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Research Article

Factors Affecting Accounting Students in Using Qris as an Electronic Payment Method

Roza Thohiri[1], Indra Siregar[2], Iskandar Muda[3]

[1] Universitas Negeri Medan, Sumatera Utara, Indonesia, 20221
[2] Politeknik Negeri Medan, Sumatera Utara, Indonesia, 20155
[3] Universitas Sumatera Utara, Sumatera Utara, Indonesia, 20155

*Corresponding Author: rozatho@unimed.ac.id | Phone: +6283199666635

ABSTRACT

This study aims to examine how the ease, speed, security, and accounting literacy in the use of QRIS affect accounting students' interest in it as their electronic payment method. The study uses a quantitative approach by distributing a Likert scale questionnaire to accounting students at Medan State University who were selected through purposive sampling. The analysis was conducted through validity, reliability, heteroscedasticity, multicollinearity, autocorrelation, t-test, F-test, and multiple linear regression tests. The results revealed that convenience, speed, and security had a positive and significant effect on interest in using QRIS. On the other hand, accounting literacy did not show a significant effect even though the coefficient was positive. Simultaneously, all independent variables were proven to have an effect on interest in using QRIS and were highly significant. The study concludes that student interest is more determined by the aspects of convenience, speed, and security of transactions, while accounting literacy is not a determining factor in the use of QRIS.

Keywords: Qris; Digital Payment; Interes in Use; Financial Literacy

1. INTRODUCTION

As time goes by, the world of digital financial technology has significantly changed the way people conduct transactions, and even students, who are known for their adaptability to technological innovations, have not been left behind in this development. The implementation of the Indonesian Standard QR Code (QRIS) by Bank Indonesia is one form of payment system innovation that integrates various transaction channels into a single universal code. With just one scan, users can make transactions from various payment applications, offering convenience, flexibility, and a more efficient transaction experience (Hairani et al., 2024). Not stopping there, Bank Indonesia recently returned with the QRIS Tap innovation that utilizes Near Field Communication (NFC) technology. With just one tap on a contactless terminal at a payment machine, people can immediately enjoy the convenience of faster payments anytime and anywhere. With this innovation, QRIS has become increasingly relevant for students, especially accounting students who keep their financial records neat and structured.

Previous research shows that perceptions of convenience, social influence, and performance expectations are important factors in encouraging the younger generation to adopt digital payments, including QRIS (Yasin et al., 2025). Research conducted by (Sinaga et al., 2024) further reinforces the perception that the QRIS system can improve transaction efficiency because in the MSME sector itself, this system is able to speed up the payment process for business activities and reduce operational constraints. These findings are in line with the needs of many accounting students who often carry out various academic and social transactions with high intensity.

In the context of digital transactions, the two main reasons that make people switch from cash to digital payments are speed and convenience in transactions. QRIS is considered to be able to speed up the payment process without the need for physical money or card verification, making it even more suitable for students who have high mobility and various busy academic activities (Hairani et al., 2024). Not only that, security is also considered a determining factor that is closely related to digital payment services. Privacy risks and potential data misuse arising from user experiences also influence their level of trust in choosing the transaction technology to use (Kurniawan et al., 2025; Kusumawati & Rinaldi, 2020).

Equipped with financial literacy and a better understanding of accounting, accounting students have more unique characteristics. This knowledge influences how they assess the benefits of a digital financial service, including QRIS's ability to provide automatic transaction receipts that simplify the process of recording and analyzing personal finances. Financial literacy and digital literacy have been proven to influence more rational financial decision-making, including in

the selection of electronic payment methods (Kurniawan et al., 2025).

1.1 Ease of Transaction

Ease of transaction (perceived ease of use) refers to the assumption that a system can be used without much effort and is easily understood by users. QRIS is designed as a national standard to simplify the transaction process through a single code that is integrated with various payment applications (Hairani et al., 2024). For students, especially those who actively use digital services, this ease includes simple application navigation, fast scanning processes, and integration with various platforms they use (Yasin et al., 2025). According to the Technology Acceptance Model (TAM) concept, ease of use is an important factor in determining the acceptance and utilization of a technology.

1.2 Transaction speed

The ability of a payment system to process transactions instantly and efficiently is called transaction speed. The implementation of QRIS in various sectors shows that this technology can speed up the payment process and improve operational efficiency (Sinaga et al., 2024) . The busy daily activities of students, coupled with various additional activities and the growth of instant habits, make fast payment services more attractive. Not only that, studies related to the younger generation's tendency towards digital services reveal that speed in processing and development time are the main advantages sought in modern payment systems (Kurniawan et al., 2025).

1.3 Transaction Security

In terms of transaction security, it is closely related to a system's ability to maintain the confidentiality of personal data, prevent misuse, and minimize the risk of errors or fraud. In digital services, the perception of security has been proven to influence user trust and is an important factor in the adoption of payment technology (Kurniawan et al., 2025; Kusumawati & Rinaldi, 2020). Although QRIS has been developed in accordance with national security standards, its intended use is still influenced by perceptions of digital risk. An accounting student who understands financial risks tends to be more critical in assessing the security level of a digital payment service.

1.4 Accounting Literacy

Accounting literacy includes an understanding of basic accounting concepts, financial management, and the ability to analyze transaction information Previous studies have shown that financial literacy and digital literacy have a significant impact on financial behavior and the use of electronic payment services (Kurniawan et al., 2025). For accounting students, QRIS not only provides convenience in transactions, but also provides digital proof of payment that supports financial recording and personal cash flow management. This makes accounting literacy an important factor in determining accounting students' decisions to use QRIS.

2. RESEARCH METHOD

This research employs a quantitative methodological approach with a focus on analyzing data in numerical form to determine the influence between the variables studied. The quantitative method was chosen because it can provide an empirical description of the factors that influence accounting students in using QRIS as their daily electronic payment system. Active accounting students at the State University of Medan who have used QRIS in their daily activities were selected as the subjects of this study. Sampling was determined using purposive sampling, which is the selection of respondents based on specific criteria in line with the research objectives. The criteria included active accounting students who had used QRIS for at least the past three months and were willing to complete the questionnaire thoroughly and honestly.

All data were collected using a questionnaire instrument in the form of closed questions with the instrument applied a force-choice scale with four ordered categoris progressing from maximal agreement to maximal disagreement. The questionnaire was distributed online to students via a digital platform (Google Form) to make it more accessible to respondents. The study was conducted with four independent variables, namely ease of transaction (X1), speed of transaction (X2), transaction security (X3), and accounting literacy (X4), and one dependent variable, namely QRIS usage (Y). Each variable has indicators to measure the level of perception and experience of respondents, which have been adapted into questions.

Table 1. Variable Indicators

No	Variable	Indicators	Det.
1	Convenience (X1)	1. Ease of understanding Qris 2. Ease of using Qris 3. Practicality of Qris payments 4. Simple steps to use 5. Minimal barriers to use	1-5
2	transaction speed (X2)	1. QRIS transactions are faster. 2. QRIS speeds up payments. 3. Smooth payment process. 4. Efficiency of QRIS transactions. 5. Short transaction processing time.	2
3	Security (X3)	1. Sense of security when transacting with QRIS. 2. Trust in the QRIS security system. 3. Low risk of data misuse. 4. Personal data protection. 5. No worries when transacting.	3
4	Accounting literacy (X4)	1. Understanding the importance of transaction receipts. 2. Knowledge of transaction recording. 3. Understanding of basic accounting terms. Ability to read simple reports. 4. Utilization of QRIS transaction evidence.	4
5	Interest in use (Y)	1. Frequency of QRIS usage. 2. Preference for choosing QRIS. 3. Dominance of QRIS usage. 4. Benefits of QRIS in financial transactions. 5. Intention to continue using QRIS.	5

3. RESULTS AND DISCUSSION

3.1 Test Reaserch Instrument

This part outlines the statistical findings used to examine how convenience, speed, security, and accounting literacy affect accounting students' interest in adopting QRIS as an electronic payment tool.

3.1.1 Validity Test

"A validity test is a fundamental ability regarding test scores whose use depends on evidence to support conclusions made based on test results" (Salsabila, 2024).

Table 2. Validity Test Results

Variable	Item	Calculated R	Table R	Sig.	Description
Ease of use	(X1).1	0,921	0,2272	0,01	Valid
	(X1).2	0,896	0,2272	0,01	
	(X1).3	0,926	0,2272	0,01	
	(X1).4	0,898	0,2272	0,01	
	(X1).5	0,880	0,2272	0,01	
Speed	(X2).1	0,907	0,2272	0,01	Valid
	(X2).2	0,904	0,2272	0,01	
	(X2).3	0,816	0,2272	0,01	
	(X2).4	0,950	0,2272	0,01	
	(X2).5	0,947	0,2272	0,01	
Security	(X3).1	0,874	0,2272	0,01	Valid
	(X3).2	0,896	0,2272	0,01	
	(X3).3	0,866	0,2272	0,01	
	(X3).4	0,905	0,2272	0,01	
	(X3).5	0,844	0,2272	0,01	
Accounting literacy	(X4).1	0,851	0,2272	0,01	Valid
	(X4).2	0,869	0,2272	0,01	
	(X4).3	0,915	0,2272	0,01	
	(X4).4	0,911	0,2272	0,01	
	(X4).5	0,869	0,2272	0,01	
Interest in use	(Y).1	0,860	0,2272	0,01	Valid
	(Y).2	0,830	0,2272	0,01	
	(Y).3	0,777	0,2272	0,01	
	(Y).4	0,844	0,2272	0,01	
	(Y).5	0,886	0,2272	0,01	

Based on R count > R table and sig < 0.05, all indicators are declared valid.

3.1.2 Reability Test

"A reliability test is a test used to measure the reliability of a questionnaire" (Stefany et al., 2021).

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Description
Ease of use	0,943	Reliable
Speed	0,943	Reliable
Security	0,924	Reliable
Accounting literacy	0,929	Reliable
Interest in use	0,954	Reliable

The Cronbach's Alpha for all variables surpasses the 0.90 threshold, so the data is considered highly reliable.

3.1.3 Heteroscedasticity Test

"The heteroscedasticity test is conducted to identify whether variations in the residuals differ across observations within the model." (Baktiar et al., 2024).

Table 4. Heteroscedasticity Test Results

Correlations

			axa	bxb	cxc	dxd	Unstandardized Residual
Spearman's rho	axa	Correlation Coefficient	1,000	,792**	,712**	,543**	-,002
		Sig. (2-tailed)	.	<,001	<,001	<,001	,986
		N	75	75	75	75	75
	bxb	Correlation Coefficient	,792**	1,000	,760**	,554**	-,004
		Sig. (2-tailed)	<,001	.	<,001	<,001	,973
		N	75	75	75	75	75
	cxc	Correlation Coefficient	,712**	,760**	1,000	,673**	-,004
		Sig. (2-tailed)	<,001	<,001	.	<,001	,972
		N	75	75	75	75	75
	dxd	Correlation Coefficient	,543**	,554**	,673**	1,000	-,048
		Sig. (2-tailed)	<,001	<,001	<,001	.	,682
		N	75	75	75	75	75
	Unstandardized Residual	Correlation Coefficient	-,002	-,004	-,004	-,048	1,000
		Sig. (2-tailed)	,986	,973	,972	,682	.
		N	75	75	75	75	75

With a Sig value (> 0.05), there are no signs of heteroscedasticity.

3.1.4 Autcorrelation Test

"An autocorrelation test is a regression analysis that aims to test the effect of independent variables on dependent variables" (Asep Pebirusdiana Gumilar et al., 2024).

Table 5. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,975[a]	,950	,947	,665	1,834

Based on the "Model Summary" output table above, the value of D = 1.834 is obtained from DU < DW < 4-DU or 1.739 < 1.834 < 2.261. The result suggest that the regression model operates without the presence of autocorrelation.

3.1.5 Multycollinearity Test

"The multicollinearity test is a statistical test used to determine whether there is a multicollinearity problem." (Syabrinildi, 2024).

Table 6. Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,382	,510		-,749	,456		
	axa	,403	,052	,420	7,759	<,001	,244	4,093
	bxb	,343	,056	,354	6,080	<,001	,211	4,741
	cxc	,279	,050	,265	5,606	<,001	,319	3,131
	dxd	,005	,044	,005	,114	,910	,387	2,586

The test results show that all independent variables have a tolerance > 0.10 and VIF < 10. Thus, it can be inferred from the analysis that multicollinierity issues and all independent variables are suitable for inclusion in the regression model because they do not excessively influence each other.

3.1.6 T-tets

"The T-test is used to determine whether the independent variables partially (individually) have a significant effect on the dependent variable." (Zahara T et al., 2021).

Table 7. T-test results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,382	,510		-,749	,456		
	axa	,403	,052	,420	7,759	<,001	,244	4,093
	bxb	,343	,056	,354	6,080	<,001	,211	4,741
	cxc	,279	,050	,265	5,606	<,001	,319	3,131
	dxd	,005	,044	,005	,114	,910	,387	2,586

Based on the test results, significant values were obtained for X1, X2, X3 (< 0.05) but not for X4 (> 0.05). Therefore, variable X4 does not have a significant effect on Y. It is known that an increase in the perception of ease, speed, and security directly increases students' interest in using QRIS. However, accounting literacy does not have a significant effect, even though the regression coefficient is positive.

3.1.7 F-tets

"The F test is a test of the model as a whole. The F test is used to determine whether the independent variables simultaneously have a significant effect on the dependent variable." (Zahara T et al., 2021).

Table 8. F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	586,466	4	146,616	331,918	<,001[b]
	Residual	30,921	70	,442		
	Total	617,387	74			

As reflected in the table, the obtained significance value is less than 0.05, demonstrating that the independent variables jointly contribute significantly to the variation in the dependent variable.

3.1.8 Multiple Linier Regression Analysis

"Multiple linear regression is employed to evaluate data and generate precise conclusions regarding how the dependent variable relates to multiple independent variables." (Nur Ifni Indriatna Irta, 2024).

Table 9. Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,382	,510		-,749	,456		
	axa	,403	,052	,420	7,759	<,001	,244	4,093
	bxb	,343	,056	,354	6,080	<,001	,211	4,741
	cxc	,279	,050	,265	5,606	<,001	,319	3,131
	dxd	,005	,044	,005	,114	,910	,387	2,586

a. Dependent Variable: Y

The regression model derived from the analysis is shown below:

Y = -0.382 + 0.403 X1 + 0.343 X2 + 0.279 X3 + 0.05 X4 + e_

- a = –0.382 reflects the baseline level of the dependent variable in the absence of any contribution from the independent variables.
- X1 = 0.403 demonstrates that a single-unit elevation in perceived convenience corresponds to a 0.403 growth in QRIS usage interest.
- X2 = 0.343 signifies that each additional unit of perceived speed raises usage interest by 0.343.
- X3 = 0.279 explains that a one–unit improvement in perceived security boosts interest by 0.279.
- X4 = 0.05 shows that a one unit gain in accounting literacy corresponds to a 0.05 enhancement in students' intention to adopt QRIS.

3.2 Discussion

3.2.1 The Effect Of Ease Use on Interest In an Using QRIS

Ease of use reflects how simple, practical, and straightforward students perceive QRIS to be during transaction activities. Within the TAM framework, perceived ease of use is a key determinant influencing an individual's intention to adopt a technology. The findings reveal that ease of use positively and significantly impacts accounting students' interest in using QRIS, as shown by the regression coefficient of 0.403, significance level below 0.05, and a strong t-value. This suggests that the more effortless students perceive the QR scanning process, app navigation, and transaction steps, the higher their likelihood of choosing QRIS as a payment option.

Among students, how simple a system is to operate plays a particularly meaningful role. QRIS provides a simple transaction process without the need for cash or physical cards, making it very suitable for the mobile lifestyle of students. These findings are in line with the research by (Buluati et al., 2023) and (Erwinsyah, 2023), which states that ease of use is a dominant factor that increases interest in using QRIS among various user segments. However, research by (Rahmawati & Murtanto, 2023) found the opposite result, where ease of use was not a significant factor, possibly due to differences in respondent characteristics and digital literacy levels.

3.2.2 The Effect of Speed on Interest in Using QRIS

Speed is the user's perception of how quickly a technology can process transactions in real-time without obstacles. In the digital era, speed has become one of the most important indicators of technology performance. For students with busy schedules, time efficiency is an important aspect when choosing a payment method. Results indicate that speed contributes meaningfully and positively to QRIS usage interest, evidenced by a coefficient of 0.343, a significance value

below 0.05, and a t-value that substantiates the relationship. This means that the faster the QRIS transaction process, the greater the interest of students to continue using it.

In UTAUT theory, this aspect is in line with the construct of performance expectancy, which is the belief that a technology can improve the effectiveness of user activities. The transaction speed provided by QRIS makes users feel that the payment process is more practical, efficient, and timesaving. This is very relevant in the context of students who often make transactions in situations that require quick responses. This finding is supported by the results of research by (Mustofa & Maula, 2023) and (Prastiwi et al., 2025), which show that service speed and ease of use are crucial factors in the adoption of digital payment methods such as QRIS. Thus, QRIS has proven to be able to meet the expectations of students who need fast and practical transactions, thereby increasing their interest in using it.

3.2.3 The Influence of Security on Interest Using QRIS

Security is an individual's perception of the extent to which a system is capable of protecting personal data, reducing the risk of fraud, and maintaining transaction accuracy. In digital financial transactions, security is one of the most sensitive factors because it is directly related to data vulnerability and potential financial losses.

The study's findings demonstrate that security exerts a positive and statistically significant influence, supported by the 0.279 coefficient estimate, the p-value falling below the 0.05 threshold, and a t-value that reinforces the statistical significance. This indicates that accounting students pay attention to security aspects before deciding to use QRIS. Factors such as transaction encryption, double authorization, and protection enforced by Bank Indonesia are important considerations in increasing user trust.

Accounting students, who are familiar with the concepts of internal control and risk management, are naturally more sensitive to security issues. Therefore, QRIS that implements national security standards is more easily accepted as a reliable payment method. In the student population, a study by (Amanda et al., 2024) demonstrated that higher levels of perceived security are associated with greater QRIS adoption. Thus, improving security protocols and education on data protection has the potential to strengthen user confidence and encourage wider adoption of QRIS.

3.2.4 The Impact of Accounting Literacy on Students' Interest in Using QRIS

Accounting literacy describes students' capability to interpret basic financial principles, document economic activities, and evaluate financial data. Although it was initially expected that greater literacy would encourage the adoption of financial technology, the findings of this research indicate otherwise. The analysis shows that accounting literacy does not significantly shape students' interest in using QRIS. This is reflected in the regression coefficient of 0.050 and a significance value exceeding 0.05, suggesting that financial knowledge is not a decisive element in their intention to utilize QRIS. This result is reasonable considering that QRIS usage does not demand advanced financial analysis skills. The QRIS system has been designed to be very simple and automatic, so that students with high or low literacy levels can still use this service easily. QRIS also does not require the interpretation of financial reports or manual recording, so accounting literacy does not have a direct influence on interest in its use.

The outcomes of the research also show that the lack of statistical significance in accounting literacy is not surprising, considering that the use of QRIS in practice does not require a deep understanding of accounting. In the context of digital payment technology adoption, several previous studies have shown that users tend to be more influenced by functional aspects such as convenience, speed, and security than by their ability to understand financial concepts. This means that accounting literacy does not always emerge as a dominant factor in the behavior of using digital services. Thus, the evidence gathered suggests that the clear and easily navigated interface of QRIS allows students of various levels of accounting ability to continue to use this service without significant obstacles.

4. CONCLUSION

From the analysis conducted, it was found that accounting students' interest in using QRIS was greatly influenced by three main factors, namely convenience, speed, and transaction security. It was proven that all three factors had a positive and significant influence, the evidence is reflected in significance scores for all variables falling below 0.05, along with coefficient estimates that consistently indicate the same relational direction. This study also confirms that when students experience a simple transaction process with QRIS, a fast system response, and adequate security protection, its use will become more popular. These three factors are the main considerations in choosing a digital payment method in the context of students' practical and instant financial activities.

In contrast to the three variables above, accounting literacy actually shows an insignificant effect on the interest in using QRIS. Although the regression coefficient is positive, the significance value exceeding 0.05 in the partial test suggests that this factor does not substantially influence students' choice to adopt QRIS. This insignificant result can be explained by the characteristics of QRIS, which is designed with a simple mechanism, so that users do not need accounting

analysis skills to operate it. Thus, students with high or low accounting literacy levels can still use QRIS without any significant obstacles.

The results also demonstrate that every independent variable contributes meaningfully to the variation in QRIS usage interest, as shown by the F test with a significance value below 0.05. Although not all factors show an individual influence, it can be confirmed that the selection of QRIS as an electronic payment method is the result of a multidimensional balance. Thus, it can be concluded that the success of QRIS in attracting student interest relies on aspects such as convenience, speed, and security, while accounting literacy is not a determining factor in the context of using this digital payment technology.

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