
Driving the Cashless Economy: The Influence of QRIS Utilization on Consumer Purchase Intention in Surakarta

Novi Puspita Sari¹, Eskasari Putri²

Abstract:

This study aims to analyze the influence of payment technology, non-cash payment, purchase intention, and community interest on the use of the Quick Response Code Indonesia Standard (QRIS) among the people of Surakarta. The research employs a quantitative approach with primary data collected through an online questionnaire during the 2021–2023 period. The sample was obtained using cluster random sampling, involving Surakarta residents who had used QRIS at least once and exhibited a high level of purchase intention. The dependent variable is QRIS usage, while the independent variables include payment technology, non-cash payment, purchase intention, and community interest. Data analysis was conducted using multiple linear regression after validity, reliability, and classical assumption tests. The findings indicate that payment technology, non-cash payment, purchase intention, and community interest significantly affect QRIS usage. This study provides empirical insights into the factors driving QRIS adoption in Surakarta and serves as a foundation for future research in other regions.

Keywords: *Community Interest, Non-Cash Payment, Payment Technology, Purchase Intention, QRIS.*

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1. Introduction

Payment systems constitute the institutional, contractual, operational, and technical mechanisms that enable the transfer of value and settlement of obligations among individuals, firms, and financial entities at both national and international levels. In recent years, the proliferation of technological and informational innovations has profoundly transformed the global payment landscape, driving the growth of the digital economy and accelerating financial inclusion (Alam, 2024). Within this digital transformation, non-cash payments have emerged as a cornerstone of efficiency, security, and convenience. In Indonesia, the expansion of electronic money transactions—reaching IDR 31.66 trillion between January and September 2018—reflects a rapid societal shift toward digital finance (Febriaty, 2019). However, despite such progress, non-cash penetration remains minimal, accounting for merely 0.06%

¹ Universitas Muhammadiyah Surakarta, Indonesia. b200210441@student.ums.ac.id

² Universitas Muhammadiyah Surakarta, Indonesia. ep122@ums.ac.id

of total transactions, suggesting vast untapped potential for further adoption (Ong et al., 2022; Schomburgk et al., 2024).

To address the fragmentation of various payment systems, Bank Indonesia introduced the Quick Response Code Indonesian Standard (QRIS) as a unified platform for all digital payment channels. This initiative forms part of a broader national digitalization strategy to enhance efficiency, inclusivity, and transparency within the financial system (Muchtar, 2024). QRIS simplifies transactions by standardizing QR codes across diverse e-wallets and mobile banking applications, reducing operational barriers and promoting interoperability (Nurqamarani et al., 2024). The system also supports Bank Indonesia's broader goals under the *Gerakan Nasional Non-Tunai* (National Non-Cash Movement), designed to curb excessive cash circulation, minimize counterfeiting risks, and lower currency management costs (Halim & Iskandar, 2025).

Despite its advantages, QRIS adoption still faces behavioral, technological, and trust-related challenges. Research indicates that user perceptions of ease of use, security, and privacy significantly influence QRIS adoption decisions (Setiawan & Mahyuni, 2020; Andriyani et al., 2024). Other studies suggest that generational differences and levels of digital literacy also shape consumers' attitudes toward non-cash payments (Widayat et al., 2023; Lu et al., 2024). Although QRIS aims to streamline digital transactions, its real-world utilization often falls short of expectations, especially among smaller merchants and older demographic segments (Syiafuddin et al., 2022; JSTPM, 2024). These inconsistencies point to a research gap concerning the determinants of user intention and behavioral outcomes within Indonesia's diverse economic and sociocultural context.

From a behavioral economics perspective, the effectiveness of digital payment systems such as QRIS depends not only on technological features but also on psychological and contextual factors influencing purchasing behavior (Eren, 2022; Springer Article, 2025). Empirical findings show that digital payments can increase consumer impulsivity and spending frequency, reflecting a "cashless effect" where reduced transaction friction alters consumer perception of value (Schomburgk et al., 2024; Ramayanti, 2024). However, existing literature still lacks comprehensive empirical evidence focusing specifically on how QRIS adoption influences purchase intention within Indonesian communities—particularly in emerging urban centers like Surakarta, where digital and traditional economic systems coexist dynamically (Zalukhu, 2025).

Given these gaps, this study aims to analyze the effect of using QRIS as a non-cash payment technology on purchase intention among the residents of Surakarta. By integrating technological acceptance perspectives (Alam, 2024; Muchtar, 2024) and consumer behavior frameworks (Lu et al., 2024; Andriyani et al., 2024), this research provides a contextualized understanding of digital payment adoption in Indonesia's evolving financial ecosystem. The novelty of this study lies in its focus on community-level behavioral responses to standardized digital payment

infrastructure, rather than on merchant or institutional perspectives, as explored in prior studies (Nurqamarani et al., 2024; Setiawan & Mahyuni, 2020). The findings are expected to offer strategic insights for policymakers, financial institutions, and technology developers seeking to strengthen QRIS adoption and enhance the country's transition toward a cashless economy.

2. Theoretical Background

Signaling Theory

Signaling theory, as discussed in *Market Signaling* (2018), explains the process through which individuals or organizations convey signals to influence the perceptions and decisions of other parties, thereby obtaining strategic advantages or communicating valuable information regarding future prospects. The theory assumes that internal parties within a company (such as management) possess superior information about the firm's current condition and expected performance compared to external stakeholders, including investors, creditors, or regulatory authorities. In the context of digital payment adoption, signaling theory helps explain how the use of innovative financial technologies—such as the Quick Response Code Indonesian Standard (QRIS)—can serve as a positive signal of modernization, transparency, and financial efficiency (Muchtar, 2024; Andriyani et al., 2024). The implementation of QRIS can be perceived as a signal of the company's commitment to technological advancement, which may strengthen stakeholder trust and consumer confidence (Nurqamarani et al., 2024; JSTPM, 2024).

Sales Growth

Sales growth represents a critical indicator of a company's ability to sustain operations and expand its market share. It reflects the percentage increase or decrease in sales over a given period, demonstrating the effectiveness of the firm's marketing, production, and strategic initiatives. Companies experiencing consistent sales growth are typically viewed as financially stable and efficient, which provides a positive signal to investors and consumers alike (Febriaty, 2019; Schomburgk et al., 2024). Furthermore, digital transformation—including the integration of non-cash payment technologies—can significantly enhance sales performance by simplifying transactions and improving customer experience (Eren, 2022; Halim & Iskandar, 2025). Thus, the adoption of QRIS can be associated with greater consumer convenience and transaction speed, which indirectly stimulates purchasing behavior and contributes to business growth (Lu et al., 2024; Ramayanti, 2024).

Purchase Decision

A purchase decision refers to the cognitive and behavioral process by which consumers select products or services that best fulfill their needs and preferences. It involves evaluating multiple alternatives, integrating personal attitudes, and determining the most satisfying option (Setiawan & Mahyuni, 2021). According to behavioral economic perspectives, consumers' purchasing choices are influenced by perceived usefulness, trust, and satisfaction toward digital transaction systems (Alam, 2024; Springer Article, 2025). In digital commerce, the convenience and security of

payment mechanisms play a decisive role in shaping consumer purchase decisions. QRIS, which integrates multiple payment applications into a single standardized code, reduces transactional complexity and enhances perceived value during payment interactions (Muchtar, 2024; Andriyani et al., 2024). This innovation can increase consumers' willingness to make repeat purchases and encourage impulse buying behaviors (Schomburgk et al., 2024).

Hypothesis Development

Payment technology encompasses the systems and mechanisms that facilitate the electronic transfer of monetary value between entities. It reflects a nation's technological readiness and financial digitalization level. As noted by Febriaty (2019), advances in payment technology positively and significantly influence the use of QRIS, as they improve transaction reliability, user convenience, and financial inclusion. Supporting this, Alam (2024) emphasized that consumers' technological awareness directly affects their intention to adopt mobile payment tools. Hence, it is hypothesized that:

H1: Payment technology has a significant effect on QRIS usage.

Non-cash payment refers to financial transactions conducted without the use of physical currency, typically involving digital instruments such as mobile banking, e-wallets, or QR-based payment systems. The proliferation of non-cash payment methods reflects consumers' increasing trust in digital financial infrastructures (Ong et al., 2022; Setiawan & Mahyuni, 2020). Although Lintang Sari (2020) found a negative but significant relationship between non-cash payment and QRIS usage—suggesting that diverse digital payment options might fragment user preferences—other studies indicate that greater familiarity with non-cash systems enhances QRIS adoption (Muchtar, 2024; Nurqamarani et al., 2024). Therefore, the hypothesis proposed is:

H2: Non-cash payment has a significant effect on QRIS usage.

Purchase intention represents consumers' internal motivation and readiness to make a purchase, often serving as a predictor of actual buying behavior (Saputri, 2020; Ramayanti, 2024). Digital payment systems like QRIS can increase purchase intention by improving convenience and reducing transaction barriers (Andriyani et al., 2024; Springer Article, 2025). Consumers who perceive QRIS as easy to use and trustworthy are more likely to utilize it in transactions, reflecting a strong behavioral intention (Eren, 2022; Alam, 2024). Hence, the hypothesis is:

H3: Purchase intention has a significant effect on QRIS usage.

Community interest reflects collective attitudes and behaviors toward adopting technological innovations within a specific social context. In the case of Surakarta, the adoption rate of QRIS among residents serves as an indicator of digital financial awareness and cultural acceptance of non-cash systems (Syaifuddin et al., 2022; Zalukhu, 2025). Research indicates that the greater the community's interest in QRIS, the lower the reliance on cash-based transactions, as QRIS simplifies exchanges

between consumers and merchants (Widayat et al., 2023; Halim & Iskandar, 2025). Thus, the following hypothesis is proposed:

H4: Community interest in Surakarta has a significant effect on QRIS usage.

3. Methodology

This study employs a quantitative research design aimed at analyzing numerical data through statistical testing. Primary data were collected directly from residents of Surakarta during the 2021–2023 period. The sampling technique used was cluster random sampling, based on specific inclusion criteria: participants had to reside in Surakarta during the research period, have used QRIS at least once, and demonstrate a high level of purchase intention through the QRIS platform.

The research framework consists of one dependent variable—QRIS usage—defined as a QR code-based payment system that simplifies, accelerates, and secures financial transactions. The independent variables include payment technology, non-cash payment systems, purchase intention, and the level of community interest in adopting QRIS for daily transactions. Payment technology refers to systems, regulations, and institutional mechanisms that facilitate digital fund transfers. Non-cash payment systems represent digital or electronic mechanisms that enable financial exchanges without using physical currency. Purchase intention reflects consumers' motivation and willingness to purchase goods or services, while community interest describes the collective behavior of Surakarta residents toward QRIS adoption.

Data were gathered using an online questionnaire distributed to the selected respondents. The collected data were analyzed through several statistical procedures, including validity and reliability testing to ensure that the measurement instruments accurately and consistently reflected the intended constructs. Classical assumption tests were also conducted, covering normality, multicollinearity, heteroscedasticity, and autocorrelation tests to confirm the suitability of the regression model.

Subsequently, multiple linear regression analysis was employed to evaluate the influence of the independent variables on QRIS usage. The t-test was applied to assess the partial effect of each independent variable, while the F-test measured the simultaneous effect of all independent variables on the dependent variable. The coefficient of determination (R^2) was used to determine the proportion of variation in QRIS usage explained by the independent variables, where a higher adjusted R^2 value indicates a stronger explanatory power of the model.

4. Empirical Findings/Result

Data Collection

The data used in this study are primary data obtained directly from respondents. The questionnaire distribution was conducted in Surakarta City from February 1 to February 3, 2025. A total of 100 respondents were successfully collected.

Table 1.
Data Collection Results

No.	Description	Frequency	Percentage (%)
1	Male	43	43
2	Female	57	57
Total			100

Source: Processed secondary data, 2025.

Table 1 shows that among the respondents in Surakarta, 57 individuals (57%) are female, and 43 individuals (43%) are male. Therefore, it can be concluded that the majority of respondents are female, representing 57% of the total sample.

Data Analysis Results

Validity Test

The results of the descriptive analysis for each variable and its corresponding items are presented in Table 2 below.

Table 2.
Validity Test Results

Variable	Statement	r-count	r-table	Description
Payment Technology	X1.1	.797**	0.1946	Valid
	X1.2	.783**	0.1946	Valid
	X1.3	.682**	0.1946	Valid
	X1.4	.693**	0.1946	Valid
	X1.5	.694**	0.1946	Valid
Non-Cash Payment	X2.1	.600**	0.1946	Valid
	X2.2	.632**	0.1946	Valid
	X2.3	.702**	0.1946	Valid
	X2.4	.688**	0.1946	Valid
	X2.5	.493**	0.1946	Valid
Purchase Intention	X3.1	.520**	0.1946	Valid
	X3.2	.738**	0.1946	Valid
	X3.3	.667**	0.1946	Valid
	X3.4	.607**	0.1946	Valid
	X3.5	.538**	0.1946	Valid
Community Interest in Surakarta	X4.1	.599**	0.1946	Valid
	X4.2	.628**	0.1946	Valid
	X4.3	.685**	0.1946	Valid
	X4.4	.709**	0.1946	Valid
	X4.5	.584**	0.1946	Valid
QRIS Usage	Y1.1	.693**	0.1946	Valid
	Y1.2	.720**	0.1946	Valid
	Y1.3	.642**	0.1946	Valid
	Y1.4	.620**	0.1946	Valid
	Y1.5	.672**	0.1946	Valid

Source: Processed secondary data, 2025.

Table 2 shows that the validity test results for all items under the variables of Payment Technology, Non-Cash Payment, Purchase Intention, Community Interest in Surakarta, and QRIS Usage have *r-count* values greater than *r-table*. This indicates that all questionnaire items for each variable are valid.

Reliability Test

Table 3.
Reliability Test Results

Variable	Cronbach's Alpha	Description
Payment Technology	0.781	Reliable
Non-Cash Payment	0.700	Reliable
Purchase Intention	0.686	Reliable
Community Interest in Surakarta	0.641	Reliable
QRIS Usage	0.690	Reliable

Source: Processed secondary data, 2025.

Table 3 shows that the reliability test using Cronbach's Alpha indicates that each statement item in the variables of payment technology, non-cash payment, purchase intention, community interest in Surakarta, and QRIS usage has a value greater than 0.5. Therefore, it can be concluded that all variables are considered reliable.

Classical Assumption Test

The results of the classical assumption tests indicate that the regression model used meets the validity requirements for analysis. Based on the Kolmogorov–Smirnov normality test, the Asymp. Sig. (2-tailed) value is $0.103 > 0.05$, meaning the data are normally distributed. The multicollinearity test shows that all independent variables have tolerance values greater than 0.10 and VIF values less than 10, indicating no multicollinearity problem. Furthermore, the heteroscedasticity test using a scatterplot shows that the data points are randomly distributed above and below the Y-axis without forming any specific pattern, confirming the absence of heteroscedasticity.

In addition, the autocorrelation test using the Durbin–Watson method produced a value of 1.862, which falls within the acceptable range of $dU = 1.594$ to $4 - dU = 2.406$. This indicates that there is no autocorrelation among residuals. Therefore, all classical assumption tests normality, multicollinearity, heteroscedasticity, and autocorrelation are satisfied, and the regression model is suitable for further analysis.

Multiple Linear Regression Test

Regression Model

The results of the multiple linear regression analysis are presented in Table 4 below.

Table 4.
Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.024	1.801		1.124	0.264
Technology Payments	0.165	0.088	0.173	1.870	0.005
Non-Cash Payment	0.385	0.115	0.343	3.360	0.001
Purchase Interest	0.089	0.115	0.078	0.775	0.044
Interest of the Surakarta Community	0.234	0.098	0.230	2.383	0.019

Source: Processed secondary data, 2025.

Based on the table, the regression equation can be formulated as follows:

$$Mi = 2,024 + 0,165 (Pi) + 0,385 (Ri) + 0,089 (Mo) + e$$

The constant value of +2.024 indicates that if the variables of payment technology, non-cash payment, purchase intention, and community interest in Surakarta are held constant, the QRIS usage remains at 2.024. The regression coefficient for payment technology (+0.165) suggests that the higher the use of payment technology, the greater the use of QRIS, and vice versa. Similarly, the coefficient for non-cash payment (+0.385) implies that an increase in non-cash payment activities will enhance QRIS usage, while a decrease will reduce it. The purchase intention coefficient (+0.089) indicates that stronger purchase intention leads to higher QRIS usage, whereas weaker intention results in lower usage. Lastly, the community interest coefficient (+0.234) shows that greater community interest in Surakarta positively contributes to increased QRIS usage.

Individual Parameter Significance Test (t-Test)

The results of the t-test are presented in Table 5.

Table 5.
t-Test Results

Variable	t-count	t-table	Sig.	Description
Payment Technology	1.870	1.661	0.05	0.05
Non-Cash Payment	3.360	1.661	0.01	0.05
Purchase Intention	1.775	1.661	0.44	0.05
Community Interest (Surakarta)	2.383	1.661	0.19	0.05

Source: Processed secondary data, 2025.

Based on Table 5, all tested variables show a significant influence on QRIS usage. The payment technology variable has a t-count value of 1.870, which is greater than the t-table value of 1.661 at a 0.05 significance level, indicating a significant effect on QRIS usage. Similarly, the non-cash payment variable (t-count = 3.360 > 1.661), purchase intention variable (t-count = 1.775 > 1.661), and community interest variable in Surakarta (t-count = 2.383 > 1.661) all significantly affect the use of QRIS.

Model Accuracy Test (F-Test)

The results of the F-test are shown in Table 6.

Table 6.
F-Test Results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	139.918	4	34.979	17.219	.000b
Residual	192.992	95	2.031		
Total	332.910	99			

Source: Processed secondary data, 2025.

Based on Table 6, the F-count value has a significance level of 0.000, which is smaller than 0.05. Therefore, it can be concluded that the regression model with QRIS usage as the dependent variable and payment technology, non-cash payment, purchase intention, and community interest as the independent variables is appropriate or has a good model fit.

Coefficient of Determination Test (R² Test)

The R² test results are shown in Table 7.

Table 7.
R² Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.648	0.642	0.396	1.42531

Source: Processed secondary data, 2025.

Based on Table 7, the coefficient of determination (Adjusted R²) is 0.396. This indicates that all independent variables payment technology, non-cash payment, purchase intention, and community interest collectively explain 39.6% of the variation in QRIS usage, while the remaining 60.4% is influenced by other variables not included in this study.

5. Discussion

The Effect of Payment Technology on QRIS Usage

The results of data analysis indicate that payment technology has a significant positive effect on QRIS usage. This finding is consistent with respondents' perceptions that the presence of efficient and reliable payment technology encourages the adoption of QRIS in daily transactions. The better the public's understanding and perception of digital payment technology, the greater their likelihood of using QRIS as a preferred payment medium. This supports the principles of technology adoption theory, which emphasize convenience, speed, and security as key factors that drive individuals to transition from traditional to digital payment systems. As an innovation introduced by Bank Indonesia, QRIS has successfully streamlined payment processes by integrating multiple payment channels into a single standardized code. These findings align with prior studies by Febriaty (2019) and Muchtar (2024), who demonstrated that technological advancement and payment innovation significantly enhance the utilization of QR-based payment systems.

The Effect of Non-Cash Payments on QRIS Usage

The results show that non-cash payment systems significantly influence the use of QRIS. Respondents also expressed strong agreement that non-cash payments facilitate greater QRIS adoption. Individuals who frequently use debit or credit cards, e-wallets, or online transfers are more likely to adopt QRIS due to its practicality, speed, and interoperability across different payment providers. The growing preference for non-cash transactions indicates a behavioral shift toward digital financial ecosystems. This result aligns with the findings of Lintang Sari (2020) and Andriyani et al. (2024), who observed that non-cash payment behavior has a positive and significant effect on QRIS usage among younger and tech-savvy consumers. Similarly, Ong et al. (2022) also emphasized that cashless payment adoption contributes to increased digital payment intensity across multiple sectors.

The Effect of Purchase Intention on QRIS Usage

Data analysis reveals that purchase intention significantly affects QRIS usage. Respondents agreed that their interest in purchasing goods or services directly influences their choice of payment methods. Individuals with higher purchase intentions tend to prefer modern payment systems such as QRIS, which offer greater convenience, transaction speed, and security. Moreover, promotional incentives and cashback programs provided by merchants and digital wallets integrated with QRIS have strengthened consumer motivation to use this system. These findings are consistent with Alam (2024) and Ramayanti (2024), who found that behavioral intention plays a crucial role in the adoption of mobile payment technologies. The results also corroborate Zalukhu (2025), who concluded that purchase intention significantly drives consumer behavior toward QRIS adoption in Indonesia.

The Effect of Public Interest in Surakarta on QRIS Usage

The results indicate that public interest in Surakarta has a significant positive effect on QRIS usage. Respondents generally agreed that social influence and collective awareness contribute to wider adoption of QRIS. As more people use QRIS in their daily lives, its utilization spreads through social interactions and peer recommendations—creating a network effect within the community. In addition, local government initiatives and Bank Indonesia's campaigns have played an essential role in increasing awareness and trust in digital payments. Programs such as merchant training, public education, and QRIS festivals have successfully encouraged higher participation rates among micro, small, and medium enterprises (MSMEs). These findings are supported by Setiawan and Mahyuni (2020), Widayat et al. (2023), and JSTPM (2024), who found that social influence, awareness campaigns, and perceived usefulness positively affect community adoption of QRIS. This suggests that the growing public interest in Surakarta reflects not only behavioral change but also a broader cultural shift toward a cashless society.

6. Conclusions

Based on the analysis results, this study concludes that payment technology, non-cash payment systems, purchase intention, and public interest in Surakarta significantly

influence QRIS usage. The findings indicate that as public awareness and trust in digital payment technology grow, the adoption rate of QRIS continues to increase. Payment technology and non-cash transactions enhance the perceived convenience, speed, and security of financial activities, while purchase intention and community interest play critical roles in shaping behavioral intentions toward digital payment adoption. These results confirm that QRIS has become an effective instrument in supporting the transition toward a cashless economy and strengthening Indonesia's digital financial ecosystem.

Despite these valuable insights, this study is not without limitations. The sample was limited to residents of Surakarta, which may restrict the generalizability of the findings to other regions with different demographic and economic characteristics. Additionally, the model only included four variables, whereas other factors—such as perceived usefulness, trust, government policy, financial literacy, and technological readiness—may also significantly influence QRIS adoption. Therefore, future research is encouraged to expand the study area across multiple regions in Indonesia and to incorporate additional variables and longitudinal data to enhance robustness and generalizability. Employing mixed-method approaches, including qualitative interviews or focus group discussions, could also provide a deeper understanding of the behavioral and contextual dynamics influencing QRIS usage.

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