



Journal of Advances in Accounting, Economics, and Management, Volume 2, Number 4, 2025, Page: 1-12

Analysis of the Acceptance of Quick Response Indonesian Standard (QRIS) as a Payment Method in South Kalimantan Using the Technology Readiness Acceptance Model (TRAM) and Perceived Risk

Virjean Pricillia*, Dodie Tricahyono

Fakultas Ekonomi dan Bisnis, Universitas Telkom

DOI :

https://doi.org/10.47134/aaem.v2i4.703 *Correspondence : Virjean Pricillia Email : pricilliavee@gmail.com

Received: 14-04-2025 Accepted: 22-05-2025 Published: 03-06-2025



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Abstract: The study aims to determine and analyze the influence of Technology Readiness, Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Attitude on Intention of Use and Actual System Use of QRIS use in South Kalimantan. This study framework is a combination of Technology Readiness (TR) and Technology Acceptance Model (TAM) that called Technology Readiness and Acceptance Model (TRAM) with Perceived Risk also included in this model to provide a robust integrated framework of QRIS acceptance. The data collected through by online questionnaires, which were analyzed using Structural Equation Modeling (SEM) and Partial Least Square (PLS) method. Data analysis of 400 respondents showed that Technology Readiness has a positive and significant effect on Perceived Usefulness, Perceived Ease of Use, and Intention to Use. Perceived Usefulness and Perceived Ease of Use have a positive and significant effect on Attitude. Perceived Risk has a negative and significant effect on Attitude and Intention to Use. Attitude has a positive and significant influence on Intention to Use. Intention to Use has a positive and significant influence on Actual System Use.

Keywords: QRIS, Technology Readiness, TAM, TRAM, Perceived Risk

Introduction

The COVID-19 pandemic significantly accelerated digitalization in the financial sector and changed human behavior. Innovations such as cashless payment systems were introduced to enhance efficiency and reduce physical contact, leading to a surge in electronic money usage. QRIS (Quick Response Code Indonesian Standard) is a cashless payment system launched by Bank Indonesia in collaboration with Payment System Service Providers (PJSP) to unify various QR code formats into a single standard. QRIS simplifies digital transactions and is now even usable across countries (Rachman, 2023). The main advantage of QRIS is the increased efficiency and ease in the payment process. QRIS allows users to make payments at various merchants using a single feature or payment application that is compatible with QRIS. According to data from Bank Indonesia as of December 2023, the volume of QRIS transactions has reached 2.1 billion, with 45.58 million users and 30.41 million merchants, most of whom are MSMEs. Bank Indonesia's efforts aim to expand the use of QRIS through several initiatives, including public outreach, education, and joint campaigns with industry and relevant stakeholders on the benefits, feature innovations, and transaction security of QRIS. These efforts also include increasing the intensity of campaigns with the industry to promote the benefits of QRIS to the public, as well as expanding cooperation and developing cross-border QRIS (Bank Indonesia, 2024).

South Kalimantan Province, with a population of over 4 million, is actively promoting digitalization efforts, including the implementation of the Electronic-Based Government System (SPBE) and the adoption of QRIS. Although the QRIS transaction volume in this region has not yet reached national averages, data shows substantial growth in the number of users and merchants. The local government has set ambitious targets to increase QRIS adoption as part of economic recovery and digital development across its districts and cities.

However, several obstacles hinder optimal use of QRIS, such as limited public understanding, uneven internet access, and a strong preference for cash-based transactions. Additionally, concerns over security issues, including cases of fake QR codes and phishing, contribute to public hesitation (Zainuddin, 2023). Therefore, it is crucial to explore the underlying reasons behind the rapid growth of QRIS usage in South Kalimantan and assess how these factors influence public interest in adopting this digital payment system.

One way to understand public interest in adopting new technology is by using the Technology Acceptance Model (TAM) developed by Davis (1989). This theory explains that users' beliefs—specifically perceived ease of use and perceived usefulness—influence their behavioral intention to use a system. TAM is an extension of the Theory of Reasoned Action (TRA) and emphasizes that technology usage is driven by a user's intention, which is shaped by these beliefs. To gain a deeper understanding of individual behavior in adopting new technologies, Lin et al. (2007) proposed the Technology Readiness and Acceptance Model (TRAM). This model integrates Technology Readiness (TR) into the Technology Acceptance Model (TAM) to better explain consumers' intentions to use electronic services. According to Parasuraman and Colby (2015), an individual's perception of technology has both positive and negative aspects, which are reflected in the four dimensions of technology readiness: innovativeness, optimism, insecurity, and discomfort.

Although online transactions provide convenience, they also come with risks that may cause users to feel insecure, such as fraud or account hacking. Perceived risk refers to the level of threat an individual senses when using a system. The lower the perceived risk, the higher the likelihood that consumers will intend to use QRIS. Research has found that perceived risk significantly influences interest in using QRIS, as trust can mitigate concerns (Ningsih, Sari & Sasmita, 2021). Based on the aforementioned explanation, this study aims to examine the influence of each core determinant within the Technology Readiness Index (TRI)—namely optimism, innovativeness, discomfort, and insecurity—on key constructs of the Technology Acceptance Model (TAM), including perceived usefulness, perceived ease of use, attitude toward usage, and actual system use of QRIS (Quick Response Indonesian Standard). The objective is to assess how these psychological and technological readiness factors shape the behavioral responses of users in adopting QRIS as a digital payment tool.

Research Method

Research Design

This study is grounded in the theoretical framework proposed by Lin, Shih, and Sher (2007) in their article "Integrating Technology Readiness into Technology Acceptance: The TRAM Model", which integrates Technology Readiness (TR) into the Technology Acceptance Model (TAM) to develop the TRAM framework. Building upon this model, the current research incorporates additional TAM constructs initially introduced by Davis (1989), particularly attitude and actual system use, to provide a more comprehensive evaluation of user behavior. As a methodological enhancement, this study also introduces the variable perceived risk into the TRAM framework. The inclusion is supported by findings from Salam (2023) in his study "Inclusion of Perceived Risk with TAM in Measuring Attitude Toward Online Banking", which demonstrated that perceived risk has a significant negative impact on both attitude and intention to use within the context of internet banking in Bangladesh. This extended model aims to provide a more nuanced understanding of user acceptance, particularly in the context of QRIS adoption in South Kalimantan.



Figure 1. Theoritical Framework

A previous study by Banuwa, Bangsawan, and Roslina (2023) on the intention to use e-wallets through the Technology Acceptance Model and Technology Readiness in Indonesia explained that digital transformation significantly influences consumer behavior. One major shift is the way people purchase and pay for products using e-wallets. This trend was further accelerated by the COVID-19 pandemic, which required social distancing. These factors contributed to the rise of financial technology (fintech) and the development of a cashless society. The study found that technology readiness positively and significantly affects perceived ease of use and perceived usefulness, but it does not directly influence the intention to use e-wallets. Perceived ease of use and perceived usefulness both have a positive and significant impact on the intention to use e-wallets.

In the context of QRIS, a study by Faizani & Indriyanti (2021) examined the influence of technology readiness on QRIS acceptance using the TRAM method. Primary data were collected from users of digital wallets such as Go-Pay, Dana, OVO, and LinkAja in Surabaya who had used or were interested in using QRIS. Of the 10 proposed hypotheses, six were accepted while four were rejected. The accepted hypotheses showed that optimism and innovativeness had a positive and significant effect on perceived usefulness and perceived ease of use, and that these two perceptions significantly influenced behavioral intention. The rejected hypotheses involved discomfort and insecurity, as these variables did not significantly affect perceived usefulness or perceived ease of use.

Population, Sample, Sampling

This study employs a quantitative approach with a target population comprising residents of South Kalimantan who have used QRIS as a financial transaction tool. Quantitative research emphasizes the use of numerical data and statistical analysis to explain social phenomena and objectively test relationships between variables (Zikmund, Babin, Carr, & Griff, 2010). The sample was selected using purposive sampling, focusing on individuals who have experience using QRIS in their daily transactions. The sampling technique used is non-probability sampling with a purposive method. Sekaran & Bougie (2016) define purposive sampling as a sampling technique in which elements are subjectively selected by the researcher because they are considered to provide the most useful or representative information. Data collection was obtained through the distribution of questionnaires to 400 respondents in the South Kalimantan region. The purpose of the questionnaire distribution is to analyze the influence of Technology Readiness, Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Attitude on the Intention to Use and Actual System Use of QRIS in the region.

Data Analysis

In quantitative research, data analysis is conducted to answer research questions and test hypotheses. This process involves organizing and categorizing data into patterns, categories, and themes to draw conclusions from the findings (Moleong, 2014). Descriptive analysis is used to summarize the characteristics of the research sample and present general trends and distributions in the data (Sugiyono, 2019). This technique helps researchers to understand the basic features of the dataset and provides an overview of the variables being studied.

Structural Equation Modeling (SEM) is utilized to analyze complex relationships among variables, including causal relationships and networks of intervening variables (Hair et al., 2021). SEM is particularly useful because it accounts for measurement error and allows the incorporation of both observed and latent variables in a single, comprehensive model. Partial Least Squares (PLS) is another powerful technique, suitable for small samples and non-normally distributed data (Ghozali, 2021). It is especially effective for theory testing and prediction, using iterative algorithms to estimate latent variable relationships while minimizing issues related to model specification.

Hypothesis testing serves as a statistical method to determine whether proposed statements about variable relationships are supported by the data. It compares the t-statistic against a critical value to decide whether to accept or reject a hypothesis (Abdillah & Jogiyanto, 2015; Hartono, 2008). This study proposes eleven hypotheses to examine the

influence of Technology Readiness, Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Attitude on the intention to use and actual system use of QRIS in South Kalimantan.

Hypotheses:

- H1: Technology Readiness (TR) \rightarrow (+) Perceived Usefulness (PU)
- H2: Technology Readiness (TR) \rightarrow (+) Perceived Ease of Use (PEOU)
- H3: Technology Readiness (TR) \rightarrow (+) Intention to Use (IU)
- H4: Perceived Usefulness (PU) \rightarrow (+) Attitude (ATT)
- H5: Perceived Usefulness (PU) \rightarrow (+) Intention to Use (IU)
- H6: Perceived Ease of Use (PEOU) \rightarrow (+) Perceived Usefulness (PU)
- H7: Perceived Ease of Use (PEOU) \rightarrow (+) Attitude (ATT)
- H8: Perceived Risk (PR) \rightarrow (–) Attitude (ATT)
- H9: Perceived Risk (PR) \rightarrow (–) Intention to Use (IU)
- H10: Attitude (ATT) \rightarrow (+) Intention to Use (IU)
- H11: Intention to Use (IU) \rightarrow (+) Actual System Use (ASU)

Result and Discussion

Descriptive Statistics

A total of 400 respondents (55% female, 45% male) who are active QRIS users in the South Kalimantan region, with the majority residing in Banjarmasin City (52.5%) and Banjarbaru City (28%). The majority of respondents were aged between 26–35 years (53%), followed by those aged 17–25 years (43%), with only a small proportion over the age of 36. Regarding educational background, most participants held a bachelor's degree (45%), followed by high school graduates (22.5%), diploma holders (17.5%), master's degree holders (12.5%), and junior high school graduates (2.5%). In terms of QRIS usage frequency, the majority were relatively active users, with 40% using it frequently, 25% using it daily, another 25% using it occasionally, and only 10% using it rarely. Most respondents have used QRIS for 1–3 years (62.50%), while 25.00% are new users with less than one year of experience, and 12.50% have used QRIS for 3–5 years. These findings suggest that the majority of users have sufficient experience in using QRIS. In terms of usage purpose, the majority (67.50%) utilize QRIS for payment transactions, whereas 32.50% use it for sales activities. This indicates that QRIS is more commonly adopted by consumers than by business operators.

Measure	Item	Frequency	Percentage
Gender	Female	220	55,0
	Male	180	45,0
Age	17 – 25	172	43,0
2	26 - 35	212	53,0
	36 - 45	15	3,8
	46 – 55	1	0,3
	> 55	0	0,0
District/City of Residence	Kabupaten Tanah Laut	5	1,3
	Kabupaten Kotabaru	8	2,0
	Kabupaten Banjar	10	2,5
	Kabupaten Barito Kuala	7	1,75
	Kabupaten Tapin	6	1,5
	Kabupaten Hulu Sungai Selatan	4	1
	Kabupaten Hulu Sungai Tengah	5	1,3
	Kabupaten Hulu Sungai Utara	5	1,3
	Kabupaten Tabalong	8	2,0
	Kabupaten Tanah Bumbu	5	1,3
	Kabupaten Balangan	15	3,8
	Kota Banjarmasin	210	52,5
	Kota Banjarbaru	112	28,0
Education level	Junior High School	10	250
	Senior High School	90	22,5
	Diploma	70	17,5
	Bachelor's Degree	180	0,45
	Master's Degree or Higher	50	12,5
Frequencies using QRIS	Rarely	40	10,0
	Occasionally	100	25,0
	Frequently	160	40,0
	Daily	100	25,0
Duration of use	< 1 year	100	25
	1–3 years	250	62,5
	3–5 years	50	12,5
QRIS usage functions	Payment	270	67,5
	Sales	130	32,5

The outer model, also referred to as the measurement model, represents the initial phase in the PLS-SEM analysis. At this stage, the connections between latent variables (or constructs) and their respective manifest variables (or indicators) are identified. These connections illustrate how each indicator contributes to explaining the associated latent variable. The primary objective of this step is to assess the validity and reliability of the indicators used in the model.



Figure 2. Diagram of the Outer Model

Hypothesis testing is carried out to determine whether the independent variable affects the dependent variable. If the t-statistic value is greater than or equal to 1.96 (with a significance level of 5%) according to the t-table value, the hypothesis is accepted. Conversely, if the t-statistic value is less than 1.96, the hypothesis is rejected (Ghozali, 2021). Table 2 shows that all of the hypotheses have a t-statistical value greater than 1.96 and a p-value smaller than 0.05. TR construct has a significant influence on the PEU, PU and IU construct. PEOU construct significantly influence PU and ATT construct. PU construct significantly affects ATT and IU. ATT construct significantly influences IU construct. PR construct significantly influences ASU construct.

	Hipotesis	T Values	P Values	Notes
H1	TR -> PEOU	4,504	0,021	Accepted
H2	TR -> PU	6,246	0,024	Accepted
H3	TR -> IU	5,512	0,002	Accepted
H4	PEOU -> PU	4,401	0,024	Accepted
H5	PEOU -> ATT	6,934	0,007	Accepted
H6	PU -> ATT	3,202	0,003	Accepted
H7	PU -> IU	4,408	0,038	Accepted
H8	ATT -> IU	4,994	0,039	Accepted
H9	PR -> ATT	5,703	0,032	Accepted
H10	PR -> IU	8,303	0,012	Accepted
H11	IU -> ASU	3,677	0,004	Accepted

The Effect of Technology Readiness, Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Attitude, and Intention to Use on Actual System Use

Intention to Use significantly affects Actual System Use of QRIS in South Kalimantan (t = 3.677; p = 0.004). The findings suggest that a stronger intention to use QRIS leads to a higher likelihood of actual usage in daily financial transactions. Positive attitudes, ease of use, and perceived usefulness reinforce this intention and translate into actual behavior. These results align with Venkatesh et al. (2003), which identifies behavioral intention as the strongest predictor of technology usage, and are also supported by Chen & Li (2010), who found that intention plays a critical role in driving actual use in digital payment systems. Overall, the link between variables in the TRAM model confirms a strong pathway from technology readiness to real usage, especially in the context of cashless payments like QRIS.

The Effect of Technology Readiness on Perceived Usefulness, Perceived Ease of Use, and Intention to Use

The study reveals that two components of Technology Readiness—Optimism and Innovativeness—have a positive and significant effect on Perceived Usefulness, Perceived Ease of Use, and Intention to Use. Higher levels of optimism and openness to innovation correlate with greater perceived benefits, ease, and willingness to use QRIS. These findings align with Parasuraman (2000) and Lin et al. (2007) which emphasize the role of technology readiness in the adoption of digital systems such as mobile banking. In this context, South Kalimantan residents with higher technology readiness are more likely to perceive QRIS as useful and easy to use, thereby strengthening their intention for continued use in digital transactions.

The Effect of Perceived Usefulness and Perceived Ease of Use on Attitude

This study found that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) have a positive and significant impact on users' Attitude toward QRIS. The statistical results show that PU influences Attitude (t = 3.202; p = 0.003) and PEOU influences Attitude (t = 6.934; p = 0.007). These findings suggest that when users perceive QRIS as easy to use and beneficial, they are more likely to form a positive attitude toward adopting the technology. This is consistent with the Technology Acceptance Model (TAM) developed by Davis (1989), which identifies PU and PEOU as key determinants of user attitude. Supporting research by Lee (2009) in Korea's e-payment system context also confirms that ease of use and perceived benefits shape user acceptance. In South Kalimantan, positive perceptions of QRIS – driven by its efficiency and simplicity – play a crucial role in fostering broader public acceptance.

The Effect of Perceived Risk on Attitude and Intention to Use

The study found that Perceived Risk (PR) has a negative and significant effect on both Attitude and Intention to Use QRIS. This implies that even though users perceive certain risks—such as transaction errors or data security—they still maintain a favorable attitude and strong intention to use the system. These findings contrast with Featherman & Pavlou

(2003), who argued that perceived risk tends to reduce technology adoption. However, the results align with Luo et al. (2010), who noted that when users have high trust in a system, perceived risk does not hinder but can even reinforce acceptance. In South Kalimantan, this suggests a strong trust in the safety and reliability of QRIS, turning perceived risks into a form of controlled awareness that encourages responsible usage.

The Effect of Attitude on Intention to Use

The study reveals that Attitude significantly influences Intention to Use QRIS, with a result of (t = 4.994; p = 0.009). Users who hold a positive attitude — perceiving QRIS as useful, convenient, and secure — are more likely to continue using the service. This finding is consistent with research result that conducted by Ajzen (1991), which highlights attitude as a strong predictor of behavioral intention. Additionally, Martins et al. (2014) found in the mobile banking context that positive attitude acts as a key mediator between perception and intention. Therefore, fostering a positive attitude toward QRIS is essential to encouraging ongoing usage, which can be achieved through user education, positive experiences, and features that reinforce favorable perceptions.

The Effect of Intention to Use on Actual System Use

This study confirms that Intention to Use has a positive and significant effect on Actual System Use (t = 3.677; p = 0.004). A strong intention to adopt QRIS becomes the primary driver behind its actual implementation in daily activities such as transactions in traditional markets, stores, or digital merchants. These findings align with Venkatesh et al. (2012) in the UTAUT2 framework, which identifies behavioral intention as a direct predictor of actual technology use. Similarly, Morosan & DeFranco (2016) emphasized the crucial role of intention in determining actual behavior in mobile payment adoption. Given its influence, strategies to increase QRIS adoption in South Kalimantan should prioritize building strong user intention through education, positive experiences, and trust in its benefits—ultimately encouraging sustained real-world use.

Conclusion

Based on the research findings on the acceptance of the Quick Response Indonesian Standard (QRIS) as a payment method in South Kalimantan, six key conclusions were drawn within the framework of the Technology Readiness Acceptance Model (TRAM) and Perceived Risk. First, variables such as Technology Readiness, Perceived Usefulness, Perceived Ease of Use, Attitude, and Intention to Use significantly and positively influence Actual System Use of QRIS. The stronger these perceptions and intentions, the higher the likelihood of QRIS adoption. Second, Technology Readiness (optimism and innovativeness) enhances users' views of QRIS as beneficial, easy to use, and worth adopting. Third, both Perceived Usefulness and Ease of Use contribute significantly to users' positive attitudes, reflecting that functional perceptions shape emotional acceptance. Fourth, Perceived Risk negatively affects both Attitude and Intention to Use. Concerns over data security or transaction errors reduce users' confidence and willingness to adopt QRIS. Fifth, Attitude significantly influences Intention to Use—users with favorable attitudes are more likely to continue using QRIS. Lastly, Intention to Use is confirmed as a strong predictor of Actual System Use. These results emphasize that building intention through education, trust, and user experience is crucial for expanding QRIS adoption in daily financial behavior.

Future research is encouraged to explore other theoretical frameworks such as UTAUT2 or incorporate additional variables like trust, digital literacy, and social influence to deepen the understanding of technology adoption in different contexts. As this research used a quantitative method limited to South Kalimantan, future studies may adopt qualitative or mixed-method approaches to gain richer insights. Other recommendation were intended for stakeholders such as the government, Bank Indonesia, digital financial service providers, business actors, and the public. Authorities should continue educating the public on the benefits, usage, and security of QRIS through various media, as regular outreach helps improve ease-of-use perceptions and reduce hesitancy. Other point, service providers should enhance technical performance—particularly transaction speed and user interface design—since perceived ease and usefulness significantly influence user attitudes and intentions.

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