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The Impact of Perceived Ease, Usefulness, and Risk on Decisions to Use Brimo QRIS (Case Study in Central Java and Implications for Management)

Bowo Prasetyo[1], Tri Nur Wahyudi[2]
[12]Universitas Muhammadiyah Surakarta, Indonesia
Correspondent: a210190164@student.ums.ac.id[1]

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ABSTRACT Digital payment transactions and the widespread use of electronic devices are hallmarks of the cashless society emerging in tandem with the Fourth Industrial change and the change in financial technology. This study examines how people in Central Java perceive the ease, benefits, and hazards of using QRIS and how these factors influence their decision-making process. This study used a casual associative design and was quantitative. This study used purposive sampling, which selects a population subset according to norms. One hundred people participated in this study. This study included multiple linear regression, hypothesis testing, classical assumption testing, and instrument testing. With a simultaneous test value of 70.201 and a Ftable value of 2.70, along with partial test values of the three variables exceeding the t-table value of 1.986, this study concludes that perceptions of convenience, benefits, and risk significantly impact the decision to use BRImo QRIS in Central Java.

Keywords: Convenience, Usefulness, Risk, QRIS, BRImo

INTRODUCTION

Many technological developments will or have begun in the Industrial Revolution 4.0, including in the financial or banking industry. Financial Technology (FinTech) is a form of application of information technology in the field of Finance that first appeared in 2004 by Zopa, a financial institution in the UK that runs money lending services, which today has penetrated various types of applications for multiple types of transactions.

The development of FinTech outside Indonesia is very diverse; in Indonesia itself, the developments that we can see include payment startups, lending, financial planning or personal finance, retail investment, financing or crowdfunding, remittances, and economic research.

Digital development is very rapid worldwide, not only in Indonesia. In financial services, in the past, we might only use ATMs or cash, but now we can transact using only smartphones. Many electronic financial services can be accessed through m-banking, digital wallets, etc. Globally, the FinTech industry continues to grow massively, supported by the interest of the public and business people worldwide.

In keeping with the Fourth Industrial Revolution and the rise of financial technology (fintech), a cashless society is emerging in which all monetary transactions are conducted digitally or via electronic devices (Balakrishnan et al., 2021). Even though digital payment penetration in Asia is lower than in the West, the Indonesian government has actively promoted digital payment methods. QRIS (Quick Response Indonesia Standard) deployment is one effort. Server-based electronic money applications, electronic wallets, and mobile banking use it. Implementing QRIS can expand the national acceptance of non-cash payments more efficiently. (Hermina 2021)

PT Bank Rakyat Indonesia Tbk (BRI) created QRIS BRI BRIMO, a digital payment system, to help small and medium businesses (MSMEs) with financial transactions. Merchants can accept payments and record them immediately into their accounts using QRIS BRI BRIMO on their cellphones, eliminating the need for extra devices. (Febrinastri and Fadilah 2022).

Developed nations, including the US, UK, Denmark, Spain, Italy, and Canada, have invested a lot of time and energy into studying how people there use digital payment systems (Najib and Fahma 2020). Developing nations like Indonesia still need more research on digital payment systems. This research aims to be conducted in Indonesia, a developing Asian country (Pristiandaru 2022).

This can be seen from the various features available in the digital service applications of each banking industry player. Regarding innovation in Indonesia's banking industry, one of the primary participants is Bank Rakyat Indonesia, with its QRIS BRI BRIMO system. In Central Java, this study intends to examine how the general population uses QRIS BRI BRIMO for digital payment transactions.

People have preconceived notions about QRIS that impact their decision to use it as a payment method. This perception includes whether QRIS provides benefits and convenience or has the potential to pose a risk to its users. Public perceptions of QRIS can be used as several variables to capture information about people's experiences when using these payment tools. How people see the Quick Response Code Indonesian Standard (QRIS) will significantly impact their propensity to use it as a payment method (Permadi, A., and Wilandari 2021)

This study addresses convenience, benefits, risks, and perceptions of a technology's usability and comprehension (Winardi 2015)Its purpose is to analyze more deeply the impact of perceived convenience, perceived benefits, and perceived risk on financial technology progress, especially on decisions to use QRIS BRImo in the Central Java community.

How much a person thinks technology will improve his job performance is called perceived advantages (Jogiyanto 2007). With increased performance, better benefits can be generated, both physical and non-physical, such as faster and more satisfying results than when not using the technology. Perceived risk is the subjective belief of users that there is a possibility of loss when using digital wallet application services (Pavlou, 2003). This risk perception becomes a benchmark where the smaller the perceived risk, the more interested people will be in using the service; conversely, if the perceived risk is significant, people's interest in using the service will decrease.

This study examined how perceived convenience, advantages, and risks affect Central Java residents' QRIS BRImo adoption.

Ichsan Nur Yasar, Tati Handayani, and Lili Puspitasari's study, "Perceptions of the Use of QRIS Electronic Money in the Millennial Generation in DKI Jakarta," found that perceived benefits and convenience positively affect usage decisions, while perceived word of mouth does not.

Meanwhile, according to research by Nabilah Aulia and I Ketut Suryanawa, "The Effect of Perceptions of Usefulness and Ease of Use on Interest in Using Quick Response Code in Financial Transactions," the perceived convenience variable directly affects perceived usefulness but not interest in use.

Based on the description above, the hypothesis proposed in this study is as follows:

a. Ha1: "There is an allegation of the influence of the perceived convenience variable on the decision to use QRIS BRImo in Central Java."
b. Ha2: "There is a suspected influence of the perceived benefit variable on the decision to use QRIS BRImo in Central Java."
c. Ha3: "There is a suspected influence of the risk perception variable on the decision to use QRIS BRImo in Central Java."
d. Ha4: "There is a suspected influence of the variable perception of convenience, benefits, and risk on the decision to use QRIS BRImo in Central Java."

METHOD

This quantitative research uses a causal associative design. Sugiyono (2016) States that causal-associative research examines the relationship between variables. Cause-and-effect is causal. This study uses non-probability sampling, which affects population members' sampling odds (Sugiyono 2016). The sample was taken from as many as 100 respondents because the respondents were those who owned and used QRIS in the BRImo application and, of course, BRI bank customers as daily payments.

The analysis methods used in this study are:

a. Validity Test: The validity test measures whether a questionnaire is valid. A questionnaire is said to be valid if the questions on it reveal something that the questionnaire will hunt for. The validity test can be done by comparing the r count with the r table.
b. A reliability test is an index test that shows how much a measuring instrument can be trusted or relied upon. It shows the extent to which the measurement results remain consistent when carried out two or more times against the same symptoms using the same measuring instrument.
c. Normality Test: The Normality test aims to determine whether the residuals in the regression model follow the norm. Normality test with Kolmogorov-Smirnov: if the sig significant value in the model is more than alpha 0.05, it is said to be expected.

d. Multicollinearity Test: A Multicollinearity test is a linear relationship between independent variables in multiple regression. Multicollinearity can be seen from two sides: the tolerance value and its opposite.
e. Heteroscedasticity Test: In this study, a heteroscedasticity test will be carried out using the Gletser test, which correlates the absolute value of the residuals with each variable. The Glejser test results show no heteroscedasticity symptoms if> from alpha of 5% or 0.05.
f. Partial Test: A t-test is conducted to test the effect of independent variables individually on the dependent variable.

RESULT AND DISCUSSION

A questionnaire was distributed to the public in Central Java, with a population of 37,892,000 people, and 100 people were sampled. The sample was a Bank BRI customer who uses QRIS BRImo to pay.

1. Instrument Test

a. Validity Test

Validity tests evaluate each question item's ability to assess the target construct. The derived r value shows the validity test results. Compare calculated and table r values. The r table value is in the Pearson distribution table or other statistical tables with df of n—2 (responder samples). The questionnaire is valid if the r table value is smaller than the r count at 5% significance (Sujarweni 2015).

Table 1. Validity Test of Perceived Ease

No	Variables	r_{hitung}	r_{tabel}	Description
1	X1.1	0,928	0,1966	Valid
2	X1.2	0,916	0,1966	Valid
3	X1.3	0,790	0,1966	Valid
4	X1.4	0,906	0,1966	Valid

Source: Data processing results, 2024

Table 1 shows that all perceived convenience question items have a correlation coefficient R_{hitung} larger than R_{tabel} (0.1966), making them legitimate.

Table 2. Validity Test of Perceived Benefits

No	Variables	r_{hitung}	r_{tabel}	Description
1	X2.1	0,882	0,1966	Valid
2	X2.2	0,912	0,1966	Valid
3	X2.3	0,867	0,1966	Valid

Source: Data processing results, 2024

According to Table 2, the items in the perceived benefit question can all be considered legitimate since their correlation coefficient values (R_{tabel} = 0.1966) are higher than the item-specific value (R_{hitung}).

Table 3. Validity Test of Risk Perception

No	Variables	r_{hitung}	r_{tabel}	Description
1	X3.1	0,801	0,1966	Valid
2	X3.2	0,827	0,1966	Valid

Source: Data processing results, 2024

Table 3 shows that all risk perception question items have a correlation coefficient R_{hitung} larger than R_{tabel} (0.1966), making them legitimate (Table 4).

Table 4. User Decision Validity Test

No	Variables	r_{hitung}	r_{tabel}	Description
1	Y1	0,772	0,1966	Valid
2	Y2	0,896	0,1966	Valid
3	Y3	0,751	0,1966	Valid
4	Y4	0,734	0,1966	Valid
5	Y5	0,786	0,1966	Valid

Source: Data processing results, 2024

Since all items in Table 4 have a correlation coefficient value Rhitung higher than the Rtabel value, all question items can be accurate.

b. Reliability Test

The Cronbach's alpha statistical test is the most used to determine reliability. Generally, a construct or variable is considered reliable if its Cronbach's alpha value is higher than 0.60. When a questionnaire's Cronbach's alpha value is high, it means that the findings it produces for assessing the target variable or construct are consistent and dependable.

Table 5. Reliability Test

Variables	Cronbach's Alpha	Description
Ease	0,900	Reliable
Benefits	0,893	Reliable
Risk	0,854	Reliable
User Decision	0,857	Reliable

Source: Data processing results, 2024

Table 5 shows the reliability test results for all variables with Cronbach Alpha greater than 0.60. This validates the reliability test, and each variable idea's components can be utilized as measurement instruments.

2. Classical Assumption Test

a. Normality Test

This normality test relies on the following significant value. If the p-value is greater than 0.05, the variable is normally distributed. Conversely, a significance value below 0.05 indicates a non-normal variable distribution.

Table 6. Normality Test

One-Sample Kolmogrov-Smirnov Test			Unstandardised Residual
N			97
Normal Parameters [a.b]	Mean		0,0000000
	Std. Deviation		2,01007404
Most Extreme Differences	Absolute		0,090
	Positive		0,090
	Negative		-0,085
Test Statistic			0,090
Asym. Sig. (2-tailed) [c]			0,053
Monte Carlo Sig, (2-tailed) [d]	Sig.		0,054
User Decision	99% Confidence Interval	Lover Bound	0,048
		Upper Bound	0,060

Source: Data processing results, 2024

The Kolmogorov-Smirnov test was used to check if the variables were normally distributed. A significance level above 0.05 defines a normal distribution. As seen in Table 6, the 2-tailed Asymp. Sig. is 0.053. Since 0.053>0.05, the data is standard.

b. Multicollinearity Test

Tolerance and VIF values are used to make multicollinearity test judgments. A tolerance value above 0.1 indicates no multicollinearity in the examined data. Multicollinearity occurs when the tolerance is less than 0.1. Otherwise, multicollinearity only exists if the VIF value is more than 10.00.

Table 7. Multicollinearity Test

Variables	Collinearity Tolerance	Statistics VIF	Description
Ease	0,335	2,984	Multicollinearity Free
Benefits	0,389	2,568	Multicollinearity Free
Risk	0,639	1,566	Multicollinearity

		Free

Source: Data processing results, 2024

Table 7 shows the tolerance values for each variable from the multicollinearity test. For these reasons, their tolerance values are likely above 0.1. Every variable has a VIF below 10. No multicollinearity indicators are detected.

c. Heteroscedasticity Test

This research used the Spearman Rank test to check for heteroscedasticity. The 5% significance level is used for decision-making. Heteroscedasticity is unlikely if the p-value (the correlation between the independent variable and the residual's absolute value) is more significant than 0.05.

Table 8. Heteroscedasticity Test

Variables	Sig	Description
Ease	0,130	Heteroscedasticity Free
Benefits	0,203	Heteroscedasticity Free
Risk	0,538	Heteroscedasticity Free

Source: Data processing results, 2024

All of the variables in Table 8's Rank Spearman heteroscedasticity test had significance values greater than 0.05, ruling out the possibility of heteroscedasticity.

d. Autocorrelation Test

Durbin-Watson (DW) tests frequently make use of the autocorrelation test method. The absence of correlation between residuals is indicated by DU < dw < 4-du.

Table 9. Autocorrelation Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,833	0,693	0,684	2,042

Source: Data processing results, 2024

Table 9 demonstrates that the Durbin-Watson table distribution du value depends on k, the number of variables, and N, the number of respondents, which can be 100 clients, with a significance threshold of 0.05. As a result, the value of du is 1.7335, and the difference between 4 and du is 2.2665. No autocorrelation is seen in the regression model, and the assumption of non-autocorrelation is satisfied since the value of du < dw < 4 - du (1.7335 < 2.042 < 2.2665).

3. Multiple Linear Regression Analysis

Scientists use multiple linear regression analysis to anticipate how changing two or more independent variables will affect the dependent variable's condition.

Table 10. Multiple Linear Analysis

Model Summary

Variable	Unstandardised B	Coefficients Std. Error	t	Sig
Constant	2,767	1,247	2,219	0,029
Convenience (X1)	0,370	0,111	3,322	0,001
Benefit (X2)	0,487	0,133	3,678	0,000
Risk (X3)	0,656	0,163	4,036	0,000
R *Square*	0,694			
F hitung	70,201			0,000

Source: Data processing results, 2024

Based on Table 10, the results of multiple linear regression equations for perceived convenience, perceived benefits, and risk in determining whether to use BRImo QRIS are as follows.

$Y = a + b1X1 + b2X2 + b3X3 + e$

$Y = 2{,}767 + 0{,}370\ X1 + 0{,}487\ X2 + 0{,}656\ X3 + e$

Then it can be concluded that :

a) a) If a customer's perceptions of ease, benefit, and risk are all zero, their usage decision will rise by 2.767, according to the constant value of 2.767.
b) With all other factors held constant, a one-unit increase in perceived convenience is associated with a 0.370-unit rise in the customer's usage decision, according to the regression coefficient value of the perceived convenience variable.
c) Perceived benefit has a regression coefficient of 0.487, which means that all else being equal, a one-unit increase in perceived benefit will lead to a 0.487-unit rise in the customer's usage decision.
d) Customers' usage decisions are 0.656 times more likely to be influenced by an increase of one unit in risk perception, all else being equal (regression coefficient value of 0.656 for the risk variable).

4. Hypothesis Test

a. Partial Test (t)

If the t-count exceeds the t-table value, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. The t-test evaluates the influence of the independent variable on the dependent variable. According to the statistical table, with

a significance level of 0.025 for a two-tailed test and degrees of freedom (df) calculated as n-k-1, or 97-3-1 = 93, the t-table value is 1.986.

From Table 10, it can be concluded that the results of the t-test hypothesis are as follows:

1) The effect of perceived convenience on using QRIS BRImo in Central Java.

   Considering 3.322 > 1.986 and a significant value of 0.001 < 0.05, perceived convenience has a higher t value than the t table value. Thus, Ha is suitable, and Ho is wrong. This cheerful and statistically significant correlation exists between perceived ease of use and QRIS BRImo uptake.

2) The effect of perceived benefits on the decision to use QRIS BRImo in Central Java.

   The known t count of perceived benefits is 3.678, whereas the t table is 1.986. Results show 3.678 > 1.986 and 0.000 < 0.05 significance value. Conclusion: Ha is accepted, and Ho is refused. This suggests that perceived utility positively and significantly influences QRIS BRImo use.

3) The effect of risk perception on the decision to use QRIS BRImo in Central Java.

   The known t count of perceived benefits is 4.036, whereas the t table is 1.986. Results show 4.036 > 1.986 and 0.000 < 0.05 significant value. Conclusion: Ha is accepted, and Ho is refused. This suggests that risk perception positively and significantly affects QRIS BRImo use.

b. Simultaneous Test (F)

Table 4.15 of the simultaneous test output shows a 70.201 F value with 0.000 significance. With a 10% significance level, Df1 = 3, Df2 = 93, F table = 2.70. Since the f count is 70.201, perceived convenience, advantages, and risk influence QRIS BRImo adoption.

The Effect of Perceived Ease of Use on the Decision to Use QRIS BRImo in Central Java

This study found that perceived convenience affects QRIS BRImo customer decisions. A significance value of 0.001 < 0.05 is supported by the t-test, with 3.322 > 1.986 (tcount > ttable). Conclusion: Ha is accepted, and Ho is refused. Badir and Andjarwati (2020) found that "EWOM, Ease of Use, and Trust Influence Purchase Decisions (Study On Tokopedia Application Users)."

A study indicated that ease of use partially influences judgments. This validates Kurniaputra and Kurniaputra, Y., and Nurhadi (2018) Influence of Ease, Risk, and Benefits on BRI Mobile Banking Customer Decisions. In this study, convenience boosts BRI mobile banking uptake. Previous research shows that convenience influences QRIS BRImo consumer decisions. QRIS BRImo clientele need help with technology; thus, their ease of use is critical to their adoption of mobile banking.

The Effect of Perceived Usefulness on the Decision to Use QRIS BRImo in Central Java

This study shows that perceived utility strongly influences BRImo QRIS customer decisions. The t-test indicates a significant result of 0.000 < 0.05, with tcount > ttable (3.678 > 1.986). Conclusion: Ho is rejected, and Ha is accepted. Satriani et al. (2020) examined how perceived benefits and ease of use affect OVO digital wallet adoption in Mataram City. Perks partially influence Mataram City residents' OVO digital wallet use in this study. This confirms Natalia and Tesniwati's (2021) study on Bekasi City mobile banking interest and trust, simplicity of use, rewards, risk, and service quality. The study indicated that perceived benefits partially impact independent mobile banking in Bekasi City. The sense of usefulness influences the decision to utilize QRIS BRImo because customers can feel the benefits of mobile banking, such as more accessible work, increased productivity, effectiveness, and performance.

The Effect of Risk Perception on the Decision to Use QRIS BRImo in Central Java

This study found that QRIS BRImo affects risk perception on consumer decisions. The t-test shows a significant value of 0.000 <0.05, indicating that Ha is accepted and Ho is rejected (tcount <table, 4.036 <1.986).

The study "Study on Users of the BRI Bank Mobile Banking Application at the Kebumen Branch Office" by Styarini and Riptiono (2020) examined how customer trust affects mobile banking decisions through perceived risk and usefulness. According to this study, risk perception does not affect mobile banking use. In this study, several respondents gave low ratings; thus, what was perceived was not the key element driving the decision to use. In other words, risk perception did not increase the desire to use the mobile banking app in everyday life.

This can also assist Kurniaputra and Kurniaputra, Y., and Nurhadi (2018) study, The Effect of Perceptions of Ease, Risk, and Benefits on BRI Mobile Banking Customer Decisions. This study found that perceived risk partially does not affect BRI mobile banking adoption. This study found that most respondents thought BRI mobile banking was risky. The findings suggest that risk perception does not influence BCA Syariah mobile banking customer decisions. Jabodetabek, financial, security, and product hazards also make risk perception ineffective. Customers' perception of electronic-based transaction tools, including offline networks, unsatisfactory service, and poorly designed applications, has yet to influence their decisions to use mobile banking.

The relationship between perceived ease of perceived usefulness and risk perception on the decision to use BRImo QRIS in Central Java

The study indicated that convenience, usefulness, and risk influence BRImo QRIS customer decisions. The F test shows a value of 70.201, while the Ftable value is 2.70 with a significance value of 0.000 <0.05, showing Ha acceptance and Ho rejection.

The coefficient of determination (R2) test demonstrates that perceived convenience, usefulness, and risk influence the QRIS BRImo customer decision variable by 69.4%. 30.6% is affected by 69.4% of convenience, utility, and risk. Unstudied variables affect 30.6%. The above research illustrates that convenience, utility, and risk influence QRIS BRImo consumer decisions.

CONCLUSION

Research on user decisions to utilize QRIS BRImo in the Central Java Community shows that perceived convenience, benefits, and risk have a significant and beneficial effect. In this study, researchers only examined the scope of Central Java. Researchers suggest further research to be carried out in a broader scope. Researchers provide suggestions for future research to add variables that the authors did not use in this study, such as convenience, benefits, risks, and user decisions.

The manager of Bank BRI needs to study the results of this study as material for evaluating and improving the quality of services such as the Qris application to keep users comfortable using it. Researchers provide suggestions for further research to add variables that the authors did not use in this study, such as convenience, benefits, risk, and user decisions.

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