

Digital Financial Literacy and QRIS Adoption: A Literature Review on Perceptions of Convenience, Security, Benefits, and Trust

Baqiyatul Izzah¹, Sofiyanti Karimah², Uswatun Khasanah³
^{1,2,3} Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, Indonesia

Email correspondent: baqiyatul.izzah@mhs.uingusdur.ac.id¹

ABSTRAK: Penelitian ini bertujuan untuk mengkaji hubungan antara literasi keuangan digital dan adopsi QRIS dengan menitikberatkan pada persepsi kemudahan penggunaan, keamanan, manfaat, dan kepercayaan pengguna. Penelitian ini menggunakan pendekatan kualitatif dengan metode Systematic Literature Review (SLR) terhadap 20 artikel ilmiah yang relevan dan dipublikasikan dalam lima tahun terakhir. Data dianalisis secara deskriptif-kualitatif melalui proses seleksi, pengelompokan, dan sintesis temuan penelitian berdasarkan variabel utama yang dikaji. Hasil kajian menunjukkan bahwa literasi keuangan digital berperan penting dalam membentuk persepsi positif pengguna terhadap QRIS. Persepsi kemudahan penggunaan menjadi faktor dominan dalam mendorong adopsi QRIS, sementara persepsi keamanan dan kepercayaan berfungsi sebagai fondasi dalam pengambilan keputusan penggunaan. Selain itu, persepsi manfaat memperkuat keberlanjutan penggunaan QRIS, khususnya pada pelaku UMKM. Penelitian ini menegaskan bahwa adopsi QRIS tidak hanya dipengaruhi oleh aspek teknologi, tetapi juga oleh tingkat literasi keuangan digital pengguna. Temuan ini memberikan implikasi bagi penguatan edukasi literasi keuangan digital guna mendukung inklusi keuangan di Indonesia.

Kata kunci: literasi keuangan digital, QRIS, persepsi kemudahan, keamanan, kepercayaan.

ABSTRACT: This study aims to examine the relationship between digital financial literacy and the adoption of the Indonesian Standard Quick Response Code (QRIS), focusing on perceptions of ease of use, security, benefits, and user trust. This study used a qualitative approach with the Systematic Literature Review (SLR) method on 20 relevant scientific articles published in the last five years. The data were analyzed descriptively and qualitatively through a process of selection, grouping, and synthesis of research findings based on the main variables studied. The results of the study show that digital financial literacy plays an important role in shaping users' positive perceptions of QRIS. The perception of ease of use is a dominant factor in encouraging the adoption of QRIS, while perceptions of security and trust serve as the foundation for decisions on usage. In addition, perceptions of benefits reinforce the sustainability of QRIS usage, especially among MSME players. This study confirms that QRIS adoption is not only influenced by technological aspects, but also by users' level of digital financial literacy. These findings have implications for strengthening digital financial literacy education to support financial inclusion in Indonesia.

Keywords: digital financial literacy, QRIS, perceived ease, security, trust.

1. INTRODUCTION

Digital revolution has significantly altered many facets of society in recent decades, most notably the financial systems of contemporary civilizations. Advances in information and communication technology have driven innovations in finance that have increased financial inclusion, accelerated transactions, and provided more efficient, affordable, and accessible financial services. This transformation has not only occurred in developed countries, but also in developing countries such as Indonesia. The increasing penetration of the internet and smartphone usage in Indonesia has opened up vast opportunities for

the public to utilize digital financial services. One tangible manifestation of this development is digital payment technology, which plays an important role in supporting the formation of an inclusive and sustainable digital economic ecosystem (Maulidah et al., 2024)

These changes do not happen automatically just because the technology is available. Digital financial literacy plays an important role as a foundation for the public to understand and use digital financial products and services. This literacy includes the ability of individuals to understand basic financial concepts, use technology appropriately, and manage risk and maintain digital security wisely. Without adequate understanding, people tend to be hesitant or reluctant to adopt digital financial innovations, even though these services are available and easily accessible. Therefore, digital financial literacy is key in bridging the gap between technological advances and people's readiness to integrate digital financial services into their daily financial activities (Ariani & Astuti, 2025).

Bank Indonesia took a strategic step by launching the Quick Response Code Indonesian Standard (QRIS) as a national standard for QR code-based digital payments that can be used across financial service providers (Bank Indonesia, 2020). QRIS is designed to simplify cashless transactions, improve inter-platform connectivity, and accelerate the digitization of payment systems throughout Indonesia. As the digital economy grows, the adoption rate of QRIS continues to increase due to its ability to provide convenience and practicality in transactions. Various studies and field surveys show that most Micro, Small, and Medium Enterprises (MSMEs) feel the real benefits of using QRIS, such as transaction time efficiency, ease of financial recording, and increased customer convenience. However, the adoption rate of QRIS is not yet uniform, due to several obstacles, including device limitations, internet network quality, and low digital literacy among some communities (Rahardjo, 2025).

Various psychosocial and technical factors have been identified as key determinants in the adoption of QRIS. These factors are generally analyzed using a technology acceptance theory framework, such as the Technology Acceptance Model (TAM). In a study conducted by Wijayanto et al. (2025), the variables of perceived ease of use and perceived usefulness were found to have a significant effect on users' interest and decision to adopt digital payment services. This shows that users tend to accept and use technologies that are considered easy to operate and provide tangible benefits in supporting their transaction activities (Wijayanto et al., 2025).

Perceived security is also an important factor in the decision to adopt digital payments, as digital transactions involve the protection of personal data and financial risks. Various studies show that positive perceptions of security are closely related to the level of user trust in the system, thereby strengthening their intention to adopt QRIS, as in a study conducted by Irsyad et al. (2023), which found that perceived security, perceived ease of use, and perceived benefits significantly influence the intention to use and the decision to transact using QRIS among various user groups, such as students, the general public, and micro-businesses (Irsyad & Hapsari, 2023).

Trust is another crucial psychological component that connects functional impressions like benefits and ease of use with the intention to utilize QRIS. This is supported by research conducted by Febriyani et al. (2025), which shows that trust not only has a direct effect on usage decisions, but also reinforces the influence of perceptions of ease of use and benefits on QRIS adoption. This is particularly evident among younger generations, who tend to be more sensitive to digital risks. This trust reflects users' belief that digital payment systems are secure and capable of protecting personal data from threats such as data leaks and information misuse (Febriyani & Gunarsih, 2025).

This research also shows that digital financial literacy can directly influence decisions regarding the use of QRIS. Users' ability to understand transaction

mechanisms, risks, and the benefits of digital payment technology plays an important role in shaping their attitudes and decisions regarding the use of QRIS, as in the study conducted by Putri et al. (2023), which found that digital financial literacy has a significant influence on the decision to transact using QRIS, especially among Micro, Small, and Medium Enterprises (MSMEs) that have varying levels of knowledge and technical capabilities (Putri et al., 2023).

Various literature studies confirm that the adoption of QRIS is not only determined by technological factors alone, but is also influenced by complex interactions between digital financial literacy, perceptions of ease of use, perceptions of security, perceived benefits, and user confidence levels. The synthesis of theoretical studies and empirical findings from various studies is important to provide a comprehensive and scientific understanding of this phenomenon, especially amid the rapid digitalization of the economy in Indonesia. This literature-based approach also plays a role in identifying existing research gaps and provides a strong foundation for policy formulation, education strategy development, and the design of more inclusive, secure, and sustainable digital payment technologies in the future.

Integrative role of digital financial literacy as a foundational determinant shaping these perceptions and user trust has received little attention, despite the fact that many studies have looked at QRIS adoption from the perspective of technology acceptance factors like perceived ease of use, perceived usefulness, and perceived security. Most existing studies focus on empirical testing of individual variables, leaving a gap in comprehensive literature synthesis that connects digital financial literacy with psychosocial perceptions and trust in the context of QRIS adoption. Therefore, this literature review aims to synthesize existing empirical findings and theoretical perspectives to provide an integrated framework that explains how digital financial literacy, perceptions of convenience, security, benefits, and trust collectively influence QRIS adoption in Indonesia.

2. METHOD

This study employs a Systematic Literature Review (SLR) method to examine and synthesize previous research related to digital financial literacy and the adoption of QRIS, particularly from the perspectives of perceived ease of use, security, benefits, and trust. The SLR method is chosen because it allows for a structured, transparent, and evidence-based synthesis of both theoretical and empirical studies, enabling the identification of research patterns, trends, and gaps relevant to the research focus. The review follows the SLR framework proposed by Kitchenham, as modified by Arief and Abbas (2021), which consists of three main stages: planning, conducting, and reporting. In the planning stage, the need for a systematic literature review is identified by formulating the research question: How does digital financial literacy influence the adoption of QRIS in terms of perceived ease of use, security, benefits, and user trust? Subsequently, a search protocol is developed using the Population, Intervention, Comparison, Outcome, and Context (PICOC) framework, as presented in Table 1.

Table 1. Article Selection Criteria Based on PICOC

Criteria	Definition	Application
Population	Research subjects	Digital payment users, MSMEs, and QRIS users
Intervention	Variables examined	Digital financial literacy and financial technology knowledge

Criteria	Definition	Application
Comparison	Comparison applied	QRIS adoption among users with high and low levels of digital financial literacy
Outcome	Expected results	Increased QRIS adoption based on perceptions of ease of use, security, benefits, and trust
Context	Research setting	Digital payment systems in Indonesia, particularly QRIS implementation

During the conducting stage, relevant literature is collected from several digital databases, including Google Scholar, Garuda, and accredited national journal portals. The literature search is performed using keywords derived from the PICOC parameters, such as *digital financial literacy*, *QRIS adoption*, *perceived ease of use*, *security*, *benefits*, and *trust*. The identified articles are then screened using inclusion and exclusion criteria through multiple selection levels, as shown in Table 2.

Table 2. SLR Article Screening Stages

Level	Inclusion Criteria	Exclusion Criteria
Initial screening	Relevant articles; published within the last five years; peer-reviewed	Non-academic articles; publications outside the time range
Level 1 (title & abstract)	Titles and abstracts aligned with PICOC and QRIS adoption	Topics unrelated to QRIS or digital financial literacy
Level 2 (full-text eligibility)	Articles addressing the research question with sufficient empirical data	Articles lacking data, unclear findings, or inaccessible full texts

In the reporting stage, all selected articles are analyzed and synthesized using a descriptive-qualitative approach. The analysis involves grouping research findings according to the main variables, namely digital financial literacy, perceived ease of use, security, benefits, and trust, and examining their influence on QRIS adoption. The synthesized findings are presented narratively to identify research patterns, dominant themes, and existing research gaps, such as the limited empirical evidence on digital financial literacy among micro-scale MSMEs or the integration of technology-based financial literacy education. As a systematic review, this study not only summarizes existing knowledge but also provides directions for future research and policy development aimed at strengthening digital financial literacy to enhance QRIS adoption in Indonesia.

3. RESULT AND DISCUSSION

3.1 Result

The results of the analysis of 20 scientific articles reviewed using the Systematic Literature Review (SLR) method show that digital financial literacy plays a significant role in encouraging the adoption of the Indonesian Standard Quick Response Code (QRIS). From all the articles analyzed, four main findings were discovered, namely:

- (1) Digital financial literacy has a positive effect on users' level of understanding and readiness to adopt QRIS.
- (2) Perceptions of ease of use are a dominant factor in increasing interest and intention to use QRIS.
- (3) Perceptions of security and trust play an important role in shaping user attitudes toward digital payment systems.
- (4) Perceptions of benefits reinforce the sustainability of QRIS use in daily transaction activities.

These four factors are interrelated and form a conceptual framework for QRIS adoption that is influenced by individuals' digital financial literacy skills. Table 3 presents the analyzed articles, which are grouped according to their focus on digital financial literacy, perceived ease of use, security, benefits, and trust in the adoption of QRIS and similar digital payment systems. The analysis of these articles aims to identify patterns in the relationship between digital financial literacy and the level of QRIS adoption, as well as to examine the contribution of each factor in shaping users' attitudes and behaviors toward QRIS usage. The synthesis of findings also enables the identification of research trends and dominant methodological approaches in previous studies, thereby providing a strong conceptual foundation for future research and policy development related to digital payment systems.

Table 3. Articles Reviewed Using SLR

Researcher & Year	Research Topic / Focus of Study
Utami (2025)	Literasi Keuangan Digital dan Adopsi QRIS Pada UMKM
Nasih et al. (2024)	Persepsi Kemudahan dan Minat Penggunaan QRIS
Handoko et al. (2024)	Keamanan Sistem Pembayaran Digital dan Kepercayaan Pengguna
Azizi et al. (2024)	Literasi Keuangan Digital Pada Generasi Muda
Bukama et al. (2024)	Faktor Kepercayaan Dalam Adopsi E-Payment
Bangsa & Khumaeroh (2023)	Persepsi Manfaat QRIS Terhadap Efisiensi Transaksi
Sartini et al. (2023)	Inklusi Keuangan Digital dan Penggunaan QRIS
Saputri et al. (2023)	Technology Acceptance Model pada QRIS
Suarantalla et al. (2023)	Risiko dan Keamanan Transaksi Non-Tunai
Permana et al. (2024)	Kebijakan dan Implementasi QRIS di Indonesia
Ermalina et al. (2024)	Literasi Keuangan dan Perilaku Transaksi Digital
Imam et al. (2024)	Kepercayaan Konsumen Pada Sistem Pembayaran Elektronik
Ghany et al. (2024)	Adopsi Mobile Payment Pada Masyarakat Urban
Andista et al. (2021)	Persepsi Kemudahan Penggunaan Teknologi Finansial
Maharani et al. (2024)	Keamanan Data Dalam Transaksi Digital
Assyifa et al. (2025)	Manfaat Sistem Pembayaran Digital Bagi UMKM
Ruli et al. (2021)	Literasi Keuangan dan Inklusi Keuangan
Arestha et al. (2025)	Faktor Perilaku dalam Adopsi Teknologi Finansial
Ayu et al. (2024)	Minat Penggunaan E-Wallet dan QR Code
Musa et al. (2024)	Technology Acceptance Model (TAM)

Table 1 shows that most studies place digital financial literacy as a fundamental variable in QRIS adoption. Studies on perceived ease of use are often linked to the TAM framework, while security and trust are central issues in digital payment studies. On the other hand, perceived benefits emerge as a factor that determines the sustainability of QRIS usage. Overall, these findings indicate that digital financial literacy serves as a cognitive foundation that reinforces users' positive perceptions of QRIS, thereby encouraging widespread adoption.

3.2 Discussion

The results of the literature review show that digital financial literacy has a very strong relevance in the QRIS adoption process. Individuals with a good level of digital financial literacy tend to have a more comprehensive understanding of the concept of non-cash payments, the QRIS mechanism, and safe and efficient transaction procedures. This understanding makes users more ready to accept innovations in digital

payment systems and more adaptive to changes in transaction patterns from cash to non-cash. With adequate literacy, users are not only able to use QRIS functionally, but also understand the context of its use in daily economic activities.

Digital financial literacy also covers aspects that are broader than just the technical ability to operate payment applications. This literacy includes understanding personal financial management, awareness of digital transaction risks, personal data protection, and the rights and obligations of digital financial service users. Individuals with good digital financial literacy tend to be more cautious in transactions, able to recognize potential fraud, and understand the importance of maintaining account and personal data security. This contributes to the formation of a positive perception of QRIS, especially in terms of security and trust, which are important factors in the decision to adopt digital payment technology. These findings are in line with the results of research by Utami (2025), Azizi et al. (2024), and Ermalina et al. (2024), which confirm that digital financial literacy is a key prerequisite for increasing public readiness for innovations in digital payment systems. Without adequate literacy, the public tends to be hesitant or resistant to using QRIS, even though the technology offers convenience and efficiency. Therefore, strengthening digital financial literacy is a key strategy in promoting the widespread and sustainable adoption of QRIS, while also supporting the acceleration of digital financial inclusion in Indonesia.

The perceived ease of use emerged as a key determinant in the adoption of QRIS based on the results of a literature review. Users tend to accept and use QRIS because the system is perceived as simple, practical, and does not require complicated processes. The relatively short payment procedure, easy-to-understand application interface, and consistent transaction steps across various merchants make QRIS easy to adopt by users from diverse backgrounds. This ease is an important factor, especially for new users who are not yet familiar with digital payment systems. In addition, the ease of use of QRIS is also demonstrated through cross-integration of payment service providers and flexibility of use in various transaction contexts, both in the formal and informal sectors. Users do not need to carry cash or have multiple payment applications because one QR code can be used by various platforms. Time efficiency, ease of transaction recording, and reduced risk of payment errors further reinforce the perception that QRIS is an effective and efficient payment solution. This makes QRIS not only relevant for urban communities but also potentially adoptable by SMEs and communities in the informal economy sector.

These findings reinforce the Technology Acceptance Model (TAM) framework, which emphasizes the importance of perceived ease of use in technology acceptance. The results of studies by Nasih et al. (2024), Saputri et al. (2023), and Andista et al. (2021) show that perceived ease of use contributes significantly to increasing interest in using QRIS, especially among young people and MSME players who need a fast and simple payment system. Thus, perceived ease of use is a strategic factor in expanding the sustainable adoption of QRIS. In addition to ease of use, perceived security and trust are also crucial factors in determining the level of QRIS adoption. Various literature reviews show that concerns about personal data leaks, account misuse, and the potential for digital fraud are still major obstacles for some people in using non-cash payment systems. Uncertainty about transaction security and data protection makes users more cautious, even reluctant to switch from cash transactions to digital payments. Therefore, security is not only viewed as a technical feature, but also as a psychological factor that influences user attitudes and decisions.

In this context, digital financial literacy plays an important role in reducing these concerns. Users who have a good understanding of data protection mechanisms, transaction authentication systems, and security procedures in digital payments tend to feel safer and more confident when using QRIS. Digital financial literacy helps users recognize safe transaction practices, understand the risks that may arise, and know the

preventive measures that can be taken. Thus, digital financial literacy not only improves technical capabilities but also builds a sense of security and trust in digital payment systems.

This is in line with the findings of Handoko et al. (2024) and Maharani et al. (2024), which emphasize the importance of system security and data protection in building user trust. In addition, research by Imam et al. (2024) and Bukama et al. (2024) shows that user trust increases when digital payment systems are considered reliable, secure, and transparent. This trust is an important foundation in encouraging the sustainable adoption of QRIS. User trust in QRIS is also influenced by the role of regulators and the clarity of regulations governing digital payment systems. Policy support from relevant authorities, particularly Bank Indonesia, ensures that QRIS is developed and supervised systematically.

The study by Permana et al. (2024) shows that clear QRIS policies and implementation contribute to increased public trust in digital payment systems. With a combination of digital financial literacy, reliable security systems, and strong regulatory support, perceptions of security and trust in QRIS can be significantly improved. In addition to security and convenience, perceived benefits have proven to be an important factor in strengthening the adoption and sustainability of QRIS. Users tend to continue using QRIS when they feel real benefits in their daily transactions. These benefits include time efficiency, ease of payment, and reduced dependence on cash. QRIS enables transactions to be carried out quickly and practically, thereby supporting the public's need for a payment system that is in line with the digital lifestyle.

In addition to transaction efficiency, QRIS also provides benefits in terms of financial recording and transparency. Every transaction made through QRIS is automatically recorded in the system, making it easier for users to monitor their expenses and income. For MSME players, this ease of recording is very helpful in managing business finances, preparing simple reports, and making business decisions. QRIS also expands access to financial services by allowing businesses to accept payments from various platforms without having to have multiple different payment methods.

These findings are in line with the results of studies by Bangsa & Khumaeroh (2023), Assyifa et al. (2025), and Ayu et al. (2024), which show that perceived benefits have a significant effect on the continued use of QRIS. In this context, digital financial literacy plays an important role in helping users understand and maximize the benefits of QRIS. Users with good digital financial literacy tend to be better able to see QRIS not only as a payment tool but also as a means of more organized financial management. However, the literature review also identified a number of challenges in the adoption of QRIS. Low digital financial literacy among certain groups of people, especially in rural areas and among the elderly, is a major obstacle. In addition, the technology access gap, limited digital infrastructure, and low initial trust in non-cash payment systems also affect the adoption rate of QRIS. The findings of Ruli et al. (2021) and Sartini et al. (2023) confirm that financial literacy and digital financial inclusion are still structural issues in the development of digital payment systems in Indonesia.

To overcome these challenges, various strategies are recommended in the literature, including massive and continuous digital financial literacy education, optimizing the role of regulators in ensuring transaction security, and simplifying payment application interfaces. Collaboration between the government, financial service providers, and business actors is also key to expanding the inclusive adoption of QRIS. Overall, the results of the literature review show that digital financial literacy is the main foundation in shaping perceptions of convenience, security, benefits, and trust in QRIS. These four factors interact with each other and together determine the success of QRIS adoption in society. With the strengthening of digital financial literacy and sustainable policy support, QRIS has the potential to become a strategic instrument in promoting financial inclusion and transforming the digital payment system in Indonesia.

4. CONCLUSION

Based on the results of the SLR and the above discussion, it can be concluded that digital financial literacy is a major factor in the adoption of QRIS. This literacy shapes users' positive perceptions of the ease of use, security, trust, and benefits of QRIS, which together drive interest and continued use. With the support of a clear security system and regulations, QRIS has the potential to accelerate digital financial inclusion in Indonesia.

The government and regulators need to strengthen ongoing digital financial literacy education, especially for MSMEs and communities with limited digital access. Payment service providers are expected to continue improving the ease and security of the QRIS system, while further research is recommended to empirically test these findings on more specific community groups.

5. REFERENCES

- Andista, D. R., Susilawaty, R., & Mt, S. E. A. (2021). Pengaruh Persepsi Kemudahan Penggunaan dan Risiko Terhadap Minat Pengguna Dalam Penggunaan Finansial Teknologi Pinjaman Online. *Prosiding The 12th Industrial Research Workshop and National Seminar*, 12, 4–5.
- Arestha, R., Afifah, N., & Mastaruddin, M. (2025). Mendorong Transformasi Digital UMKM: Analisis Faktor-Faktor Yang Memengaruhi Niat. *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 14(02), 948–961.
- Ariani, U., & Astuti, W. (2025). *Peran Literasi Keuangan dan Inklusi Keuangan Terhadap Penggunaan*. 9(2), 922–936. <https://doi.org/10.29408/jpek.v9i2.32200>
- Arief, A., & Abbas, M. Y. (2021). Kajian Literatur (Systematic Literature Review): Kendala Penerapan Sistem Pemerintahan Berbasis Elektronik (SPBE). *PROtek: Jurnal Ilmiah Teknik Elektro*, 8(1), 1–6. <https://doi.org/https://doi.org/10.33387/protk.v8i1.1978>
- Assyifa, M., Ahmad, G. N., Noviarini, D., Digital, B., Ekonomi, F., & Jakarta, U. N. (2025). Pengaruh Literasi Keuangan Digital , Keamanan , Kemudahan , dan Kegunaan Sistem Pembayaran QRIS Terhadap Pendapatan UMKM di Lamongan. *PENG: Jurnal Ekonomi Dan Manajemen*, 2(2), 4696–4707.
- Ayu, D., Angelia, S., Fadia, A., Ramadhani, I., & Fanydia, N. N. (2024). The Mediating Role of Adoption QR-Code E-Wallets on User Behaviour Peran Mediasi Penerapan E-Wallet QR-Code terhadap Perilaku Pengguna. *Jurnal Masyarakat Maritim*, 8(2), 104–119.
- Azizi, M., Ahmad, S., Ernayani, R., & Lestari, W. (2024). Peningkatan Literasi Keuangan Untuk Generasi Muda. *Communnity Development Journal*, 5(5), 9366–9372.
- Bangsa, J. R., & Khumaeroh, L. L. (2023). The Effect of Perceived Benefits and Ease of Use on the Decision to Use Shopeepay QRIS on Digital Business Students of Ngudi Waluyo University. *Jurnal Ilmiah Bisnis, Manajemen Dan Akuntansi*, 3(1).
- Bank Indoneisa. (2020). *Quick Response Code Indonesian Standard (QRIS)*. Bi.Go.Id.
- Bukama, S., Hanggara, B. T., & Syawli, A. (2024). Pengaruh Adopsi E-commerce dan E-payment terhadap Kinerja UMKM di Kelurahan Penanggulangan. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 1(1), 1–8.
- Ermalina, F., Kurniawan, R., & Ginting, R. (2024). Menguak Perilaku Konsumtif Generasi Z dalam Penggunaan Digital Payment dan Literasi Keuangan Berdasarkan Mental Accounting: Sebuah Studi Fenomenologi Uncovering Generation Z ' s Consumptive Behavior in Using Digital Payment and Financial Literacy Based o. *Jurnal Akuntansi AKUNESA*, 12(2), 163–171. <https://doi.org/10.26740/akunesa>
- Febriyani, D., & Gunarsih, T. (2025). *Apakah Trust Memdias Pengaruh Perceived*

- Usefulness Dan Perceived Ease Of Use Terhadap Minat Penggunaan QRIS ?* 33(2), 124–136.
- Ghany, M. A., Ali, B., Ruba, M. G., & Mei, R. (2024). Pola Konsumsi Masyarakat Perkotaan Berdasarkan Penggunaan E-money. *Proceedings of Islamic Economics, Business, and Philanthropy*, 3(1), 40–50.
- Handoko, R. M., Aulyansyah, B., Trisna, A., & Delon, R. (2024). Implementasi Blockchain Untuk Keamanan Sistem Pembayaran Digital dan Optimasi Transaksi Keuangan (Studi Kasus Industri Fintech di Indonesia). *Teknik: Jurnal Ilmu Teknik Dan Informatika*, 4(2), 64–74. <https://doi.org/https://doi.org/10.51903/teknik>
- Imam, K. A., Suprpto, A., & Farisi, H. (2024). Analisis Pengaruh Sistem Pembayaran Elektronik Terhadap Minat Beli Di Toko Online Dan Kepercayaan Sebagai Variabel Mediasi. *JICN: Jurnal Intelek Dan Candikiawan Nusantara*, 1(3).
- Irsyad, M., & Hapsari, R. D. V. (2023). *Pengaruh Perceived Usefulness , Perceived Ease Of Use , Perceived Security , Dan Social Influence Terhadap Continuance Intention*. 02(4), 932–943.
- Maharani, R., Prakoso, A. L., Financial, P., Otoritas, T., & Keuangan, J. (2024). Perlindungan Data Pribadi Konsumen Oleh Penyelenggara Sistem Elektronik Dalam Transaksi Digital Protection of Consumer Personal Data by Electronic System Providers in Digital Peningkatan substansial dalam penggunaan platform e-commerce di Indonesia telah . *Jurnal USM Law Review*, 7(1), 333–347.
- Maulidah, A. R., Puji, A. R., Nisa, K., Wisnu, E., & Hambarwati, E. (2024). Perkembangan Sistem Pembayaran Digital Pada Era Revolusi Industri 4.0 Di Indonesia. *Jurnal Ekonomi Dan Bisnis Digital*, 1(4). <https://doi.org/10.23971/jaq.v4i1.1442>
- Musa, H. G., Fatmawati, I., Nuryakin, N., & Suyanto, M. (2024). Marketing research trends using technology acceptance model (TAM): a comprehensive review of researches (2002 – 2022). *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2329375>
- Nasih, A. M., Gati, V., & Rahayu, S. (2024). Pengaruh Persepsi Kemudahan Penggunaan , Persepsi Manfaat , Persepsi Kepercayaan , Persepsi Risiko Dan Persepsi Hambatan Terhadap Minat Menggunakan QRIS yang Dimediasi Oleh Sikap Terhadap QRIS. *Jurnal Akuntansi AKUNESA*, 12(3). <https://doi.org/10.26740/akunesa>
- Permana, R., Attaullah, R., Pratiwi, Y., Yanti, S. A., Dermawan, A., & Natusion, D. P. (2024). DAMPAK IMPLEMENTASI QRIS TERHADAP PERUBAHAN SISTEM KEUANGAN NASION. *Pediaqu:Jurnal Pendidikan Sosial Dan Humaniora*, 3(1), 218–227.
- Putri, N. M., Lakoni, I., & Safrianti, S. (2023). *Pengaruh Literasi Keuangan , Kemudahan Dan Kepercayaan Terhadap Keputusan Bertransaksi Menggunakan QRIS Pada UMKM Di Kota Bengkulu*. 16(2), 356–365.
- Rahardjo, W. S. (2025). *Analisis Manfaat dan Kendala Adopsi QRIS pada UMKM : Temuan Survei Lapangan di Wilayah Ciayumajakuning*. 14(6), 1610–1620.
- Ruli, M., Hilmawati, N., Ekonomi, F., Surabaya, U. N., Kusumaningtias, R., Ekonomi, F., Surabaya, U. N., Keuangan, L., Bisnis, K., & Bisnis, K. (2021). Inklusi Keuangan Dan Literasi Keuangan Terhadap Kecil Menengah. *Nominal: Barometer Riset Akuntansi Dan Manajemen P-ISSN:*, 10(1).
- Saputri, W., Soemitra, A., & Rahmani, N. A. B. (2023). Pengaruh Technolgy Acceptance Model terhadap Minat Mahasiswa Menggunakan Quick Response Code Indonesian Standard (QRIS) sebagai Cashless Society. *MES Management Journal*, 2(2), 116–128.
- Sari, I. N., Lestari, L. P., Kusuma, D. W., Mafulah, S., Brata, D. P. N., Karwanto, Supriyono, Iffah, J. D. N., Widiatsih, A., Utomo, E. S., Maghfur, I., Sofiyana, M. S., & Sulistiana, D. (2022). *Metode Penelitian Kualitatif* (Hayat (ed.)). Unisma Press.
- Sartini, P., Yudharta, I. P. D., & Purnamaningsih, P. E. (2023). Efektivitas Program SIAP

The 3rd International Conference on Islamic Economics (ICIE) 2026

- (Sehat , Inovatif , Aman , Pakai) Quick Response Code Indonesian Standard (QRIS) untuk Mendukung Inklusi Keuangan Digital di Pasar Badung , Kota Denpasar. *BIREV: Business and Investment Review Vol.*, 1(3), 195–210.
- Suarantalla, R., Aliyah, J., & Tryana, A. L. (2023). Melangkah ke Era Digital : Sosialisasi Literasi Keuangan untuk Transaksi Non Tunai. *PARTA: Jurnal Pengabdian Kepada Masyarakat*, 4(1), 82–89.
- Utami, N. (2025). Adopsi Pembayaran Digital Melalui QRIS Dan Dampaknya Di Daerah Istimewa Yogyakarta. *Jurnal Transaksi*, 17(1), 1–13.
<https://doi.org/https://doi.org/10.25170/transaksi.v17i1.7116>
- Wijayanto, E., Sartono, Listyani, T. T., Fatati, M., & Windawati, A. (2025). *The Influence of Perceived Convenience , Usefulness , Comfort and Financial Literacy on Interest in QRIS Digital Payments (Study on Semarang State Polytechnic Lecturers)*. 3(2), 171–182.