

QRIS AND EDUCATION: What Drives Students' Continuance Intention to Use It?

Khairun Nisa¹, Budiman Abdulah^{2*}, Anie Maryani³, R. Madhakomala⁴

^{1,2,3,4} Department of Management Science Universitas Negri Jakarta, Indonesia
Corresponding Author: budiman@unj.ac.id

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Abstract: This study looks into the variables affecting students' continuance use intention of QRIS at a university in Jakarta. The research aims to explore the role of digital financial literacy, perceived usefulness, perceived ease of use, and perceived security in shaping students' intention to continue using QRIS as a payment tool. These elements were used to create a theoretical framework that was based on the Technology Acceptance Model (TAM). Structural Equation Modeling (SEM) was used to collect and evaluate data from 205 respondents. The results showed that perceived usefulness ($\beta = 0.268$, $p < 0.05$), perceived ease of use ($\beta = 0.225$, $p < 0.001$), and perceived security ($\beta = 0.275$, $p < 0.005$) significantly influenced students' continuance use intention. However, digital financial literacy ($\beta = 0.069$, $p = 0.366$) did not have a significant effect on continuance use intention. These results add to the body of research on the adoption of digital payments by highlighting the significance of perceived utility, usability, and security in encouraging students to use QRIS consistently. The study suggests that enhancing students' perceptions of these factors can drive greater acceptance and continued use of QRIS as a preferred payment method in the digital age.

Keywords: Technology Acceptance Model (TAM), Digital Financial Literacy, Education, Continuance Use Intention, Qris

Abstrak: Penelitian ini meneliti variabel-variabel yang mempengaruhi niat mahasiswa untuk terus menggunakan QRIS di sebuah universitas di Jakarta. Penelitian ini bertujuan untuk mengeksplorasi peran literasi keuangan digital, persepsi manfaat, persepsi kemudahan penggunaan, dan persepsi keamanan dalam membentuk niat mahasiswa untuk terus menggunakan QRIS sebagai alat pembayaran. Elemen-elemen ini digunakan untuk membuat kerangka teori yang didasarkan pada Technology Acceptance Model (TAM). Structural Equation Modeling (SEM) digunakan untuk mengumpulkan dan mengevaluasi data dari 205 responden. Hasil penelitian menunjukkan bahwa persepsi kegunaan ($\beta = 0.268$, $p < 0.05$), persepsi kemudahan penggunaan ($\beta = 0.225$, $p < 0.001$), dan persepsi keamanan ($\beta = 0.275$, $p < 0.005$) secara signifikan mempengaruhi niat penggunaan berkelanjutan mahasiswa. Namun,

literasi keuangan digital ($\beta = 0.069$, $\rho = 0.366$) tidak memiliki pengaruh yang signifikan terhadap niat penggunaan berkelanjutan. Hasil ini menambah penelitian tentang adopsi pembayaran digital dengan menyoroti pentingnya persepsi kegunaan, kegunaan, dan keamanan dalam mendorong siswa untuk menggunakan QRIS secara konsisten. Studi ini menunjukkan bahwa meningkatkan persepsi siswa tentang faktor-faktor ini dapat mendorong penerimaan yang lebih besar dan penggunaan QRIS yang berkelanjutan sebagai metode pembayaran yang disukai di era digital.

Kata Kunci: Technology Acceptance Model (TAM), Literasi Keuangan Digital, Edukasi, Niat Penggunaan Berkelanjutan, Qris

INTRODUCTION

Digital payment systems have brought a major shift in how people handle financial transactions, especially in today's global digital economy (Shehadeh et al., 2024). One standout innovation in this space is the Quick Response Code Indonesian Standard (QRIS). Designed to unify multiple payment methods and simplify transaction processes, QRIS offers users a streamlined and convenient payment experience. This system has gained rapid popularity, particularly among young, tech-savvy individuals like college students (Gunawan et al., 2023; Evitasari et al., 2023). Recent studies suggest that QRIS's appeal comes from its user-friendly interface, cost efficiency, and ability to integrate seamlessly into daily routines (Luh et al., 2024; Yuniarti & Ernawati, 2023). For example, Hapsoro and Kismiatun (2022) point out that QRIS's universal compatibility allows users to make payments effortlessly without being tied to a single service provider.

While QRIS adoption rates are high, there is still limited research on the factors that influence users, such as college students, to continue using it over the long term. This aspect, known as continuance intention, refers to a user's decision to keep relying on a particular service or technology. Much of the existing research is based on the Technology Acceptance Model (TAM), which highlights perceived usefulness and ease of use as key factors driving user behavior (Engko et al., 2023; Rafiani et al., 2024; Saputra & Gürbüz, 2021; Shah et al., 2024). According to TAM, users are more likely to keep using a technology if they find it beneficial and simple to operate (Davis, 1989). However, in the case of QRIS, other factors like financial literacy and concerns about security have become increasingly significant. With cyber risks on the rise and the complexities of digital transactions, understanding how trust and financial knowledge influence users' decisions is crucial (Fadly, 2024).

In addition to practical considerations, behavioral and psychological factors also shape users' decisions about sticking with digital payment systems. For instance, Rafiani et al. (2024) found that perceived security and subjective financial knowledge boost users' confidence and trust in QRIS, making them more likely to continue using it. Similarly, Luh et al. (2024) found that when users perceive a system as both easy to use and genuinely useful, it not only enhances their satisfaction but also strengthens their loyalty to the platform. These insights suggest that a combination of security, usability, and perceived value plays a crucial role in ensuring long-term adoption.

This study focuses on understanding what drives college students in Jakarta to keep using QRIS as their preferred digital payment tool. College students are an important demographic because they tend to adapt quickly to new technology and often act as early adopters of digital innovations. This study integrates elements such as perceived utility, security, ease of use, and digital financial literacy into the TAM framework. Technology Acceptance Model (TAM) is a valid and credible model for assessing technology acceptance in various fields, including education and healthcare, with core variables such as perceived ease of use and usefulness influencing technology acceptance, although there are some differences in results and the need for further research. The Technology Acceptance Model (TAM) is a credible model for assessing diverse learning technologies in educational contexts, with perceived ease of use and usefulness being key factors affecting acceptance of technology (Granić, A., & Marangunic, N. (2019)). The Technology Acceptance Model (TAM) effectively explains teachers' adoption of digital technology in education, but the role of key constructs and external variables may contradict existing beliefs. While TAM is a reliable framework for understanding technology adoption, this study broadens its scope by including these additional dimensions. The goal is not only to contribute to academic discussions but also to provide practical recommendations for policymakers and industry stakeholders. A deeper understanding of what drives continuance intention can help create more effective strategies for improving QRIS adoption and enhancing the user experience in Indonesia's fast-paced digital economy.

This research seeks to shed light on the factors influencing Jakarta's college students to continue using QRIS. This study intends to promote the continued development of digital payment systems and guarantee their relevance in Indonesia's changing digital ecosystem by

investigating the interaction between digital subjective financial knowledge, perceived usefulness, perceived simplicity of use, and perceived security. Digital financial literacy reflects an individual's comprehension of the advantages and simplicity associated with digital payment methods, which influences their decision to continue using QRIS (Sokifah & Utama, 2024). Based on Lu'ay Natswa (2024), Santi & Chalid (2024), and Waliyuddin & Rahadi (2023), it was found that digital financial literacy plays a significant role in shaping the usage of QRIS in Indonesia, as it provides users with heightened understanding of the benefits and convenience associated with this payment method. The impact of digital financial literacy on intentions to use digital payment technology is variable and depends on context (Lu'ay Natswa & ., 2024).

The ease of using this technology fosters user confidence and comfort, thereby increasing the likelihood of sustained adoption. The introduction of new technologies can generate uncertainty, leading to concerns among users about security, reliability, and the potential for failure. Research by (Wang & Lin, 2019) emphasizes that perceived risk is directly related to users' perceptions of the potential negative outcomes of adopting technology. This risk often intensifies when users expect higher performance or benefits from a technological solution, as higher expectations can lead to greater concerns about possible failures or security breaches (Ratnawati & Malik, 2024). However, while perceived risks may hinder adoption, they do not necessarily prevent individuals from engaging with these technologies. Ahyani & Suciwati Amna (2024) noted that despite security concerns surrounding e-wallets, people still continue to use them, indicating that other factors, such as convenience and perceived usefulness, may outweigh the risks in some contexts.

METHOD

Measures

In this study, we used indicators from existing research frameworks that have been carefully developed to provide a thorough measurement of the research variables. The indicators related to subjective financial knowledge, perceived usefulness, perceived ease of use, and perceived security in relation to Continuous Use Intention were adapted from Rafiani et al. (2024). Each response variable was assessed using a 5-point Likert scale, ranging from 1 ("Strongly

Disagree") to 5 ("Strongly Agree"), to gather detailed insights into the participants' responses. This approach allows for a consistent evaluation across all constructs, ensuring we capture the multidimensionality of the variables. By utilizing these well-established and adapted indicators, we ensure the study maintains methodological rigor and reliability, following best practices in survey research design.

Data Analysis Methods

Partial Least Squares Structural Equation Modeling (SEM) with SmartPLS 4 software is used in this work to examine data. Structural equation modeling (SEM) has been extensively applied in theoretical explorations and empirical validations across many research disciplines since the early 1980s (Zeng et al., 2021). This approach is superior because it requires fewer assumptions about residual distributions, measurement scales, and sample size, making it highly useful for research involving complex models and diverse datasets.

PLS-SEM is particularly effective for testing complex theoretical models that involve multiple interrelated constructs and empirical data (Memon et al., 2021). The methodological flexibility of PLS-SEM allows researchers to efficiently estimate relationships in inherently complex or multidimensional models. To ensure accuracy, a two-step approach, as suggested by Leguina (2015), is employed in this study. The first step involves testing the outer model for convergent and discriminant validity, ensuring the reliability and validity of the measurement model. The second step involves testing the inner model to examine the proposed hypotheses and evaluate the structural relationships among latent constructs.

The most advantage of PLS-SEM is its capacity to combine exploratory and confirmatory analyses in a single step, allowing researchers to explore more subtle relationships between variables. This emphasis on variance explained, rather than covariance, is especially useful for theory-building research and data-driven theoretical validation, particularly in cases where traditional parametric methods' conditions cannot be met. By using a structured and iterative approach, this research can provide more solid contributions, enhancing the reliability and validity of the proposed model.

RESULTS AND DISCUSSION

Participants

In this study, a total of 205 students from Jakarta were analyzed, consisting of 90 students from Universitas Negeri Jakarta, 45 students from Universitas Bina Sarana Informatika, 50 students from Universitas Teknologi Muhammadiyah Jakarta, and 20 students from Universitas Indonesia Salemba Campus. Of these, 128 respondents were female, accounting for 62.4%, and 77 respondents were male, accounting for 37.6%. The highest level of education was represented by participants with a Master's degree, comprising 25%, followed by 50% with Bachelor's degrees, and 25% with Doctoral qualifications. These demographic variables adequately represent the respondents, allowing for the generalization of the research findings regarding students' intentions in the continuance use of Qris.

Table 1 Profile of Participants

Items	Values	Frecuency	Percentage
Gender	Male	177	62%
	Female	128	38%
Level Education	Bachelor's Degree	103	50%
	Master's Degree	51	25%
	Ph.D	51	25%
University	Universitas Negeri Jakarta	90	44%
	Universitas Bina Sarana Informatika	45	22%
	Universitas Teknologi Muhammadiyah Jakart	50	24%
	Universitas Indonesia Salemba campus	20	10%

Data Validity and Reliability Testing

The purpose of this dependability test is to guarantee the measurement tool's internal consistency. One of the commonly used methods for measuring reliability is Cronbach's Alpha. According to Taber (2016), a good Cronbach's Alpha value for a reliability test is above 0.7. Additionally, CR values are considered reliable if they exceed the threshold of 0.6, as suggested by Hair et al. (2019) and Crandall et al. (2011). Based on the results presented in Table 2, all items meet the reliability criteria set by these researchers.

The acceptable range for factor loadings should be between 0.5 and 0.7; in this study, all factor loadings exceed 0.5 (Hair et al., 2019). Another method for assessing validity is the use of AVE, which is calculated as the average of the squared factor loadings for each item within the construct. The construct has significant convergent validity if the AVE value is 0.5 or more, which means it explains more than half of the actual variance in the pertinent items. The results in Table 2 show that all constructs have Cronbach's Alpha and composite reliability values greater than 0.7, and the AVE values exceed 0.5. These findings together indicate that the constructs are not only internally consistent but also meet the criteria for convergent validity. Therefore, the measurement instrument used in this study can be considered reliable and valid.

Table 2 Validity and Reliability Tests

Construct	Items	Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Digital Financial Literacy	X1.1	0,737	0,813	0,840	0,641
	X1.2	0,726			
	X1.3	0,878			
	X1.4	0,851			
Perceived Usefulness	X2.1	0,822	0,719	0,788	0,552
	X2.2	0,718			
	X2.3	0,500			
	X2.4	0,875			
Perceived Ease of Use	X3.1	0,837	0,783	0,816	0,540
	X3.2	0,799			
	X3.3	0,714			
	X3.4	0,739			
	X3.5	0,552			
Perceived Security	X4.1	0,895	0,876	0,881	0,801
	X4.2	0,896			
	X4.3	0,895			
Continuance Use Intention	Y1	0,880	0,872	0,875	0,796
	Y2	0,893			
	Y3	0,903			

This study uses the Fornell-Larcker criteria, cross-loadings, and HTMT to evaluate discriminant validity. The square root of the AVE for every construct, as determined by the Fornell-Larcker criterion, represented by the diagonal values in the correlation matrix, must be

higher than the correlations between that construct and other latent variables. In this study, this criterion has been fulfilled, as shown in the results in Table 2.

In addition to the Fornell-Larcker criterion, cross-loadings are also a crucial method for assessing discriminant validity. Each indicator should exhibit a higher loading value on its corresponding construct compared to its loading on other constructs. This requirement has been met, as shown in Table 3, indicating that the indicators strongly relate to their intended constructs and have minimal interaction with unrelated constructs.

These results collectively demonstrate that each construct in the study possesses sufficient discriminant validity and is empirically distinct from one another. With the Fornell-Larcker criteria and cross-loading conditions fulfilled, the measurement model can be considered valid, enabling reliable interpretation of relationships among constructs in further analysis.

Table 3 Fornell-Larcker Criterion

	Continuance Use Intention	Digital Financial Literacy	Perceived Ease of Use	Perceived Security	Perceived Usefulness
Continuance Use Intention	0,892				
Digital Financial Literacy	0,519	0,801			
Perceived Ease of Use	0,661	0,688	0,735		
Perceived Security	0,562	0,451	0,596	0,895	
Perceived Usefulness	0,641	0,595	0,767	0,530	0,743

Table 4 Cross Loading Result

	Continuance Use Intention	Digital Financial Literacy	Perceived Ease of Use	Perceived Security	Perceived Usefulness
X1.1	0,376	0,737	0,508	0,330	0,486
X1.2	0,315	0,726	0,451	0,300	0,400
X1.3	0,502	0,878	0,623	0,405	0,518
X1.4	0,438	0,851	0,600	0,394	0,491
X2.1	0,512	0,472	0,615	0,428	0,822
X2.2	0,413	0,390	0,521	0,346	0,718
X2.3	0,295	0,121	0,268	0,318	0,500
X2.4	0,618	0,643	0,760	0,467	0,875

	Continuance Use Intention	Digital Financial Literacy	Perceived Ease of Use	Perceived Security	Perceived Usefulness
X3.1	0,638	0,607	0,837	0,534	0,738
X3.2	0,440	0,625	0,799	0,436	0,645
X3.3	0,484	0,438	0,714	0,460	0,453
X3.4	0,467	0,495	0,739	0,373	0,574
X3.5	0,329	0,314	0,552	0,361	0,324
X4.1	0,547	0,418	0,538	0,895	0,486
X4.2	0,471	0,397	0,500	0,896	0,465
X4.3	0,484	0,394	0,562	0,895	0,469
Y1	0,880	0,501	0,643	0,454	0,613
Y2	0,893	0,424	0,523	0,485	0,522
Y3	0,903	0,458	0,596	0,563	0,574

Hypothesis Testing

Fig. 2 and Table 5 show the path coefficients and p-values for each hypothesis.



Figure 2 Structural Model of the Hypotheses Tests

Table 5 presents the results of testing four hypotheses. Based on the P-value scores, one hypothesis (H1) has a value below 0.05, while the other three hypotheses (H2, H3, and H4) have values above 0.05.

Table 5 Results of the Hypotheses Testing

Hypothesis	Path	Path Coefficient	P-Value	Remark
H1	DFL→CUI	0,069	0,366	Not Supported
H2	PU→CUI	0,268	0,003	Supported
H3	PEU→CUI	0,225	0,002	Supported
H4	PS→CUI	0,275	0,003	Supported

Discussion

The primary hypothesis of this study aimed to explore the potential impact of digital financial literacy on students' continuance use intention of QRIS. However, the analysis results rejected the research hypothesis, with a P-value of 0.366 (> 0.05). This also means that digital financial literacy does not significantly influence the formation of continuance use intention of QRIS among the students studied. This result where students are more likely influenced by practical factors, such as direct experience in using QRIS or transactional needs, rather than their level of digital financial literacy. Previous literature supports this finding, showing that the impact of digital financial literacy tends to diminish among individuals who already have extensive access to digital technology and electronic payment systems. For instance, a study by Hartati (2024) demonstrated that financial literacy does not affect QRIS usage when mediated by the technology acceptance model. Other studies also highlight that the influence of digital financial literacy heavily depends on demographic contexts, technological experience, and students' consumption patterns, making it an insufficient factor in shaping continuance use intention. This indicates that contextual factors, such as students' transactional habits and technology adoption levels, play a crucial role in determining the effect of digital financial literacy on QRIS continuance use intention (Andhika & Akbar, 2022; Kusuma, 2023).

The second hypothesis predicted the potential impact of perceived usefulness on students' continuance use intention of QRIS. The research results supported this hypothesis, as indicated by the significant P-value of 0.003 (< 0.05). This shows that perceived usefulness positively and significantly influences the formation of continuance use intention of QRIS among the students. This finding is consistent with previous literature, which highlights the importance of perceived usefulness in influencing individuals' decisions to continue using certain technologies. For example, a study by (Elizabeth, 2023) discovered that perceived utility is a key factor in encouraging the adoption of technology, particularly among young

people in underdeveloped nations. Luh et al. (2024) also emphasized how perceived usefulness can narrow the intention-behavior gap, particularly through increased trust and communication. These studies collectively reinforce the finding that perceived utility is a key component in predicting the continuance use intention of QRIS among students, especially in contexts where the efficiency and ease of technology are highly valued.

The third hypothesis explored the influence of perceived ease of use on students' continuance use intention of QRIS. The research results supported this hypothesis, with a P-value of 0.002 (< 0.05). This finding indicates that the easier QRIS is to use, the higher the students' intention to continue using it. Previous studies support this finding. For instance, a study by Hidayati & Karim (2024) showed that perceived ease of use significantly influenced the intention to use QRIS among merchants in Lombok Epicentrum Mall. In addition, research by Murningsih (2023) revealed that perceived ease of use significantly influenced the intention to use QRIS in Pasar Manis Purwokerto. Another study by Hermawan & Paramita (2020) showed that ease of use significantly influenced the decision to use e-wallets, which is relevant to QRIS as a digital payment method. Overall, these studies confirm that perceived ease of use plays a crucial role in shaping students' continuance use intention of QRIS, with ease of use being a key factor in the adoption of digital payment technologies.

The last hypothesis explored perceived security has a positive and significant effect on the continuance use intention of QRIS among students. This is indicated by the P-value of 0.003 (< 0.005). Therefore, H4 is accepted. This means that the higher the students' perception of security in using QRIS, the greater their intention to continue using it. Previous research supports this finding. For example, a study by Kurnia & Yolanda (2024) found a positive effect of Privacy & Security on Behavioral Intention among students of the State University in Padang City. Additionally, research by Hapsoro & Kismiatun (2022) found a significant positive effect of perceived security on e-wallet continuance intention, mediated by e-satisfaction. Overall, these studies highlight how students' intentions to continue using QRIS are greatly influenced by their perceptions of security, which is also a critical component in the adoption of digital payment technologies.

CONCLUSION

In conclusion, this study looked at the variables affecting students' intentions to continue using QRIS through the analysis of several key variables. The findings provide several important insights. First, the hypothesis regarding the impact of digital financial literacy on continuance use intention was rejected, as indicated by the P-value of 0.366 (> 0.05). This suggests that digital financial literacy does not significantly influence students' intentions to continue using QRIS. This is consistent with previous literature, which suggests that practical factors, such as direct experience and transactional needs, may have a stronger influence than digital financial literacy, especially in populations with high access to technology. Second, the hypothesis regarding perceived usefulness was accepted with a P-value of 0.003 (< 0.05), indicating that perceived usefulness significantly influences students' continuance use intention of QRIS. This finding aligns with prior studies highlighting the importance of perceived usefulness in technology adoption, particularly among young users in developing countries, where efficiency and technology's perceived value play a crucial role in shaping their intentions. The third hypothesis regarding perceived ease of use was also supported, with a P-value of 0.002 (< 0.05), showing that the easier QRIS is to use, the higher the students' intention to continue using it. This is consistent with prior research that emphasizes the role of ease of use in the adoption and continued use of digital payment systems, suggesting that usability is a critical factor in shaping students' behavior. Finally, the hypothesis concerning perceived security was accepted, with a P-value of 0.003 (< 0.005), indicating that perceived security has a positive and significant effect on students' continuance use intention of QRIS. This aligns with previous studies that emphasize the importance of security perceptions in determining the continued use of digital payment technologies.

This study contributes to the understanding of how various factors influence the continuance use intention of QRIS among students. However, several limitations should be noted. First, the study was limited to students from a specific region, which may affect the generalizability of the findings to other populations with different demographic and cultural backgrounds. Second, the study focused on a limited set of variables, and other factors such as intrinsic motivation, institutional support, or prior experience were not considered, which could provide additional insights into students' intentions. Lastly, the cross-sectional nature of the information limits the capacity to set up causal connections among the factors.

For future research, it is recommended to include more diverse populations and test the generalizability of these findings across different cultural and national contexts. Additionally, incorporating other variables, such as institutional support, perceived risks, or motivational factors, would provide a more comprehensive understanding of students' decision-making processes. Longitudinal or experimental studies would also be beneficial to establish causality and track how factors like perceived usefulness, ease of use, and security evolve over time in shaping students' intentions to continue using QRIS.

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