

STUDENT PREFERENCE TO USE QRIS (QUICK RESPONSE CODE INDONESIAN STANDARD) AS A DIGITAL PAYMENT INSTRUMENT

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Abstract

Technological developments result in innovations in financial services called financial technology (fintech). The result of fintech development is the existence of QRIS (Quick Response Code Indonesian Standard) as an easy and practical digital payment system. QRIS attracts the attention of young people, namely students, to switch from cash to non-cash payments with QRIS. The problem in this study is how students prefer to use QRIS as a digital payment tool? is the seller involved in students' preferences in using QRIS as a digital payment tool? To answer this problem, researchers used a qualitative approach by collecting data through interviews with three types of informants, namely sellers, students who make cash payments, and students who make cash payments, and students who make payments with QRIS. The result of this study is that students' preferences in using QRIS depend on ingrained payment habits in the canteen. However, even so, the preference for QRIS convenience can support the efficiency of buying and selling transactions in canteens

Keywords : preferences, QRIS, digital payments, fintech

1. Introduction

The rapid development of technology is marked by the widespread use of technological sophistication in facilities and infrastructure in various countries. Similarly, Indonesia, which is now in the digital era, has experienced an increase in internet use by the public. The results of a survey of internet users in Indonesia conducted by the Indonesian Internet Service Providers Association (APJII) recorded 215,626,156 people or have reached 78.19% of the total population of 275,773,901 people (Apjii.or.id, 2023). Besides that, the results of the Ericson Mobile Report survey show that Indonesia has the highest number of device subscribers in Southeast Asia and Oceania (Akbar, 2023). The increasing use of the internet proves that Indonesian people have been literate about technological developments.

Technological developments have also resulted in innovations in financial services called *Financial Technology (Fintech)*. *Fintech* Facilitate the acceleration of growth of a country's digital economy (Keeping Up with the Kardashians, 2020). Growth *Fintech* The highest in Indonesia is in the payment sector, one of which is digital-based payment methods (Madrasahprogresif.sch.id, 2023). Digital-based payment methods are types of payments made without having to spend cash (*cash*) unless only through electronic systems such as *mobile banking* And *e-wallet (cashless)* (Lk2fhui.law.ui.ac.id). In response, Bank Indonesia has launched a digital payment system using a standardized QR Code method called *Quick Response Code Indonesian Standard* or better known as QRIS. With QRIS, digital payment systems can be more practical because with just one QR Code we can make payments from *m-banking* Or *e-wallet* manapun (Bi.go.id). Since the launch of QRIS in 2019, various public services that require payment have started using QRIS. Entering in 2020 that Indonesia experienced a Covid-19 emergency, Bank Indonesia stated that QRIS had saved Indonesia from the Covid-19 pandemic crisis, because the presence of QRIS had helped the public to be able to transact without having to make physical contact so as to reduce the spread of the Covid-19 virus while ensuring the wheels of the economy continued to run. The Covid-19 pandemic does not only have a negative impact, but also a positive impact in terms of technological developments (Hakimah et al., 2022). From here QRIS is increasingly used by various *merchant* Starting from large businesses to small micro enterprises to traders in traditional markets. This is evidenced by the record volume of QRIS transactions by Bank Indonesia as of October 2023 has reached 1,596 billion and the nominal QRIS transactions grew by 186.08 percent year on year (yoy) to reach Rp24.97 trillion. The number of QRIS users

was also recorded at 43.44 million and the number of *merchant* QRIS to 29.64 million, most of which are micro, small and medium enterprises (MSMEs)(MediaIndonesia.com).

Easy and practical payment transaction methods through QRIS also attract students' attention, because payment with the QRIS method is strongly supported by the existence of *smartphone*. Generation Z is anyone born between 1997 and mid-2010 and specifically has the characteristics of not experiencing the days before the internet, everything digital, and users and owning *smartphone* as the first mobile device(Djkn.kemenkeu.go.id). Gen Z prefers digital literacy over conventional(Supriadi, 2024). Therefore, this generation is the main target in disseminating the use of QRIS as a digital payment instrument. However, the implementation of QRIS as a digital payment among students has not been fully realized properly. This is due to several factors, one of which is students' minimal knowledge about QRIS and many students still choose to use cash rather than non-cash (Afandi et al., 2022). Many students know QRIS but they are still indifferent to the purpose of its presence which facilitates the payment process and its practical form because it is accessed through *smartphone* that never leaves the grasp.

University of Nusantara PGRI Kediri is one of the educational institutions that cares about the development of *fintech* to participate in supporting the advancement of financial technology by requiring all canteens to use digital payments through QRIS. This received a response that was not so significant seen from the initial observations made by researchers. The following are the results of initial observations that have been made by researchers:

Apa metode pembayaran yang Anda gunakan di kantin UNP Kediri?

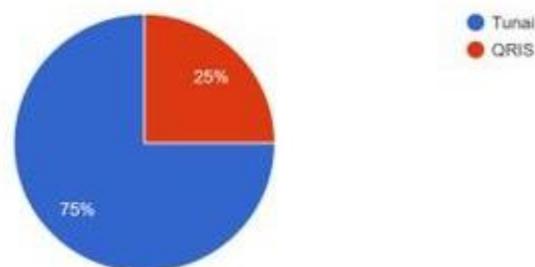


Figure 1. Student Preferences in Making Payments in the Canteen, 2023

Source: Primary Data, 2023

Based on the diagram, it is known that the majority of respondents still prefer to use cash payments instead of using QRIS payments. As well as some of those who opt for cash payments say that they feel more comfortable and familiar with cash transactions. This is certainly related to consumer preferences. Preference is the tendency to choose something that is preferred over another. Preferences are part of the decision-making component of an individual(Harahap et al., 2023). In previous studies it was also stated that this preference was caused by various factors. Research by Yellow DKK (2023) in his journal entitled "Millennial Generation's Preference in Using QRIS as a Digital Payment Tool" shows the results that preferences are influenced by consumer behavior factors with perceptions so that the variables of perception of ease of use, usefulness, trust, and risk have a significant influence on QRIS usage preferences. In addition, research by Azzahroo & Estiningrum (2021) with the title "Student Preferences in Using Quick Response Code Indonesia Standard (QRIS) as Payment Technology", shows the results that performance expectations and facilitating conditions have an influence on interest in using QRIS as a payment technology. Business expectations and social influence are not significant predictors of interest in using QRIS. From these two previous studies, it further encouraged researchers to examine more deeply the reasons why students prefer cash payments over non-cash payments using QRIS. This study was conducted to answer research questions: (1) why do most students still choose to pay in cash at the cafeteria? (2) is the seller involved in the student's preference to make non-QRIS payments? The focus of this study is to determine the main cause of Universitas Nusantara

PGRI Kediri students still making payments in the canteen more often in cash than digital payments (cashless) through QRIS.

The theories that are the basis for this research include: theories about *financial technology*, Bank Indonesia Define *Fintech* As a result of the combination of financial services and technology that finally changed the business model from conventional to moderate, which initially had to pay face-to-face and carry a certain amount of cash, can now make remote transactions by making payments that can be done in seconds (Bi.go.id). Next is the theory related to the payment system, which is a set of rules, institutions, and mechanisms used to transfer funds to fulfill obligations from economic activities. The payment system is divided into two, namely cash and non-cash. The difference is *instrument* or the means of payment, namely cash payments using paper and metal money while non-cash using ATMs, Debit Cards, or electronic money (digital wallets). In the cashless payment system, BI launched QRIS as a standardized QR Code-based payment system (Bi.go.id). The latter theory is preference, according to the Big Indonesian Dictionary (KBBI) preferences are choices, tendencies, interests or preferences. A preference is a mental device consisting of a mixture of feelings, expectations, stances, prejudices, fears, or other tendencies that lead an individual to a particular choice (Karnadaja et al., 2018). The results of this study are expected to determine how much mastery of technology by students and measure the success of related government programs *Fintech*.

2. Method

The method used in this study is a qualitative approach. Qualitative research methods are research methods based on philosophy, which are used to examine scientific conditions (experiments) where researchers as instruments, data collection techniques and qualitative analysis emphasize more on meaning (Sugiyono, 2019). The research location is the Canteen of Universitas Nusantara PGRI Kediri.

The data collection technique carried out by the researchers was to use in-depth interview techniques to find out how students' preferences with QRIS as a digital payment instrument at the University of Nusantara PGRI Kediri Canteen. Where the interview technique is carried out to obtain information directly about certain conditions, complete scientific research, and obtain useful data to influence certain situations or parties. Researchers conducted interviews by recording through mobile phones and stationery. In addition, researchers also use observation techniques which are one part of data collection techniques in qualitative research carried out by observing objects directly in the field (Sardanto et al., 2018)

The technique of selecting informants as samples of this study uses purposive sampling techniques. According to Sugiyono (2019), purposive sampling is a sampling technique with certain considerations. This means that sampling is based on certain considerations or criteria that have been formulated in advance by the researcher. The criteria that have been determined by the researchers are 6 informants consisting of 2 informants who are sellers at the Canteen of Universitas Nusantara PGRI Kediri, 2 customers who make purchases 2 times as much as with QRIS, and 2 customers who make purchases in cash where the category of customer informants here are students of the Class of 2020 because they have obtained investment management courses and portfolio practice and financial management so that their insights related to *financial technology* more broadly.

The data validity technique in this study uses source triangulation to check or compare data from interview results. The questions used to dig up information are as follows:

1. To find out students' preferences in using QRIS as a digital payment tool
 - a. What means of payment are used when paying in the canteen? Does it use QRIS or with cash?
 - b. How do you feel when using QRIS?
2. To find out the involvement of sellers with student preferences, using QRIS as a digital payment tool

- a. Is it recommended to use QRIS when making payments?
- b. Are there any problems when using QRIS?

Data analysis techniques are carried out in the stages of data reduction (taking the most important and appropriate data, and discarding those that are not needed), the stages of presenting data (presenting and organizing data that has been reduced so that the relationship and relationship appear), and the stage of conclusion / verification (discussion, explanation, and drawing conclusions)(Permata et al., 2023).

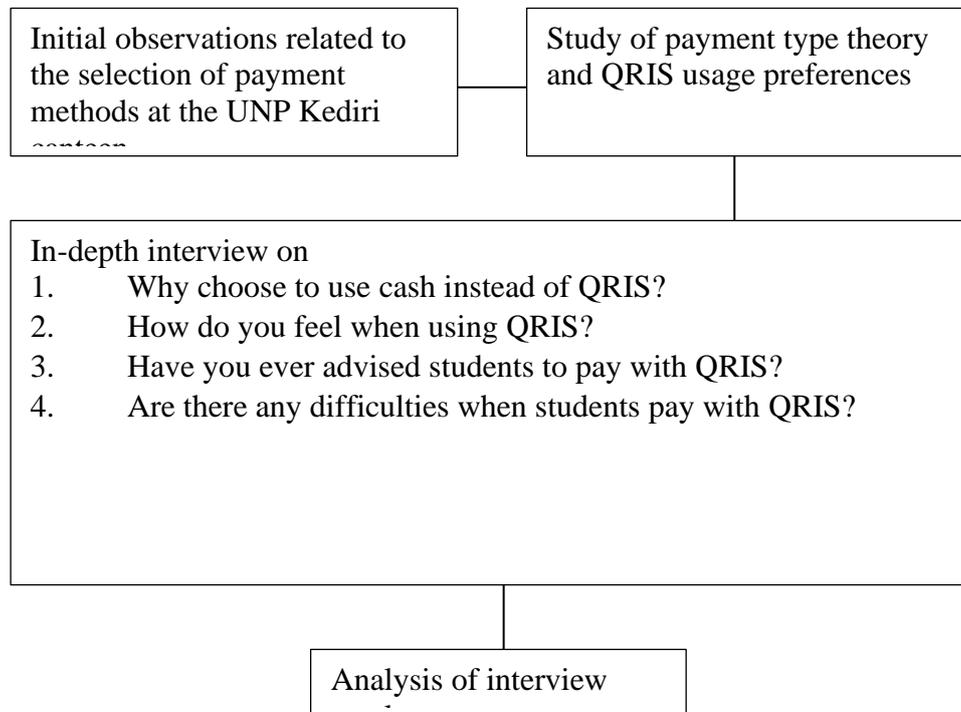


Figure 2 Research Design
Source: Primary Data, 2023

3. Results and Discussion

Description of the informant

As mentioned, this study uses informants with criteria that have been determined by researchers where informants are divided into three, namely sellers, customers who use QRIS and customers who use cash. The following informant data can be seen in table 1:

Table 1. Data Informan

Name	Work	Report
Yanti	Canteen seller Omaha Geprekan	Informant 1
Bu Kantin Baru UNP	UNP New Canteen Seller	Informant 2
Bimantara	Student	Informant 3
Tiyas	Student	Informant 4
Nevia	Student	Informant 5
Risma	Student	Informant 6

Source: Primary Data, 2023

Interview results

The results of the interview according to the draft questions prepared in chapter 3 are presented in the form of the following tables:

- 1. To find out students' preferences in using QRIS as a digital payment tool
 - a. Question: What means of payment are used when paying in the canteen? Does it use QRIS or with cash?

Table 2. Interview Answers Related to Payment Instruments Used When Paying at the Canteen

	Seller		Student
Informant 1	Yo.. ndak mesti sih mbak... kalau ditanya perbandingan'e sek jauh lebih banyak yang pakai tunai, paling ya dalam sehari iku seng pakek QRIS bisa di hitung kadang 2 kadang 3, kadang malah gak ada sama sekali	Informant 3	Kalo aku sih suka tunai, soal'e gak pernah punya saldo di m-banking hehe...
		Informant 4	Tunai sih ta aku, kan aku gak punya m-banking, ada memang DANA tapi gak pernah ngisi saldo, dan menurutku wes kebiasaan ae pakek tunai
Informant 2	Tunai mbak, yo ada seng kadang gawe scan-scan kui tapi sek banyak yang milih bayar tunai	Informant 5	Kadang pakek QRIS, kadang pakek cash, tergantung pembelian
		Informant 6	Semenjak ada QRIS aku pakek QRIS, wes gak perlu ngenteni susuk

Source: Primary Data, 2023

Based on Table 2, it can be seen that canteen sellers still accept the majority of payments in cash, while there are students who choose QRIS because it is practical even though for them cash payments are still more convenient to use.

b. Question: How do you feel when using QRIS?

Table 3. Interview Answers Related to Feelings When Using QRIS

	Seller		Student
Informant 1	Kalau saya sebagai penjual lebih enak pakai QRIS jane mbak, karena kita kadang gak perlu nyusuk'i apalagi pas ruame gitu, sama pas sek tas bukak gitu kan belum ada uang kecil... dan kita bisa nyelengi kalau pakek QRIS kan masuk ke rekening e kita to mbak, jadi gak perlu misah-misah lagi	Informant 3	Emmm... berhubung aku bayarnya pakek cash menurutku sudah terlanjur nyaman pakek cash sih ta, karena ibarat'e kebiasaan kan sulit di ubah jadi ya gitu, kalau pakek QRIS mungkin nanti akan membiasakan diri lagi ya...
		Informant 4	Kalau di lihat dari simple nya sih emang sebener'e praktis pakek QRIS, tapi terlanjur nyaman tunai'i piye terusan... Pakek QRIS lebih enak jane, soal'e gak ribet, tapi kalau beline dikit kayak es teh tok aku tetep tunai sih
Informant 2	Mak'e seneng tunai mbak, karna kurang ngerti juga sama QRIS	Informant 5	kan aku bocah'e lalian jadi memudahkan banget ada QRIS iki
		Informant 6	

Source: Primary Data, 2023

Based on Table 3, it can be seen that some sellers prefer if all use QRIS because it is practical but there are also those who are not comfortable with QRIS for security reasons. Meanwhile, students realize that QRIS is practical, but payments in the canteen are still accustomed to cash and depend on the amount of purchase.

2. To find out the involvement of sellers with student preferences, using QRIS as a digital payment tool
 - a. Question: Is it recommended to use QRIS when making payments?

Table 4. Interview Answers Related to QRIS Payment Method Offers

	Seller		Student
Informant 1	Kalo nawarin mau bayar pakek QRIS apa tunai gak pernah, karena anak-anak gitu kan lihat wah ada QRIS trus seng mau bayar pakek QRIS silahkan seng cash ya silahkan, ini ae kebetulan pas ada promo cashback sampai 50% to mbak, jadi itu kadang tak tawarin tapi ya minimal beli ne harus 50ribu, tapi tetep jarang seng milih QRIS	Informant 3	Gak pernah ditawarkan sih, karena ya mungkin pikir'e buk e kantin penting bayar gitu
		Informant 4	Sepengalamanku sih gak pernah aku di tanyai mau bayar pakek apa, maupun disaranin pakek QRIS
Informant 2	Bebas kalau mak'e mbak, tapi kebanyakan lak ndek kantin kene jarang tanya QRIS	Informant 5	Lak dianjurkan'i gak pernah, Cuma lak pas bayar banyak aku milih pakek QRIS jadi lebih ke kemauanku sendiri sih
		Informant 6	Oh, gak pernah ta, tapi emang aku ne sendiri ae seng pengen pakek QRIS

Source: Primary Data, 2023

Based on Table 4, it can be seen that sellers tend to waive the type of payment made. The students also feel that they are never encouraged to use QRIS, as for those who use QRIS, it comes from their own will.

- b. Question: Are there any problems when using QRIS?

Table 5. Interview Answers Related to QRIS Usage Constraints

	Seller		Student
Informant 1	Dari saya sendiri gak ada, la ini QRIS'e pakek Mandiri to mbak jadi kepotong admin, jadi anak-anak seng mau QRIS itu'i ngecek dulu biasane terus tau lak kepotong admin akhir'e gak jadi makek QRIS, lak bilangi eman buk	Informant 3	Menurutku'i kalau sinyal'e lagi susah itu kendalane, mangkane aku gak suka makek QRIS
		Informant 4	HP ku kurang support QRIS, lemot dipakek bukak QRIS akhir'e gak pernah gawe QRIS dan kawan-kawannya

	<i>kepotong 2000 bisa ge tambah tumbas es</i>		
Informant 2	<i>Kendalane paleng karena saya gak terlalu paham makek e ya mbak, Cuma gak tak ambil pusing, wong sek banyak yang bayar biasa</i>	Informant 5	<i>Gak ada kendala kalau aku, karena baik QRIS maupun cash tetep fine-fine aja</i>
		Informant 6	<i>Aman sih sejauh ini, aku pakek QRIS belum pernah ada kendala</i>

Source: Primary Data, 2023

Based on Table 5, it can be seen that the seller is constrained by a lack of understanding with QRIS while the students are more concerned about the environmental conditions when using QRIS, even though there are still students who feel less troubled by these obstacles.

Discussion

Student Preferences Using QRIS as a Digital Payment Tool

In the initial observations made by researchers, it has been found that some students prefer cash because they do not have QRIS, are accustomed to carrying cash, feel more comfortable and familiar with cash transactions, and some say that it is less able to save money when paying digitally. However, it was also found from the observation data that those who chose QRIS said that the reason that its use was practical and not complicated was because they had to prepare money because QRIS was only a scan away and did not have to wait for change. This is then confirmed by conducting interviews to get in-depth results about student preferences using QRIS.

Based on the interview results in table 2, in answering the first question regarding the means of payment used, the interview results show that the majority of students prefer to use cash. A number of sellers also noted that cash payments dominate, with students using QRIS only in a limited frequency, sometimes two to three times a day, and some even not using QRIS at all. Meanwhile, in table 3, in answering questions about the feeling of using QRIS, responses from sellers and students were quite diverse. Some sellers, such as Informant 1, see the advantages of using QRIS from the seller's perspective, feeling more comfortable and efficient, especially in crowded situations in canteens. However, there are also sellers, such as Informant 2, who say they are happier with cash because of their lack of understanding of QRIS. From the student side, it can be seen that some informants, such as Informant 3 and Informant 4, are already comfortable with cash payments because they are used to it and it is difficult to change these habits. However, some students, such as Informant 5 and Informant 6, are more open to using QRIS, seeing it as a more practical and less complicated option. transactions are an important factor in the choice between QRIS and cash.

From the results of interviews and observations related to students' preferences in using QRIS as a digital payment tool, several findings can be drawn, namely the use of cash is still dominant, evidenced by most students still prefer to use cash as the main means of payment and also the use of QRIS still looks less popular among them. Next is the relationship with habits where some informants revealed that the habit of using cash is still difficult to change even though they are aware of the practicality of QRIS. For some sellers, they have also realized the practicality of QRIS, which is able to avoid difficulties in giving change and facilitate their financial management. It was also found that the factors that caused cash use to be still more dominant than QRIS were age and level of understanding. In terms of preferences, of course, there are different preferences based on the age of each informant, where informants as sellers one of them stated that they did not understand the use of QRIS, this was due to delays in learning technology and its development. As for young people, namely students, they are more likely to be open to technological developments, one of which is QRIS. Student openness to technological developments, namely QRIS, provides the possibility of a change

in payment methods to using QRIS by gradually adjusting the habit of paying with QRIS. This is according to the study from

Seller Engagement with Student Preferences Using QRIS as a Digital Payment Tool

The interview results in table 4 show that sellers are not active in offering the use of QRIS as a means of payment. Like informant 1, revealed that after there was a promo *cashback* when making transactions with QRIS, then occasionally offer the use of QRIS to students who want to pay at the canteen. The passivity of QRIS offers is also stated by informant 2, who fully hands over payment options to buyers using either cash or QRIS and tends to still pay directly in cash when making purchases. The relationship between informant 1 and informant 2 is that even though QRIS has been offered for payments, most customers still prefer cash payments, and sellers admit that the use of QRIS is rarely chosen by students. Meanwhile, from the perspective of students, the interview results show that most of them are never recommended to use QRIS by sellers. Some students, such as Informant 3 and Informant 4, stated that sellers were considered to be less prioritizing or not paying much attention to the use of QRIS in transactions. The use of QRIS tends to come more from the initiative of students themselves who really want to use QRIS or who are already accustomed to using QRIS as revealed by informant 5 and informant 6.

In table 5, showing the results of interviews related to the obstacles faced during QRIS that for sellers who as informant 1 did not mention obstacles, however, he said that students tend to check related to admin and promotions before choosing QRIS because QRIS that applies at the canteen of Universitas Nusantara PGRI Kediri uses the services of financial service provider Bank Mandiri so that admin applies if different banks so that students prefer to cancel transactions with QRIS and choose cash because it is not affected by admin. While another seller, informant 2, said that the obstacle faced was his lack of understanding of QRIS itself and did not worry about it because the most important thing was to make payments for goods that had been purchased by customers. From the student side, some informants mentioned technical problems such as poor signal and limited support on their mobile phones. However, some students consider that both QRIS and cash payments still work well and without significant obstacles.

From this presentation, it illustrates that the involvement of sellers in encouraging the use of QRIS is not optimal, and there are still obstacles that need to be overcome. Further education of sellers and students can increase understanding of the benefits of QRIS and overcome technical obstacles that may arise. In addition, increased promotions and incentives for QRIS users can help change student preferences and accelerate the adoption of this digital payment tool among them.

4. Conclusion

Based on the results and discussion, it can be concluded that students' preference to use QRIS as a digital payment instrument is determined by payment habits. This is because the level of cash payment habits is closely attached to the canteen environment of Universitas Nusantara PGRI Kediri compared to the habit of paying with QRIS. Another factor is that the seller has not fully participated in empowering digital payments to students. So, while QRIS offers practicality, the challenge of changing students' habits and preferences requires a more holistic approach in driving adoption among them. However, it also does not rule out the possibility that later the ease of use of QRIS can increase the use of QRIS as a means of payment that is also cultured in the canteen of Universitas Nusantara PGRI Kediri. Because both sellers and students have realized that the ease and practicality of using QRIS can support the efficiency of buying and selling transactions in the canteen of Universitas Nusantara PGRI Kediri.

From this it can be seen that the mastery of technology by students related to finance is still not fully exposed properly, thus showing that government programs related to *fintech* have not been fully realized evenly and it would be very unfortunate if the empowerment of payments

with QRIS is not realized properly, because this can support the advancement of the technology system to make e-canteens or electronic canteens which are certainly able to add *branding* from the university while building *fintech* progress in Kediri City.

Of course, this study still experienced many shortcomings due to limited time and less informants. Therefore, for further research, it is recommended to further deepen this research by adding more varied informants and may be able to use other research methods.

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