

DAFTAR PUSTAKA

- Abegao Neto, F. L., & Figueiredo, J. C. B. de. (2022). Effects of age and income moderation on adoption of mobile payments in Brazil. *Innovation and Management Review*. <https://doi.org/10.1108/INMR-06-2021-0109>
- Agustiyanti. (2021). *BI Catat Pengguna QRIS Melonjak Dua Kali jadi 12 Juta Merchant*. <https://katadata.co.id/agustiyanti/finansial/61814bd6d4a11/bi-catat-pengguna-qr-is-melonjak-dua-kali-jadi-12-juta-merchant>
- Ahdiat, A. (2022). *Volume dan Nilai Transaksi QRIS di Indonesia (Januari 2020-Agustus 2022)*. <https://databoks.katadata.co.id/datapublish/2022/11/01/tren-transaksi-qr-is-meningkat-pesat-sejak-awal-pandemi>
- Aini, Q., Rahardja, U., & Fatillah, A. (2018). Penerapan Qrcode Sebagai Media Pelayanan Untuk Absensi Pada Website Berbasis Php Native. *Sisfotenika*, 8(1), 47. <https://doi.org/10.30700/jst.v8i1.151>
- Aithal, A., & Aithal, P. S. (2020). Development and Validation of Survey Questionnaire & Experimental Data - A Systematical Review-based Statistical Approach. *International Journal of Management, Technology, and Social Sciences*. <https://doi.org/http://dx.doi.org/10.2139/ssrn.3724105>
- Al-saedi, K. (2019). *Mobile Payment Adoption : A Systematic Review of the UTAUT Model*.
- Albayati, H., Kim, S. K., & Rho, J. J. (2020). Accepting financial transactions using blockchain technology and cryptocurrency: A customer perspective approach. *Technology in Society*, 62(December 2019), 101320. <https://doi.org/10.1016/j.techsoc.2020.101320>
- Arini, S. C. (2022). *Belanja di 217 Pasar Tak Perlu Bawa Uang Tunai, Bisa Pakai QRIS Lho!* <https://finance.detik.com/berita-ekonomi-bisnis/d-6387206/belanja-di-217-pasar-tak-perlu-bawa-uang-tunai-bisa-pakai-qr-is-lho>
- aspi-indonesia.or.id. (2022). *QRIS dapat dipindai oleh Penyelenggara Jasa Pembayaran*. <https://www.aspi-indonesia.or.id/standar-dan-layanan/qr/is/>
- Ayu, G., Mas, M., & Pascasarjana, M. (2014). *Menggunakan Model Unified Theory of Acceptance and Use of Technology 2 Di Kota Bandung*. 1(3), 42. www.indotelko.com,
- Bandyopadhyay, K., & Fraccastoro, K. A. (2007). The Effect of Culture on User Acceptance of Information Technology. *Communications of the Association for Information Systems*, 19(April). <https://doi.org/10.17705/1cais.01923>
- Bank Indonesia. (2019). *QR Code Indonesian Standard (QRIS)*. <https://www.bi.go.id/id/edukasi/Documents/Bahan-Sosialisasi-QRIS.pdf>
- Bank Indonesia. (2021a). *Ekonomi Digital Terus Tunbuh, QRIS Tembus 12jt Merchant*. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2328621.aspx
- Bank Indonesia. (2021b). *Program SIAP QRIS di Pasar, Dorong Perluasan Merchant QRIS*. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2329021.aspx
- Bank Indonesia. (2021c). *Sistem Pembayaran & Pengelolaan Uang Rupiah*. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx>
- Bank Indonesia. (2022). *Peraturan Anggota Dewan Gubernur Nomor*

- 24/1/PADG/2022 Tanggal 25 Februari 2022 Tentang Perubahan Kedua atas Peraturan Anggota Dewan Gubernur Nomor 21/18/PADG/2019 Tentang Implementasi Standar Nasional Quick Response Code untuk Pembayaran. https://www.bi.go.id/id/publikasi/peraturan/Pages/PADG_240122.aspx
- Bappenas. (2022). *Kelompok Usia-Sepakat*. https://sepakat.bappenas.go.id/wiki/Kelompok_Usia
- Burhan, F. A. (2022). *Transaksi Kripto Naik 600%, Pasar Proyeksikan Tren Berlanjut di 2022*.
- Cahyana, B., & Kusumo, H. J. (2022). *7 Pasar dan 1 Mall di DIY Siap Layani Pembayaran Lewat QRIS, ini Daftarnya*. <https://jogjapolitan.harianjogja.com/read/2022/07/11/510/1105845/7-pasar-dan-1-mall-di-diy-siap-layani-pembayaran-lewat-qr-is-ini-daftarnya>
- Cao, X., Yu, L., Liu, Z., Gong, M., & Adeel, L. (2018). Understanding mobile payment users' continuance intention: a trust transfer perspective. *Internet Research*, 28(2), 456–476. <https://doi.org/10.1108/IntR-11-2016-0359>
- Chang, C. M., Liu, L. W., Huang, H. C., & Hsieh, H. H. (2019). Factors influencing Online Hotel Booking: Extending UTAUT2 with age, gender, and experience as moderators. *Information (Switzerland)*, 10(9). <https://doi.org/10.3390/info10090281>
- Chaveesuk, S., & Piyawat, N. (2021). Use of QR code technology in eastern Thailand: entrepreneur perspective. *Utopia y Praxis Latinoamericana*, 26(2), 76–88.
- Chawla, D., & Joshi, H. (2018). The Moderating Effect of Demographic Variables on Mobile Banking Adoption: An Empirical Investigation. *Global Business Review*, 19(3_suppl), S90–S113. <https://doi.org/10.1177/0972150918757883>
- Christian, T., Jenny, R., & Mecmack, N. (2021). Components Affecting Intention to Use Digital Banking Among Generation Y and Z: An Empirical Study from the Philippines. *The Journal of Asian Finance, Economics and Business*, 8(12), 509–518. <https://doi.org/10.13106/jafeb.2021.vol8.no12.0509>
- Chung, J. E., Park, N., Wang, H., Fulk, J., & Mclaughlin, M. (2010). Age differences in perceptions of online community participation among non-users: An extension of the Technology Acceptance Model. *Computers in Human Behavior*, 26(6), 1674–1684. <https://doi.org/10.1016/j.chb.2010.06.016>
- Cnbcindonesia.com. (2022). *Buat Pembayaran Mudah, Tren Transaksi QRIS Tumbuh Makin Kuat*. <https://www.cnbcindonesia.com/market/20220405154557-17-329008/buat-pembayaran-mudah-tren-transaksi-qr-is-tumbuh-makin-kuat>
- Cohen, J. (1988). *Statistical Power Analysis for the Behavioral Sciences* (Second Edi). Lawrence Erlbaum Associates Publishers.
- Creswell, J. W. (2014). *Research Design Qualitative, Quantitative, and Mixed Methods Approache*.
- Darmawan, P. F., Pradnyana, I. made A., & Divayana, G. H. (2019). Analisis Penerimaan Pengguna Aplikasi Cerdas Layanan Perizinan Terpadu Untuk Publik (Sicantik) Pada Dinas Penanaman Modal Dan Pelayanan Perizinan Terpadu Satu Pintu (Dpmpptsp) Menggunakan Pendekatan Utaut. *Kumpulan*

- Artikel Mahasiswa Pendidikan Teknik Informatika (KARMAPATI)*, 8(2), 379.
<https://doi.org/10.23887/karmapati.v8i2.18372>
- Elena, M. (2021). *BI Catat Pengguna QRIS Tembus 13 Juta Merchant hingga November 2021*. <https://finansial.bisnis.com/read/20211203/11/1473377/bi-catat-pengguna-qr-is-tembus-13-juta-merchant-hingga-november-2021>
- Elena, M. (2023). *BI Catat Pengguna QRIS Tembus 30 Juta per Februari 2023*. <https://ekonomi.bisnis.com/read/20230412/9/1645988/bi-catat-pengguna-qr-is-tembus-30-juta-per-februari-2023>
- Evans, E. N., Haddad, W. M., & Theodorou, E. A. (2018). A Fixed-Architecture Framework for Stochastic Nonlinear Controller Synthesis. *Proceedings of the American Control Conference, 2018-June*(35), 4694–4699.
<https://doi.org/10.23919/ACC.2018.8431524>
- Eyuboglu, K. (2016). Determinants of Consumers Adoption To Shopping With Qr Code in Turkey. *Journal of International Social Research*, 9(43), 1830–1830.
<https://doi.org/10.17719/jisr.20164317752>
- Fabiana Meijon Fadul. (2019). *Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology*. 36(1), 157–178.
- Falk, R. F., & Miller, N. B. (1992). A Primer for Soft Modeling. *The University of Akron Press, April*, 80.
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/10.2307/3151312>
- George, A., & Sunny, P. (2021). Developing a Research Model for Mobile Wallet Adoption and Usage. *IIM Kozhikode Society and Management Review*, 10(1), 82–98. <https://doi.org/10.1177/2277975220965354>
- Gharaibeh, M. K., & Mohd Arshad, M. R. (2018). Determinants of intention to use mobile banking in the North of Jordan: Extending UTAUT2 with mass media and trust. *Journal of Engineering and Applied Sciences*, 13(8), 2023–2033.
<https://doi.org/10.3923/jeasci.2018.2023.2033>
- Giovanis, A., Athanasopoulou, P., Assimakopoulos, C., & Sarmaniotis, C. (2019). *Adoption of mobile banking services*. 37(5), 1165–1189.
<https://doi.org/10.1108/IJBM-08-2018-0200>
- Hair, J., Black, W. C., Babin, B. J., & Anderson, R. E. (2009). *Multivariate Data Analysis_7th_Edition.pdf*.
- Hair, J. F., Hult, G. T., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). *Sage*, 165.
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106–121.
<https://doi.org/10.1108/EBR-10-2013-0128>
- Hair Jr, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2009). *Multivariate Data Analysis*. 1–761.
- Hair Jr, J. F., Black, W. C., Barry, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis*. In *British Library Cataloguing (Seventh Ed)*. Pearson Education.

- Hall, D. T., & Mansfield, R. (1975). Relationships of age and seniority with career variables of engineers and scientists. *Journal of Applied Psychology*, 60(2), 201–210. <https://doi.org/10.1037/h0076549>
- Hernández, B., Jiménez, J., & Martín, M. J. (2011). Age, gender and income: Do they really moderate online shopping behaviour? *Online Information Review*, 35(1), 113–133. <https://doi.org/10.1108/14684521111113614>
- Hiteshi Ajmera, D. V. B. (2020). ISSN NO : 2231-3990 “ Factors affecting the consumer ’ s adoption of E -wallets in India : An empirical study ” Volume IX , Issue VI , June / 2020 Page No : 1081 ISSN NO : 2231-3990 Volume IX , Issue VI , June / 2020 Page No : 1082. *Alochana Chakra Journal*, IX(VI), 1081–1093.
- Indonesiabaik.id. (2019). *66,3% masyarakat Indonesia Memiliki Smartphone #8*. <https://indonesiabaik.id/infografis/663-masyarakat-indonesia-memiliki-smartphone-8>
- Indriani, M., Santosa, P. I., & Kusumawardani, S. S. (2012). Efek Moderasi Dari Usia Dan Jenis Kelamin Dalam Penerimaan E-Ktp the Moderating Effects of Age and Gender on the Acceptance of Indonesian Smart Identity Card. *Iptek-Kom*, 14(1), 43–62.
- Isa, S. M., & Wong, K. (2015). Age Differences in Behavioral Intention To Use Internet Marketing : a Comparative Study. *International Journal of Business and Society*, 16(3), 386–396.
- Iskandar, M., Hartoyo, H., & Hermadi, I. (2020). Analysis of Factors Affecting Behavioral Intention and Use of Behavioral of Mobile Banking Using Unified Theory of Acceptance and Use of Technology 2 Model Approach. *International Review of Management and Marketing*, 10(2), 41–49. <https://doi.org/10.32479/irmm.9292>
- Kartikasari, Y., Sunaryo, S., & Yuniarinto, A. (2021). the Intention To Use E-Commerce To Purchase Green Cosmetics With a Modified Utaut2 Approach. *Jurnal Aplikasi Manajemen*, 19(3), 605–615. <https://doi.org/10.21776/ub.jam.2021.019.03.13>
- Kasirye, F., & Masum, S. M. H. (2021). The Effects of e-Wallet among Various Types of Users in Malaysia: A Comparative Study. *Asian Journal of Research in Business and Management*, 3(2), 26–41. <http://myjms.mohe.gov.my/index.php/ajrbm>
- Kosim, P. K., & Legowo, N. (2021). Factors Affecting Consumer Intention on QR Payment of Mobile Banking: A Case Study in Indonesia. *Journal of Asian Finance*, 8(5), 391–0401. <https://doi.org/10.13106/jafeb.2021.vol8.no5.0391>
- Kusumo, H. J. (2022). *7 Pasar dan 1 Mall di DIY Siap Layani Pembayaran Lewat QRIS, Ini Daftarnya*. <https://jogjapolitan.harianjogja.com/read/2022/07/11/510/1105845/7-pasar-dan-1-mall-di-diy-siap-layani-pembayaran-lewat-qr-is-ini-daftarnya>
- Lee, H. J., Cho, H. J., Xu, W., & Fairhurst, A. (2010). The influence of consumer traits and demographics on intention to use retail self-service checkouts. *Marketing Intelligence and Planning*, 28(1), 46–58. <https://doi.org/10.1108/02634501011014606>
- Liputan6.com. (2021). *Menkominfo: Pengguna Internet di Indonesia Capai 202,6*

- Juta Orang per Januari 2021.*
<https://www.liputan6.com/tekn/read/4683148/menkominfo-pengguna-internet-di-indonesia-capai-2026-juta-orang-per-januari-2021>
- Lonardi, H., & Legowo, N. (2021). Analysis of Factors Affecting Use Behavior of QRIS Payment System in DKI Jakarta. *Turkish Journal of Computer and Mathematics Education*, 12(6), 3709–3728.
- Lu, Y., Yang, S., Chau, P. Y. K., & Cao, Y. (2011). Dynamics between the trust transfer process and intention to use mobile payment services: A cross-environment perspective. *Information and Management*, 48(8), 393–403. <https://doi.org/10.1016/j.im.2011.09.006>
- Madan, K., & Yadav, R. (2016). *Behavioural intention to adopt mobile wallet : a developing country perspective*. 8(3), 227–244. <https://doi.org/10.1108/JIBR-10-2015-0112>
- Malik, M. (2020). A review of empirical research on internet & mobile banking in developing countries using UTAUT model. *Journal of Internet Banking & Commerce*, 25(2), 1–22.
- Manrai, R., & Yadav, P. D. (2021). *Factors affecting adoption of digital payments by semi-rural Indian women : extension of UTAUT-2 with self-determination theory and perceived credibility*. <https://doi.org/10.1108/AJIM-12-2020-0396>
- Martinez, B. M., & McAndrews, L. E. (2022a). Do you take..? The effect of mobile payment solutions on use intention: an application of UTAUT2. *Journal of Marketing Analytics*. <https://doi.org/10.1057/s41270-022-00175-6>
- Martinez, B. M., & McAndrews, L. E. (2022b). Do you take..? The effect of mobile payment solutions on use intention: an application of UTAUT2. *Journal of Marketing Analytics*, 11(3), 458–469. <https://doi.org/10.1057/s41270-022-00175-6>
- Mediaindonesia.com. (2021). *Kemenkominfo: 89% Penduduk Indonesia Gunakan Smartphone*. <https://mediaindonesia.com/humaniora/389057/kemenkominfo-89-penduduk-indonesia-gunakan-smartphone>
- Memon, M. A., Ting, H., Cheah, J.-H., Thurasamy, R., Chuah, F., & Cham, T. H. (2020). Sample Size for Survey Research: Review and Recommendations. *Journal of Applied Structural Equation Modeling*, 4(2), i–xx. [https://doi.org/10.47263/jasem.4\(2\)01](https://doi.org/10.47263/jasem.4(2)01)
- Merhi, M., Hone, K., & Tarhini, A. (2019). A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust. *Technology in Society*, 59(January), 101151. <https://doi.org/10.1016/j.techsoc.2019.101151>
- Pangestu, M. G. (2022). Behavior Intention Penggunaan Digital Payment QRIS Berdasarkan Model Unified Theory of Acceptance and Use of Technology (UTAUT) (Studi pada UMKM Sektor Industri Makanan & Minuman di Kota Jambi). *Jurnal Ilmiah Manajemen Dan Kewirausahaan (JUMANAGE)*, 1(1), 29–37. <https://doi.org/10.33998/jumanage.2022.1.1.23>
- Parhamnia, F. (2022). Investigating mobile acceptance in academic library services based on Unified Theory of Acceptance and Use of Technology Model (UTAUT-2). *Journal of Academic Librarianship*, 48(5), 102570. <https://doi.org/10.1016/j.acalib.2022.102570>

- Pitchayadejanant, K. (2011). Intention to use of Smart phone in Bangkok Extended UTAUT Model by Perceived Value. *International Conference on Management, Icm*, 160–172.
- Priatana, I. A., & Supiandi, G. (2021). *Analisa Potensi Bersaing Pasar Tradisional Terhadap Pasar Modern di Kota Bogor dan Kabupaten Bogor*. 4, 191–197.
- Puspitasari, A. A., & Salehudin, I. (2022). Quick Response Indonesian Standard (QRIS): Does Government Support Contribute to Cashless Payment System Long-term Adoption? *Journal of Marketing Innovation (JMI)*, 2(1), 1–15. <https://doi.org/10.35313/jmi.v2i1.29>
- Putu, N., Karniawati, A., Sri Darma, G., Mahyuni, L. P., Sanica, G., Darma, G. S., Luh, P., Mahyuni, I., & Gede, S. (2021). *Community Perception of Using Qr Code Payment in Era New Normal Pjaee*, 18 (1) (2021) *Community Perception of Using Qr Code Payment in Era New Normal*. 18(1), 3986–3999. [qr.is.id. \(2019\). Apa itu QRIS? <https://qr.is.id/homepage/>](https://doi.org/10.35313/jmi.v2i1.29)
- Rachmawati, I. K., Bukhori, M., Majidah, Y., Hidayatullah, S., & Waris, A. (2020). Analysis Of Use Of Mobile Banking With Acceptance And Use Of Technology (Utaut). *International Journal of Scientific & Technology Research*, 9(8), 534–540. www.ijstr.org
- Rahayu, I. R. S. (2022). *Mayoritas Digunakan UMKM, Saat Ini Pengguna QRIS Mencapai 23 Juta*. <https://money.kompas.com/read/2022/10/04/142000726/mayoritas-digunakan-umkm-saat-ini-pengguna-qr-is-mencapai-23-juta>
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students* (Fifth edit). Pearson Education. <https://doi.org/10.1080/09523367.2012.743996>
- Schindler, P. S. (2019). *Business Research Methods*. McGraw-Hill Education.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business* (Seventh Ed). John Wiley & Sons Ltd.
- Seputri, W., & Yafiz, M. (2022). QRIS sebagai Alat Transaksi Digital Generasi Z: Analisis Faktor. *Adzkiya : Jurnal Hukum Dan Ekonomi Syariah*, 10(2), 139. <https://e-journal.metrouniv.ac.id/index.php/adzkiya/article/view/5259>
- Shafly, N. A. (2021). Penerapan Model Utaut2 Untuk Menjelaskan Behavioral Intention Dan Use Behavior Penggunaan Mobile Banking Di Kota Malang. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Shin, D. H., & Shin, Y. J. (2011). Why do people play social network games? *Computers in Human Behavior*, 27(2), 852–861. <https://doi.org/10.1016/j.chb.2010.11.010>
- Slade, E., Williams, M., Dwivedi, Y., & Piercy, N. (2015). Exploring consumer adoption of proximity mobile payments. *Journal of Strategic Marketing*, 23(3), 209–223. <https://doi.org/10.1080/0965254X.2014.914075>
- Sudi Fahmi, Ardiansah, & Aprialdi, D. (2021). Model Pengaturan Yang Efektif Terkait Pengelolaan Pasar Tradisional Di Indonesia. *Jurnal Hukum Samudra Keadilan*, 16(2), 282–292. <https://doi.org/10.33059/jhsk.v16i2.4311>
- Sudiatmika, N. B. P., & Martini, I. A. O. (2022). Faktor-Faktor Mempengaruhi Niat Pelaku UMKM Kota Denpasar Menggunakan QRIS. *Jmm Unram*, 11(3), 239–254. <https://doi.org/10.29303/jmm.v11i3.735>

- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabet.
- Sulistyaningsih, H., & Hanggraeni, D. (2021). The Impact of Technological, Organisational, Environmental Factors on The Adoption of QR Code Indonesian Standard and Micro Small Medium Enterprise Performance. *Turkish Journal of Computer and Mathematics Education*, 12(14), 5325–5341.
- Sulistiyowati, H. (2017). Analisis Penerimaan dan Penggunaan Pengguna Terhadap Penerapan Sistem E-office di Universitas Airlangga dengan Menggunakan Model. *Libri-Net*, 6(4), 21–45.
- Teo, T. (2011). Factors influencing teachers' intention to use technology: Model development and test. *Computers and Education*, 57(4), 2432–2440. <https://doi.org/10.1016/j.compedu.2011.06.008>
- Theodora, A. R., Syamsul, K. D., Kom, S., & Pd, N. E. S. (2019). *Factors of Merchant Adoption QR Code Based Payment Systems : An Empirical Study Of Small and Micro Merchant in Jakarta*. 7(4), 1–7.
- Tosuni, G., Krasniqi, I., & Dabic, M. (2019). *Factors Influencing Usage of Mobile Banking in the Republic of Kosovo*. 329–356.
- tracxn.com. (2021). *Top QR Code Payments Startups*. <https://tracxn.com/d/trending-themes/Startups-in-QR-Code-Payments/>.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). *User Acceptance of Information Technology: Toward A Unified View*. 27(3), 425–478.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36(1), 157–178.
- Who.int. (2021). *Coronavirus disease (COVID-19)*. <https://www.who.int/westernpacific/health-topics/detail/coronavirus>
- Wijaya, K., & Handriyantini, E. (2020). Analisis Faktor Yang Mempengaruhi Behavioral Intention Pada Online Marketplace Menggunakan Model Utaut(Studi Kasus : Shopee). *Seminar Nasional Teknologi Informasi Dan Komunikasi STI&K (SeNTIK)*, 4(1), 323–332.
- Wu, R. Z., Lee, J. H., & Tian, X. F. (2021). Determinants of the intention to use cross-border mobile payments in korea among chinese tourists: An integrated perspective of utaut2 with ttf and itm. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1537–1556. <https://doi.org/10.3390/jtaer16050086>
- Yang, F., Ren, L., & Gu, C. (2022). A study of college students' intention to use metaverse technology for basketball learning based on UTAUT2. *Heliyon*, 8(9), e10562. <https://doi.org/10.1016/j.heliyon.2022.e10562>