R., & Buulolo, E. (2024). Multiple linear regression analysis for predicting socioeconomic outcomes in digital economies. *Journal of Applied Data Sciences*, 5(1), 132–145. <https://doi.org/10.47738/jads.v5i1.268>
- Etikan, I., Musa, S. A., & Alkassim, R. S. (2016). *Comparison of convenience sampling and purposive sampling*. American Journal of Theoretical and Applied Statistics, 5(1), 1–4. <https://doi.org/10.11648/j.ajtas.20160501.11>
- Evans, J. R., & Mathur, A. (2005). The value of online surveys. *Internet Research*, 15(2), 195–219. <https://doi.org/10.1108/10662240510590360>
- Faizani, S. N., & Indriyanti, A. (dalam Quranomic). *Analisis faktor yang mempengaruhi keputusan penggunaan QRIS pada generasi milenial Kabupaten Sukoharjo*. *Quranomic: Jurnal Ekonomi dan Bisnis Islam*. <https://jurnalannur.ac.id/index.php/quranomic/article/view/374>
- Febrianti, A., Pratiwi, V., & Hanafi, T. (2024). Pengaruh perceived usefulness, *perceived ease of use*, dan perceived risk terhadap *purchase*

decisions using Shopee PayLater. *Jurnal Ekonomi dan Bisnis*. <http://j-economics.my.id/index.php/home/article/view/354>

Fiqrianto, M., Putra, A., Pratama, D., & Larassaty, A. L. (2025). Pengaruh cashback dan diskon terhadap konsumsi digital e-wallet: Studi kasus Generasi Z. *Journal of Sustainable Social and Economics*, 1(1). <https://jurnal.akademi.ac.id/index.php/jsse>

Firmansyah, M. A. (2019). *Pemasaran produk dan merek: Planning & strategy*. CV Penerbit Qiara Media. ISBN: 978-623-7365-09-9. https://www.researchgate.net/publication/334964919_Buku_Pemasaran_Produk_dan_Merek

Frihatini, F., Vernia, D. M., & Haryadi, R. T. (2026). *Digital payment and online promotion effects on buying decisions in digital retail*. *Airlangga Journal of Innovation Management*. <https://e-journal.unair.ac.id/AJIM/article/view/86488>

Garland, R. (1991). The mid-point on a rating scale: Is it desirable? *Marketing Bulletin*, 2(1), 66–70. https://marketing-bulletin.massey.ac.nz/V2/MB_V2_N1_Garland.pdf

Ghozali, I. (2021). *Aplikasi analisis multivariate dengan program IBM SPSS 26 (10th ed.)*. Badan Penerbit Universitas Diponegoro. ISBN: 978-979-097-463-1

GoodStats. (2025). Penggunaan QRIS terus meningkat, nominal transaksi capai Rp659 triliun. <https://data.goodstats.id/statistic/penggunaan-qris-terus-meningkat-nominal-transaksi-capai-rp659-triliun-cc2r8>

GoodStats. (2025). Tembus 56 Juta Pengguna, QRIS Berpotensi Tingkatkan Penjualan Pedagang di Indonesia. <https://goodstats.id/article/tembus-56-juta-pengguna-qris-berpotensi-tingkatkan-penjualan-pedagang-di-indonesia-t3jWO>

Green, S. B. (1991). How many subjects does it take to do a regression analysis? *Multivariate Behavioral Research*, 26(3), 499–510. https://doi.org/10.1207/s15327906mbr2603_7

Gunawan, A., Fatikasari, A. F., & Putri, S. A. (2023). The effect of using

- cashless (QRIS) on daily payment transactions using the Technology Acceptance Model. *Procedia Computer Science*, 227, 548–556.
<https://doi.org/10.1016/j.procs.2023.10.557>
- Habibzadeh, F. (2024). On the use of the Kolmogorov-Smirnov test for normality assessment in medical research. *Asian Biomedicine*, 18(2), 45–50. <https://doi.org/10.2478/abm-2024-0007>
- Hair, J. F., Page, M., & Brunsveld, N. (2019). *Essentials of business research methods* (4th ed.). Routledge.
<https://doi.org/10.4324/9780429203374>
- Indonesia.go.id. (2024). Transaksi digital tumbuh pesat. <https://indonesia.go.id/kategori/editorial/8279/transaksi-digital-tumbuh-pesat>
- Indonesia.go.id. (2024). Transaksi QRIS melonjak 226,54%, revolusi pembayaran digital di Indonesia. <https://indonesia.go.id/kategori/editorial/8434/transaksi-qrismelonjak-226-54-revolusi-pembayaran-digital-di-indonesia>
- Irsyad, M., & Hapsari, R. D. V. (2023). Pengaruh perceived usefulness, *perceived ease of use*, perceived security, dan *Social Influence* terhadap continuance intention. *Jurnal Manajemen Pemasaran dan Perilaku Konsumen*, 2(4), 932–943.
<https://doi.org/10.21776/jmppk.2023.02.4.08>
- Jogiyanto, H. M. (2019). *Sistem informasi keperilakuan* (edisi revisi). Andi Offset.
- Journal of Business Research*, 113, 25–35.
<https://doi.org/10.1016/j.jbusres.2020.01.071>
- Journal of Interdisciplinary Science and Education. (2025). *Analisis keputusan Gen Z dalam menggunakan QRIS sebagai alat pembayaran digital*.
<https://journal.alifa.ac.id/index.php/jise/article/download/260/173>
- Jurnal Pemasaran Indonesia*, 12(2), 77–94.
- Kelman, H. C. (1958). Compliance, identification, and internalization:

- Three processes of attitude change. *Journal of Conflict Resolution*, 2(1), 51–60. <https://doi.org/10.1177/002200275800200106>
- Khairiah, N., et al. (2025). Digital era and QRIS usage. <https://ojs.unikom.ac.id/index.php/jika/article/view/17447>
- Knoll, L. J., Magis-Weinberg, L., Speekenbrink, M., & Blakemore, S. J. (2015). *Social Influence* on risk perception during adolescence. *Psychological Science*, 26(5), 583–592. <https://doi.org/10.1177/0956797615569578>
- Kontan. (2024, Januari 18). Perbankan bidik pertumbuhan transaksi QRIS pada tahun ini. <https://keuangan.kontan.co.id/news/perbankan-bidik-pertumbuhan-transaksi-qr-is-pada-tahun-ini>
- Koo, T. K., & Yang, Y. (2025). Effects of Likert scale formats on response behavior and data quality: A comparative study. *Journal of Behavioral Research Methods*. <https://doi.org/10.3758/s13428-024-02245-7>
- Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education. ISBN: 978-0-13-385646-0. <https://www.semanticscholar.org/paper/Marketing-management-15th-ed.-Kotler-Keller/4f6ab15c9cbcc5b81467e93953e57cfe36c9f140>
- Kusmaryono, I., Wijayanti, D., & Maharani, H. R. (2022). Number of response options, reliability, validity, and potential bias in the use of Likert scale education and social science research. *International Journal of Educational Methodology*, 8(4), 625–637. <https://doi.org/10.12973/ijem.8.4.625>
- Lemeshow, S., Hosmer, D. W., Klar, J., & Lwanga, S. K. (1990). *Adequacy of sample size in health studies*. World Health Organization (WHO). <https://www.who.int/publications/i/item/9780471925538>
- Lemon, K. N., & Verhoef, P. C. (2021). Understanding customer experience throughout the customer journey. *Journal of Retailing*, 97(1), 69–96. <https://doi.org/10.1016/j.jretai.2020.12.001>
- Lestari, D. A., & Wahyudi, R. (2025). *Social Influence* and mobile literacy users. *Journal of Digital Finance and Technology*, 3(1),

- Mahendra, A. R., & Utami, A. R. (2024). Efektivitas promosi digital melalui social media food influencer terhadap minat pembelian konsumen. *Jurnal Industri Kreatif dan Kewirausahaan*, 7(2), 191–205. <https://doi.org/10.36441/kewirausahaan.v7i2.2760>
- Mashitoh, I., & Octafian, R. (2025). Payment method shifts among Generation Z. *International Journal of Advanced Economics and Accounting Management*. <https://mrymultitechpublisher.my.id/index.php/ijaeam/article/view/21> millennials and Gen Z. *Lentera Bisnis Journal*, 14(1). <https://doi.org/10.34127/jrlab.v14i1>
- Memon, M. A., Ting, H., Cheah, J.-H., Thurasamy, R., Chuah, F., & Cham, T. H. (2020). Sample size for survey research: Review and recommendations. *Journal of Applied Structural Equation Modeling*, 4(2), i–xx. [https://doi.org/10.47263/JASEM.4\(2\)01](https://doi.org/10.47263/JASEM.4(2)01)
- Morissan. (2020). *Periklanan: Komunikasi pemasaran terpadu* (edisi revisi). Kencana Prenada Media Group.
- Nartea, M. A., & Barrera, R. T. (2023). Impact of digital marketing in *Usage Decision* and buying behaviour of Gen Z. *Jurnal The Messenger*, 15(1), 1–18. <https://www.researchgate.net/publication/391029143>
- Ndaru, A. R. P., et al. (2024). Impulsive buying in the digital age: Investigating the dynamics of sales promotion, FOMO, and digital payment methods. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2419484>
- Neolaka, A. (2014). *Metode penelitian dan statistik*. PT Remaja Rosdakarya.
- Ningrum, W. R., et al. (2025). Digital payment adoption among Gen Z in Indonesia. EBSCO Host Databases. <https://search.ebscohost.com/login.aspx?direct=true&AN=191047054>
- Nurhaswinda, Egistin, D. P., Rauza, M. Y., Rahma, Ramadhan, H. R., Ramadani, S., & Wahyuni. (2025). Analisis Regresi Linier Sederhana Dan Penerapannya. *Jurnal Cahaya Nusantara*, 1(2), 69–78.

- Nursjanti, F., & Amaliawiati, L. (2025). Factors influencing continuance intention of ShopeePay e-wallet among Generation Z. *International Journal of Management and Economics Invention (IJMEI)*, 11(12), 4883–4893. <https://doi.org/10.47191/ijmei/v11i12.04>
- Octavia, P., et al. (2024). The influence of *Perceived Ease of Use* and *Digital Promotion* on *purchase decisions* through mobile banking. *Jurnal Manajemen dan Kewirausahaan Indonesia*, 7(2). <https://doi.org/10.31843/jmki.v7i2>
- P. K. (2020). Predicting the helpfulness of online consumer reviews.
- Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health and Mental Health Services Research*, 42(5), 533–544. <https://doi.org/10.1007/s10488-013-0528-y>
- 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*, 10(1), 132–145. <https://doi.org/10.17358/ijbe.10.1.132>
- Pasa, R. L., Supeni, R. E., & Hafidzi, A. H. (2026). Pengaruh literasi keuangan digital, persepsi kemudahan, dan promosi terhadap keputusan penggunaan e-wallet ShopeePay pada mahasiswa Generasi Z di Kota Jember. *MAMEN: Jurnal Manajemen*, 5(2), 494–508. <https://doi.org/10.55123/mamen.v5i2.8077>
- Perbanas Institute. (2024). Lonjakan transaksi QRIS di 2024: Pertumbuhan tahunan dan dampaknya pada ekonomi digital. <https://perbanas.org/publikasi/artikel-perbanas/lonjakan-transaksi-qris-di-2024-pertumbuhan-tahunan-dan-dampaknya-pada-ekonomi-digital>
- perceived ease of use, and purchase decision: Evidence from mobile

- Pham, T. L., Phi Anh, D. N., & Phuong, N. T. (2022). *Social Influence, perceived ease of use, and purchase decision: Evidence from mobile payment users in Vietnam*. *Cogent Business & Management*, 9(1). <https://doi.org/10.1080/23311975.2022.2099484>
- Podsakoff, P. M., MacKenzie, S. B., Lee, J. Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology*, 88(5), 879–903. <https://doi.org/10.1037/0021-9010.88.5.879>
- Putra, M. W., Siagian, T. H., & Apriyani, D. (2025). Pengaruh performance expectancy, effort expectancy, dan *Social Influence* terhadap behavioral intention to use QRIS pada Generasi Z di Kota Padang. *Jurnal Menara Ekonomi*, 11(2), 1–14. <https://jurnal.umsb.ac.id/index.php/menaraekonomi/article/view/7930>
- Putri, A. (2025). Digital payments and consumptive behavior among millennials and Gen Z in Indonesia. *Jurnal Ekonomi dan Bisnis (Lentera Nusa)*, 8(1). <https://jurnal.lenteranusa.id/index.php/JEB/article/view/974>
- Putri, J. G. E., & Sutrisno. (2025). *Determinants of QRIS adoption among university students*. *Indonesian Journal of Digital Business*, 15(1). <https://ejournal.upi.edu/index.php/IJDB/article/view/96342>
- Rahmawati, L. N., & Fahrullah, A. (2024). Pengaruh promosi dan kemudahan terhadap keputusan penggunaan sistem pembayaran digital QRIS pada Generasi Z Bojonegoro. *Jurnal Ekonomika dan Bisnis Islam*, 7(2), 135–146. <https://doi.org/10.26740/jekobi.v7n2.p135-146>
- Rahmawati, S., & Arfiansyah, M. A. (2024). Faktor-faktor yang mempengaruhi keputusan penggunaan QRIS pada UMKM Kota Surakarta. *MBIA: Management, Business, and Accounting*, 22(3), 435–449. <https://doi.org/10.33557/mbia.v22i3.2663>
- Ramadhana, C. L., & Hussein, A. S. (2024). Perceived advertising values, attitudes towards Instagram advertising and purchase intention of Generation Z. *International Journal of Business Research and Social*

- Science*, 13(7), 42–53. <https://doi.org/10.31295/ijbrss.v13n7.3012>
- Ramayanti, R., Azhar, Z., & Azman, N. H. N. (2025). Factors influencing intentions to use QRIS: A two-staged PLS-SEM and ANN approach. *Telematics and Informatics Reports*, 17, 100185. <https://doi.org/10.20525/ijfbs.v13i4.3887>
- Renaldy, M., & Susilowati, C. (2024). Pengaruh *perceived usefulness*, *perceived ease of use*, dan *trust* terhadap *purchase decision*. *Jurnal Manajemen Pemasaran dan Perilaku Konsumen*, 3(1), 216–228.
- Rosiana, L., Hubeis, M., & Cahyadi, E. R. (2020). Factors affecting user behavior of technology application of management information system. *Indonesian Journal of Business and Entrepreneurship*, 6(3), 239–248. <https://doi.org/10.17358/ijbe.6.3.239>
- Rosidah. (2022). *Pengaruh kepercayaan, kemudahan penggunaan dan risiko terhadap keputusan menggunakan sistem pembayaran elektronik (QRIS) pada mahasiswa FEBI UIN SMH Banten* [Skripsi]. Repository UIN Banten. <http://repository.uinbanten.ac.id>
- Roy, S. K., Sarkar, U., Khan, M. R., Pervin, M. T., Ahad, A. A., & Roy, A. (2025). Generation Z's behavioral factors affecting purchase intention through social media portals: A hybrid PLS-SEM and ANN modeling approach. *SAGE Open*, 15(3). <https://doi.org/10.1177/21582440251363319>
- Rozenkowska, K. (2023). *The theory of planned behavior in consumer research: A systematic review*. *International Journal of Consumer Studies*, 47(3), 1234–1250. <https://doi.org/10.1111/ijcs.12970>
- Safitri, A. D., & Zawawi. (2025). The effect of *Perceived Ease of Use* on user interest in the ShopeePay digital wallet among Generation Z in Surabaya. *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)*, 8(1), 392–404. <https://doi.org/10.31538/ijse.v8i1.5511>
- Sari, M. D., Chaniago, H., & Indira, H. (2025). Efektivitas diskon dan promosi digital dalam mempengaruhi keputusan penggunaan konsumen wanita di e-commerce Indonesia. *Journal of Management*

and *Digital Business*, 5(2), 603–623.
<https://doi.org/10.53088/jmdb.v5i2.1833>

Schiffman, L. G., & Kanuk, L. L. (2019). *Consumer behavior* (11th ed.).

Pearson Education. Venkatesh, V., Morris, M. G., Davis, G. B., &

Davis, F. D. (2003). User acceptance of information technology:
 Toward a unified view. *MIS Quarterly*, 27(3), 425–478.

<https://doi.org/10.2307/30036540>

Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-
 building approach* (7th ed.). Wiley.

[https://scholar.google.com/scholar?q=Research+Methods+for+Busine
 ss+Sekaran+Bougie+2016](https://scholar.google.com/scholar?q=Research+Methods+for+Business+Sekaran+Bougie+2016)

Sharma, A., Dwivedi, R., Mariani, M. M., & Islam, T. (2022). Investigating
 the effect of advertising irritation on digital advertising effectiveness.

Technological Forecasting and Social Change, 180, 121731.

<https://doi.org/10.1016/j.techfore.2022.121731>

Sihotang, D. S., Suhud, U., & Rizan, M. (2025). Evaluating the application
 of the Theory of Planned Behavior in predicting QRIS adoption among
 Indonesian university students. *Greenation International Journal of
 Tourism and Management*, 3(2), 55–67. [https://research.e-
 greenation.org/GIJTM/article/view/393](https://research.e-greenation.org/GIJTM/article/view/393)

Singh, N., Sinha, N., & Liébana-Cabanillas, F. J. (2020). *Determining
 factors in the adoption and recommendation of mobile wallet services
 in India*. *International Journal of Information Management*, 50, 191–
 205. <https://doi.org/10.1016/j.ijinfomgt.2019.05.022>

Singh, P. (2024). *What drives or decelerates Generation Z? An empirical
 study navigating consumer buying intentions in online shopping*.

SAGE Open, 14(3). <https://doi.org/10.1177/21582440241263173>

Solomon, M. R. (2020). *Consumer behavior: Buying, having, and being*
 (13th ed.). Pearson.

Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*.

Alfabeta.

ISBN:

979-8433-64-0

<https://cvalfabeta.com/product/metode-penelitian-kuantitatif-kualitatif-dan-rd-mpkk/>

- Sugiyono. (2021). *Metode penelitian kuantitatif, kualitatif, dan R&D* (edisi ke-2). Alfabeta. <https://cvalfabeta.com/product/metode-penelitian-kuantitatif-kualitatif-dan-rd-mpkk/>
- Suhudi, Radeswandri, Herlinda, & Vebrianto, R. (2024). *Pengembangan Instrumen Motivasi Belajar Siswa: Kuesioner*. Jurnal Gentala Pendidikan Dasar, 9(I), 83–95.
- Teresha, C., Fazri, A., & Musnaini, M. (2022). Pengaruh diskon, voucher, dan cashback terhadap minat konsumen menggunakan pembayaran elektronik ShopeePay. *Jurnal Dinamika Manajemen*, 10(1), 20–27. <https://doi.org/10.22437/jdm.v10i1.24501>
- Three processes of attitude change. *Journal of Conflict Resolution*,
- Tondok, Z. R., Nasaruddin, & Djamro, R. A. (2026). *Pengaruh persepsi kemudahan penggunaan QRIS terhadap keputusan penggunaan di Fore Coffee cabang Trans Studio Mall Makassar*. JED: Journal Entrepreneurship Digital, 3(1), 21–33. <https://doi.org/10.36774/jed.v3i1.1870>
- Tran, V. D., Nguyen, N., & Nguyen, T. (2022). *Consumer behavior in digital payments: The role of perceived value and trust*. PLOS ONE, 17(8), e0272789. <https://doi.org/10.1371/journal.pone.0272789>
- user acceptance of information technology. *MIS Quarterly*, 13(3),
- Utami, A. R., & Widiati, E. (2023). Penggunaan media sosial sebagai promosi untuk meningkatkan daya tarik wisata kuliner Bogor. *Business Management Journal*, 19(2), 91–104. <https://doi.org/10.30813/bmj.v19i2.4714>
- Venkatesh, V., & Davis, F. D. (2000). *A theoretical extension of the technology acceptance model: Four longitudinal field studies*. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Venkatesh, V., & Morris, M. G. (2000). Why don't men ever stop to ask for

- directions? Gender, *Social Influence*, and their role in technology acceptance and usage behavior. *MIS Quarterly*, 24(1), 115–139. <https://doi.org/10.2307/3250981>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). *User acceptance of information technology: Toward a unified view*. *MIS Quarterly*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Wang, X. (2024). *Use Of Proper Sampling Techniques To Research Studies*. The 6th International Conference On Computing And Data Science, 0, 141–145. <https://doi.org/10.54254/2755-2721/57/20241324>
- Wardani, A. S., & Febrilia, I. (2023). Analisis data kuantitatif dalam penelitian manajemen: Pendekatan berbasis frekuensi dan rata-rata skor. *Jurnal Manajemen dan Bisnis Indonesia*, 9(1), 45–57. <https://doi.org/10.31843/jmbi.v9i1.445>
- Wibisono, A. C., & Susyani, N. (2026). *Applying the unified theory of acceptance and use of technology (UTAUT) to analyze use behavior of QRIS among Generation Z in Bandung*. Al-Kharaj: Journal of Islamic Economic and Business. <https://ejournal.iainpalopo.ac.id/index.php/alkharaj/article/view/9570>
- Widana, I. W., & Muliani, P. L. (2020). *Uji persyaratan analisis*. Kumpulan Artikel Widana. <https://www.researchgate.net/publication/342093620>
- Widianti, K. R., Cahyadi, E. R., & Slamet, A. S. (2021). The use behavior of tracking and tracing services in e-commerce logistics. *Jurnal Manajemen dan Organisasi*, 12(1), 10–20. <https://doi.org/10.29244/jmo.v12i1.35373>
- Widiati, E., Levyda, L., & Ratnasari, K. (2021). Optimalisasi media sosial Instagram dalam aktivitas bisnis bagi UMKM di Bangka Belitung. *Jurnal Industri Kreatif dan Kewirausahaan*, 4(2), 85–96. <https://jurnal.usahid.ac.id/index.php/kewirausahaan>
- Wijaya, S. A., & Heruwasto, I. (2024). Online purchase intentions on Instagram social media. *Journal of Management and Business Review*, 21(2), 148–160. <https://doi.org/10.34149/jmbr.v21i2.546>

- Wijoyo, H., Indrawan, I., Santamoko, R., & Handoko, A. L. (2020). *Generasi Z dan revolusi industri 4.0*. Pena Persada. <https://repository.stmik-amikbandung.ac.id>
- Yasin, A., et al. (2025). *Modelling QRIS adoption: The role of Social Influence and technology acceptance*. Journal of Science and Technology Policy Management. <https://doi.org/10.1108/JSTPM-09-2024-0364>

