

DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Anisatul Umah. (2023, December 14). *Makin Diminati, Merchant QRIS di DIY Tumbuh 27,9%*. Harian Jogja. <https://ekbis.harianjogja.com/read/2023/12/14/502/1158189/makin-diminati-merchant-qris-di-diy-tumbuh-279>
- Ardiana, D. P. Y., Welda, Pramawati, I. D. A. A. T., Desmayani, N. M. M. R., & Suandana, N. P. W. (2021). Technology Acceptance Model for evaluating the Use of the Indonesian Standard Quick Response Code (QRIS): A case study of MSMEs in Bali. *Proceedings of 2021 6th International Conference on New Media Studies, CONMEDIA 2021*, 90–94. <https://doi.org/10.1109/CONMEDIA53104.2021.9617186>
- Asmara, M. A., Nurlia, Sari, D. F., Asrijal, A., & Muafiqie, H. (2023). Analysis of Supporting Factors for Payment Technology Utilization in MSMEs using Technology Acceptance Model (TAM) Method. *Journal of Applied Science, Engineering, Technology, and Education*, 5(2), 256–264. <https://doi.org/10.35877/454ri.asci2396>
- Bakhitah, A., Indra, R., Halim, W., Ferbian, V., & Hidayat, Z. (2023). QRIS as a Drivers of Product Distribution Flows in Indonesia: Factors of Consumer Purchasing Behavior in the Use of Fintech Payments. *Journal of Distribution Science*, 21(12), 59–69. <https://doi.org/10.15722/jds.21.12.202312.59>
- Bangkara, R. P., & Mimba, N. P. S. H. (2016). PENGARUH PERCEIVED USEFULNESS DAN PERCEIVED EASE OF USE PADA MINAT PENGGUNAAN INTERNET BANKING DENGAN ATTITUDE TOWARD USING SEBAGAI VARIABEL INTERVENING. *E-Jurnal Akuntansi Universitas Udayana*.
- Bank Indonesia. (2021). *Bersinergi Membangun Optimisme Pemulihan Ekonomi - LAPORAN PEREKONOMIAN INDONESIA 2020*.
- Bank Indonesia. (2023). *LAPORAN KELEMBAGAAN BANK INDONESIA 2023*.
- Bank Mandiri Yogyakarta Adisucipto. (2025). *Jumlah Perolehan Bank Mandiri Yogyakarta Adisucipto 2025*.

- Butarbutar, N., Grace, E., Putra, L. A., Loist, C., & Sudirman, A. (2022). Behavioral Intention Constituent Analysis of QRIS Digital Payment Tools in MSMEs in Pematangsiantar City. *Ideas: Jurnal Pendidikan, Sosial, Dan Budaya*, 8(4), 1537. <https://doi.org/10.32884/ideas.v8i4.1023>
- Chauhan, S. (2015). Acceptance of mobile money by poor citizens of India: Integrating trust into the technology acceptance model. *Info*, 17(3), 58–68. <https://doi.org/10.1108/info-02-2015-0018>
- Chin, W. W. (n.d.). *The Partial Least Squares Approach to Structural Equation Modeling*. <https://www.researchgate.net/publication/311766005>
- Wardhani, C. M., & Fatoni, M. (2024, January 17). *Bank Mandiri Area DIY Genjot Jumlah Pengguna Livin Merchant - TribunJogja.com*. TribunJogja.Com. <https://jogja.tribunnews.com/2024/01/17/bank-mandiri-area-diy-genjot-jumlah-pengguna-livin-merchant>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Faizah, N., & Sanaji, S. (2022). PENGARUH PERCEIVED EASE OF USE DAN PERCEIVED USEFULNESS TERHADAP LOYALITAS DENGAN TRUST SEBAGAI VARIABEL INTERVENING TERHADAP PENGGUNAAN APLIKASI WARUNG PINTAR. In *Jurnal Ilmu Manajemen* (Vol. 10).
- Faizal Syahputra Nasution. (2023). *Pengaruh Persepsi Kemanfaatan, Persepsi Kemudahan Penggunaan, dan Kelengkapan Fitur Terhadap Minat Menggunakan Aplikasi Flip (Studi Kasus Generasi Z di Kabupaten Banyumas)*.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-80519-7>
- Handayani, W. P. P., & Harsono, M. (2016). APLIKASI TECHNOLOGY ACCEPTANCE MODEL (TAM) PADA KOMPUTERISASI KEGIATAN PERTANAHAN. *Jurnal Economia*, 12(1), 13. <https://doi.org/10.21831/economia.v12i1.8415>
- Hikmah, H., Ratnawati, A. T., & Darmanto, S. (2023). Role of Attitude and Intention on the Relationship between Perceived Ease of Use, Perceived

- Usefulness, Trust, and E-Tax System Behavior. *Global Business and Finance Review*, 28(7), 89–104. <https://doi.org/10.17549/gbfr.2023.28.7.89>
- Julianto, I. P., Suadnyana Pasek, N., & Gd Nandra Hary Wiguna, I. (2021). *Technology Acceptance Model Approach to Analysing the Use of Fintech in MSME Transactions in Buleleng*.
- KADIN Indonesia. (2024). *UMKM Indonesia - Kadin Indonesia*. <https://kadin.id/data-dan-statistik/umkm-indonesia/>
- Koenig-Lewis, N., Palmer, A., & Moll, A. (2010). Predicting young consumers' take up of mobile banking services. *International Journal of Bank Marketing*, 28(5), 410–432. <https://doi.org/10.1108/02652321011064917>
- Machdar, N. M. (2016). Business and Entrepreneurial Review THE EFFECT OF INFORMATION QUALITY ON PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE. *Business and Entrepreneurial Review*, 15(2).
- Muliati, N. (2019). *PENGARUH PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, ATTITUDE TOWARD USING DAN BEHAVIOR INTENTION TO USE TERHADAP ACTUAL SYSTEM USE DALAM IMPLEMENTASI TEKNOLOGI ENTERPRISE RESOURCE PLANNING (ERP) SYSTEM (STUDI PADA END USER ERP SYSTEM DI PT SEMEN GRESIK)*.
- Musyaffi, A. M., Baxtishodovich, B. S., Johari, R. J., Wolor, C. W., Afriadi, B., & Muna, A. (2024). Can Financial Advantages and Digital Payments Adoption Provide Effective Solutions to Improve SMEs' Performance? *Montenegrin Journal of Economics*, 20(2), 75–89. <https://doi.org/10.14254/1800-5845/2024.20-2.7>
- Nashrulloh, M. R., Satria, E., Nur'aeni, S., Diniyaturobiah, H., Aprilia, S., & Zuhaira, I. A. (2024). Analysis of COD Features in E-Commerce Using the Technology Acceptance Model. *11th International Conference on ICT for Smart Society: Integrating Data and Artificial Intelligence for a Resilient and Sustainable Future Living, ICISS 2024 - Proceeding*. <https://doi.org/10.1109/ICISS62896.2024.10751634>
- Natalia, J., & Ginting, D. B. (2018). *ANALISIS PENGARUH KELENGKAPAN FITUR, PERSEPSI KEMUDAHAN PENGGUNAAN, KUALITAS INFORMASI, KUALITAS SISTEM, PERSEPSI MANFAAT TERHADAP KEPUASAN PENGGUNAAN SERTA DAMPAKNYA TERHADAP LOYALITAS PENGGUNA APLIKASI VIU*.

- Persadha Dahlian Persadha, Daniel Lukito, Endang Sri Wahyuni, Loso Judijanto, Asri Ady Bakri, Ekayana Sangkasari Paranita, & Melly Susanti. (2024). Factors Influencing Consumer Adoption of QRIS Mobile Payment Services in Indonesia: An Extended Technology Acceptance Model Approach. *Journal of Logistics, Informatics and Service Science*.
<https://doi.org/10.33168/jliss.2024.0701>
- Rahadian, A., & Thamrin, H. (2023). Analysis of Factors Affecting MSME in Using Fintech Lending as Alternative Financing: Technology Acceptance Model Approach. *Brazilian Business Review*, 20(3), 301–322.
<https://doi.org/10.15728/bbr.2023.20.3.4.en>
- Rahmatun Nida, & Zainiyah Alfirdaus. (2024). Driving Economic Growth via QRIS Adoption in Indonesia with Trust Moderating Variable. *2024 3rd International Conference on Creative Communication and Innovative Technology, ICCIT 2024*.
<https://doi.org/10.1109/ICCIT62134.2024.10701217>
- Rusmalinda, S., Syilva Syara Noor Silmi Sudrajat, A., Seto Rajhab, A., Maura Maulidina, N., Asmarani, H., Khoiriah Ulfah, K., Dwi Ayudia, N., Khoerunnisa, S., Muhammad Tajudin, Y., Rudiansyah, F., Assyifa Khoirunnisa, F., Kania Sari, C., Tajudin, M., Saripudin, U., & Elan Jaelani, M. (2023). *INSTITUSI KEUANGAN NON BANK & PENYELESAIAN SENKETA EKONOMI SYARIAH* Tim Penulis. www.penerbitwidina.com
- Santosa, P. I. (2018). *METODE PENELITIAN KUANTITATIF : Pengembangan Hipotesis dan Pengujiannya Menggunakan SmartPLS*.
- Saputra, Y., Sadat, A. M., & Rahmi. (2019). *Analisis Penggunaan Shopee Affiliate Program dengan Pendekatan Technology Acceptance Model (TAM), Perceived Trust dan Perceived Risk (Studi Kasus Seller Shopee Affiliate)*. www.jonhariono.org/index.php/ProBisnis
- Setyawati, R. E. (2020). PENGARUH PERCEIVED USEFULNESS, PERCEIVED EASE OF USE TERHADAP BEHAVIORAL INTENTION TO USE DENGAN ATITUDE TOWARDS USING SEBAGAI VARIABEL INTERVENING (STUDI KASUS PADA GOPAY DIKOTA YOGYAKARTA). In *Jurnal Ekobis Dewantara* (Vol. 3, Issue 1).
- Singasatia, D., Kom, S., Kom, M., & Melami, M. (2022). *PENGARUH PERCEIVED USEFULNESS (PU) DAN PERCEIVED EASE OF USE (PEOU) TERHADAP ATTITUDE TOWARD USING (ATU) SERTA DAMPAKNYA TERHADAP BEHAVIORAL INTENTION TO USE (BITU)*

(Study Kasus : Pengguna Sistem Pendaftaran Online Lomba Tingkat (LT) IV Kwartir Daerah Gerakan Pramuka Jawa Barat). <http://scoutcompetition.com/>

Singgih Darmawan, R. S. (2020). *ANALISA FAKTOR-FAKTOR ADOPSI CHATBOTLINE SMB TELKOM DENGAN PENDEKATAN TECHNOLOGY ACCEPTANCE MODEL YANG DIMODIFIKASI*.

Siswoyo, A., & Irianto, B. S. (2023). Analisis Technology Acceptance Model (TAM) Terhadap Pengguna Aplikasi Mobile Banking. *Owner*, 7(2), 1196–1205. <https://doi.org/10.33395/owner.v7i2.1440>

Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*.

Syafaastuti, S., Delfina, Y., & Syahchari, D. H. (2024). The Use of the Technology Acceptance Model (TAM) to Analyze the Effects of Social Influence on the Interest in Implementing Cashless Payment (QRIS). *Proceedings 7th IC2IE 2024 - 2024 International Conference of Computer and Informatics Engineering: Generative AI in Democratizing Access to Knowledge and Skills*. <https://doi.org/10.1109/IC2IE63342.2024.10748219>

Tyas, E. I., & Darma, E. S. (2017). Pengaruh Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, dan Actual Usage Terhadap Penerimaan Teknologi Informasi: Studi Empiris Pada Karyawan Bagian Akuntansi dan Keuangan Baitul Maal Wa Tamwil Wilayah Daerah Istimewa Yogyakarta. *Reviu Akuntansi Dan Bisnis Indonesia*.

Usman, O., Alianti, M., & Fadillah, F. N. (2024). Factors affecting the intention to use QRIS on MSME customers. *International Journal of Applied Economics, Finance and Accounting*, 18(1), 77–87. <https://doi.org/10.33094/ijaefa.v18i1.1323>

Wijaya, R. A., Agustin, D. A., & Nugraheni, J. A. (2020). *Pengaruh Perceived Usefulness dan Perceived Ease of Use Terhadap Attitude Toward Using E-Wallet pada Mahasiswa Selama Pandemi COVID-19*. 2020, 146–158. www.bi.go.id,

Septiani, Y., Islami, F. S., & Hayati, J. (2020). *ANALISIS KONTRIBUSI DAN EFEKTIVITAS KOMPONEN PAD TERHADAP APBD di D.I YOGYAKARTA*. <https://doi.org/10.31002/rep.v5i1>