

PLANNED BEHAVIOR IN SUPPORTING CASHLESS SOCIETY IN SHARIA FINANCIAL INSTITUTIONS



Riyan Pradesyah¹
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
riyanpradesyah@umsu.ac.id

Abdul Hadi Ismail²
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
abdulhadi@umsu.ac.id

Robiatul Adawiyah³
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
Robiatulaaadawiyah24@gmail.com

Abstract

The development of non-cash payments is currently continuing to grow in Indonesia, many applications continue to develop their applications towards a cashless society, but many people and MSMEs are still reluctant to use the non-cash payment system, due to several factors that they consider to be very detrimental to users or providers. non-cash payments. This research aims to examine attitude variables, subjective norms, and behavioral control on the behavior of halal MSMEs in using non-cash payments through interest variables. The approach used in the research is a quantitative approach, with the SmartPLS analysis tool. The results obtained show that the attitude variable (X1) influences the behavior of MSMEs in using non-cash payments (Y) through the interest variable (Z). The subjective norm variable (X2) does not affect MSME behavior in using non-cash payments (Y) through the interest variable (Z). The behavioral control variable (X3) influences the behavior of MSMEs in using non-cash payments (Y) through the interest variable (Z).

Keywords: Attitude, Subjective Norms, Behavioral Control, QRIS Use, Interests

INTRODUCTION

Non-payment providers are currently continuing to grow in society, where initially this payment was something that was rarely done in Indonesia. Payments that usually use the cash system are now changing to non-cash, which initially used debit with an ATM card or debit card, now you can just use a cellphone. This development is of course inseparable from the control of Indonesian banks and the Financial Services Authority (OJK) which continues to monitor the development of non-cash payments, until finally in 2019 a pandemic occurred in Indonesia, requiring people to use non-cash to reduce the increase in the spread of Covid-19. (Ismail & Pradesyah, 2020)(Wahyuni et al., 2023). Until now, people have become accustomed to the use of non-cash payments provided by conventional and sharia financial institutions or other financial applications. The rapid development of non-cash payments is a government program related to a cashless society or efforts to create a cashless society (Firman Hidranto, 2021) (Hashim, 2023) With the existence of non-cash payments, people will certainly no longer have difficulty finding an ATM machine to make payments, all they have to do is scan the barcode for a valid payment to be made. This development is certainly good news for the public because it is easy to carry out transactions anywhere without having to carry cash in your pocket or wallet (Lai, 2021) (Kennedyd, 2020).

The development of non-cash payments is a payment method that is currently continuing to be developed in Indonesia, development is carried out both from financial institutions and from other applications that have been supervised by the OJK. In developed countries, non-cash payment systems have begun to develop (Coin, 2019)(Y. T. Lam, 2022), and this is directly proportional between entrepreneurs and people who use non-cash payment systems. If you examine the development of non-cash payments in Indonesia, you will still find many entrepreneurs or MSMEs who are still reluctant to use or provide non-cash payments, because refunds take time and there are administrative costs charged to users, so there are still many MSMEs reluctant to use non-cash payments (Bella et al, 2024). Even though MSMEs have a big contribution to the success of government programs related to the cashless society in Indonesia.

Looking back at the development of non-cash payment systems in Indonesia, of course, you will find many applications providing non-cash payments. Those that are often used by the public are OVO, Gopay, and QRIS. This application is certainly not something new to people in Indonesia, especially urban communities who often use this application, it's just that many people lose funds in this application, so many people also doubt the application, so people are reluctant to use it. the application. This application makes it very easy for people to carry out transactions anywhere and anytime. Looking back at the development of non-cash payments in Indonesia, payments using the QRIS system are mostly provided by MSMEs because these payments are made or provided by financial institutions, both sharia and conventional. Even though there has been an increase in merchants who have integrated with QRIS, MSME players are still reluctant to implement this payment system, because there are still many limitations and problems encountered in implementing the QRIS payment system, including difficulty in withdrawing funds from the QRIS accounts used by MSMEs, there are transaction limits, network problems that often arise in QRIS transactions, and the number of hacks that occur when using payments using the QRIS system (Pradesyah et al., 2020) (Jakubowska, 2020).

Problems that arise from non-cash payments in Indonesia, researchers are interested in conducting research using constructs from the theory of planned behavior, where the constructs taken in this research use the variables of attitude, subjective norms, and behavioral control, as well as using interest as a mediating variable in looking at the intensity of MSMEs using non-cash payments, focusing on the QRIS payment system (Kennedyd, 2020) (Ehiedu, 2020) (Chohan, 2022). The reason for focusing on QRIS payments is that many people ask about this payment system, compared to other non-cash payment systems. Then this research is also focused on halal MSMEs in the city of Medan so that later researchers will distribute questionnaires to existing halal MSMEs. Research on a cashless society is still rarely carried out, this can be seen from the mapping results using Vos Viewers. The results obtained are as follows:



Figure 1.

VOSviewers Results

If we look at the results of research mapping using VOSviewers, which are taken from Scopus-indexed journal references using publish or perish, it can be seen that research related to a cashless society is still rarely carried out, while several studies have been carried out relating to advantages, challenges, images, security, e-wallet, and factor. Then it can also be seen that research has never been carried out on a cashless society in Indonesia, whereas in the picture only research has been carried out in Australia (Y. T. T. Lam, 2020)(Y. T. Lam, 2022)(Lai, 2021). So for this reason, the researcher tries to describe and reveal the problems of the cashless society in Indonesia, which are related to Halal MSMEs which are currently still reluctant to use non-cash payments, due to several obstacles that are often encountered, such as unstable networks, many misuses of payments. digital, the size of the deductions obtained, and the difficulty of withdrawing money into the account.

REVIEW OF LITERATURE

Several researchers have conducted research related to a cashless society, and this research has become reference material in writing articles. Some of these studies are as follows. First, Hasbia published a research journal in 2021 with the title "Analysis of Financial Behavior of Generation On Cashless Society" (Ramadanti et al., 2021) This research is quantitative. The results of this research are that (1) financial literacy has a

positive effect on the financial behavior of Generation Z in a cashless society, and (2) lifestyle has a positive effect on the financial behavior of Generation Z in a cashless society.

Second, Supattanakul carried out a scientific publication in 2020, with the title "Comparative study of the readiness of people for a cashless society between Songkhla municipality and Hatyai municipality, Songkhla province, Thailand" (Supattanakul, 2020) This research aims to determine the readiness of the Thai people to implement a cashless society. The research results show that the level of community readiness for a cashless society in Songkhla Municipality is at a medium level, while in Hatyai Municipality it is at a high level. The research results also show that there are significant differences in community readiness for a cashless society between the two municipalities. These findings are useful for improving public and private service providers so that they can respond to financial transactions and achieve a cashless society in the future.

Third, Karim will carry out a scientific publication in 2021 with the title "A Cashless Society: Understanding the Adoption of New Technology,"(Karim, 2021) This research aims to show the effectiveness of Confirmatory Analysis (CFA), Exploratory Factor Analysis (EFA), and Stepwise Analysis to assess sources of technology readiness indicators in digital wallet adoption. The research results show that the driving factors come from optimization and self-confidence; while the inhibiting factors come from discomfort and insecurity. Next, CFA was carried out to confirm the measurement model. Finally, through staged analysis, the findings show that optimization and inconvenience construction are considered significant factors in digital wallet adoption. These findings enable telecom service providers or marketing practitioners to gain insight into strategies to increase the adoption rate of the mobile wallet segment.

Fourth, Lu will publish a journal in 2022 with the title "Cashless Payments And Banking Performances: A Study Of Local Commercial Banks In Malaysia"(Lu, 2022) This research aims to analyze the relationship between non-cash payment providers and bank performance. The results show that bank profitability performance is mainly driven by the use of cashless payments in the first wave of progressive development, while cashless

payments do not show a progressive impact on bank efficiency performance. This shows that non-cash payments do not provide added value to bank performance in the long term.

Fifth, Chaveesuk conducted research and published the results of his research in 2019, with the title "The acceptance model toward a cashless society in Thailand" (Chaveesuk, 2019). This research aims to analyze the Thai people's acceptance of the cashless society in Thailand. The results obtained, the results of this research show that the creation of an efficient structure can be explored by the cashless community in Thailand. Apart from that, studies on this topic also need to be carried out continuously. Data will be collected from Thai society through a designed questionnaire, where the determinants of the research model and structural equation modeling will be investigated. This model will provide a useful tool to understand and predict users' intentions to accept Thailand's cashless society.

RESEARCH METHOD

This research begins by tabulating the problems that occur in halal MSMEs in Medan City. These problems are classified or focused on problems caused by the use of QRIS or the QRIS payment system. From the existing problems, the researchers took a theoretical approach that could solve the problems, and the theory taken by the researchers was the theory of planned behavior because the theory can reveal the causes of people's behavioral intentions using QRIS. Then this theory was constructed to create a questionnaire and then distributed to Halal MSME actors (Putra & Pradesyah, 2023) (Ibrahim & Pradesyah, 2023). After the distribution is carried out, researchers tabulate the data and then process the data using SmartPLS, and the results of the research will be narrated. Data collection used in this research used the Slovin method, where the population or number of MSMEs in Medan city reached 1,603 MSMEs, then entered into the Slovin formula as follows:

$$n = \frac{N}{1 + Ne^2} = \frac{1.603}{1 + (1.603(0,05)^2)} = \frac{1.603}{1 + 4,0075} = \frac{1.603}{5,0075} = 320$$

Researchers will distribute questionnaires to Halal MSMEs in Medan City, meanwhile, the questionnaires created will lead to the construction of the theory of planned behavior which can reveal the causes of MSMEs' behavioral intentions using QRIS. After obtaining the results from distributing the questionnaire, the researcher will tabulate the questionnaire and analyze it using a statistical application, namely SmartPLS.

RESULTS AND DISCUSSION

The research sample used in the research was halal MSMEs in the city of Medan, with a sample of 320 MSMEs. The statements submitted amounted to 75 statements consisting of 5 variables. The variables used are Sikan (X1), Subject Norms (X2), Behavioral Control (X3), MSME Behavior (Y), and Interests (Z). Each variable has 15 statements using a Likert scale system. Then, after distributing it to MSMEs, the researchers tabulated the data and then processed the data using the SmartPLS application. The initial model obtained was as follows:

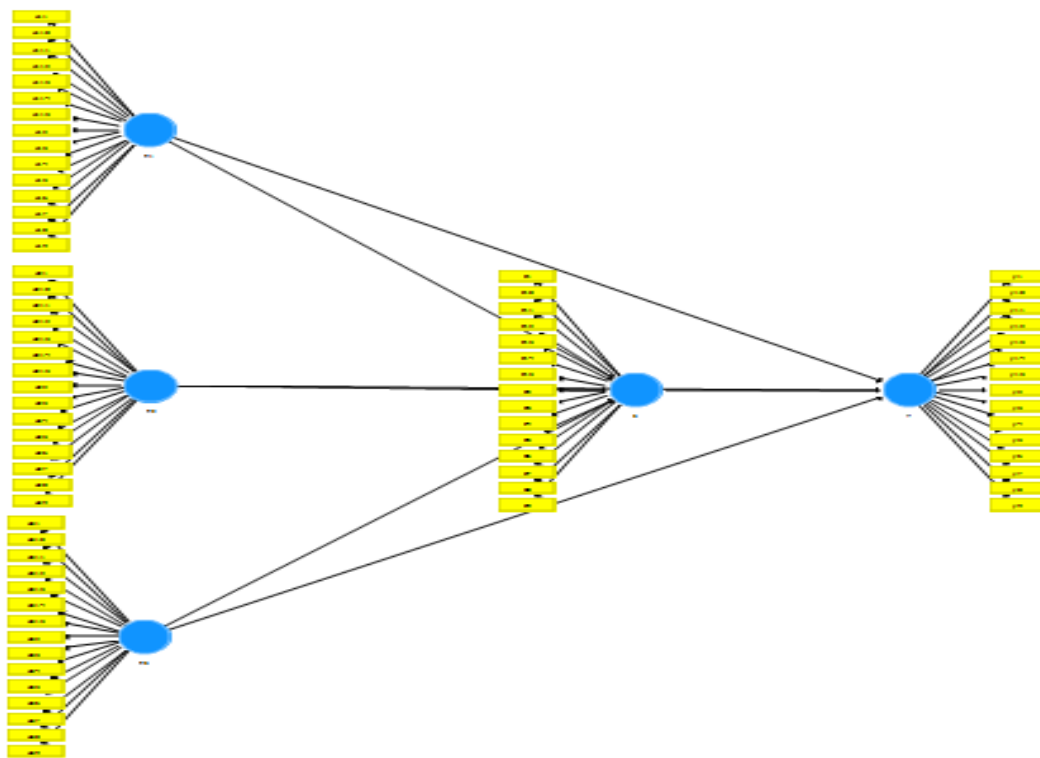


Figure 2.
Initial Model Analysis

The picture above shows that each variable has fifteen statements, so each variable has a value for each statement. Then the picture also informs that there are three independent variables, one mediating variable and one dependent variable, where each of these variables will later be tested, with the aim of seeing the influence of the independent variable on the dependent variable through the mediating variable. The measurement model analysis (outer model) uses 2 tests, including; (1) Construct validity and reliability and (2) Discriminant validity. The picture above shows that each variable has fifteen statements, so each variable has a value for each statement. Then the picture also informs that there are three independent variables, one mediating variable and one dependent variable, where each of these variables will later be tested, with the aim of seeing the influence of the independent variable on the dependent variable through the mediating variable. The measurement model analysis (outer model) uses 2 tests, including; (1) Construct validity and reliability and (2) Discriminant validity.

Construct Reliability and Validity

Construct validity and reliability are tests to measure the reliability of a construct. The reliability of construct scores must be high enough. The composite reliability criterion is > 0.6 (Juliandi, 2018).

Tabel 1.
Composite Reliability

Composite Reliability	
X1	0.988
X2	0.993
X3	0.993
Y	0.988
Z	0.987

The table above informs that from the composite reliability test results, the following information is obtained: Variable (X1) adalah reliable, karena nilai composite reliability $0.988 > 0.6$.

1. The variable (X2) is reliable because the composite reliability value is $0.993 > 0.6$

2. The variable (X3) is reliable because the composite reliability value is $0.993 > 0.6$
3. The variable (Y) is reliable because the composite reliability value is $0.988 > 0.6$.
4. The variable (Z) is reliable because the composite reliability value is $0.987 > 0.6$.

Discriminant Validity (Cross Loadings)

Cross-loading is a phenomenon in factor analysis or Structural Equation Modeling (SEM) where certain indicators have significant factor loadings on factors other than the factors that are supposed to be measured. This can raise problems in construct interpretation and threaten construct validity. In SEM, a construct is measured by several indicators and each indicator should measure only one construct. However, cross-loading occurs when an indicator has a significant factor loading on factors other than the intended factor. This could be caused by several reasons, including:

- 1) Construct Redundancy, If the construct measured by the indicator is not clearly defined or is too similar to another construct, then the indicator can make a significant contribution to more than one factor.
- 2) Multicollinearity, the existence of a high correlation between constructs or factors can cause cross-loading. This could be caused by the existence of a strong relationship between the constructs or by the use of very similar indicators.
- 3) 3) Inappropriate Model Specifications, if the proposed SEM model does not fit the data, this can cause cross-loading. There may be deficiencies or mismatches in the model that cause indicators to assign loadings to factors that do not correspond to the construct being measured.
- 4) Overfitting, excessive model adjustment (overfitting) can cause indicators to be too closely matched to noise in the data, and this can cause cross-loading.

The discriminant validity of the measurement model with reflected indicators can be seen from the cross-loading value of the measurement with the construct. If the correlation between the measurement constructs is greater than the other constructs, it indicates that the latent constructs have better measurements in their block than the measurements in other

blocks. The following is the output results from the discriminant validity test using SmartPLS 3.0:

Table 2.
Discriminant Validity (Cross Loadings)

Variable	X1	X2	X3	Y	Z
PX1.1	0.936				
PX1.2	0.944				
PX1.3	0.947				
PX1.4	0.842				
PX1.5	0.749				
PX1.6	0.717				
PX1.7	0.872				
PX1.8	0.959				
PX1.9	0.945				
PX1.10	0.969				
PX1.11	0.947				
PX1.12	0.971				
PX1.13	0.923				
PX1.14	0.958				
PX1.15	0.969				
PX2.1		0.949			
PX2.2		0.950			
PX2.3		0.947			
PX2.4		0.959			
PX2.5		0.872			
PX2.6		0.945			
PX2.7		0.973			
PX2.8		0.944			
PX2.9		0.968			
PX2.10		0.957			

Variable	X1	X2	X3	Y	Z
PX2.11		0.973			
PX2.12		0.947			
PX2.13		0.964			
PX2.14		0.965			
PX2.15		0.948			
PX3.1			0.942		
PX3.2			0.950		
PX3.3			0.925		
PX3.4			0.957		
PX3.5			0.962		
PX3.6			0.952		
PX3.7			0.964		
PX3.8			0.971		
PX3.9			0.938		
PX3.10			0.925		
PX3.11			0.968		
PX3.12			0.963		
PX3.13			0.946		
PX3.14			0.950		
PX3.15			0.961		
PY1				0.754	
PY2				0.904	
PY3				0.944	
PY4				0.755	
PY5				0.922	
PY6				0.934	
PY7				0.956	
PY8				0.954	
PY9				0.941	

Variable	X1	X2	X3	Y	Z
PY10				0.959	
PY11				0.964	
PY12				0.944	
PY13				0.950	
PY14				0.963	
PY15				0.946	
PZ1					0.946
PZ2					0.924
PZ3					0.964
PZ4					0.964
PZ5					0.927
PZ6					0.957
PZ7					0.971
PZ8					0.963
PZ9					0.955
PZ10					0.937
PZ11					0.958
PZ12					0.955
PZ13					0.962
PZ14					0.949
PZ15					0.044

Based on the table above, it can be seen that the loading factor value for each indicator of each latent variable has a greater value when compared to the indicator values of other latent variables. For example, a comparison of loading factor values that are greater than the loading factor values of other constructs,). According to the results above, it can be seen that all latent variables have good discriminant validity. So it can be concluded that the discriminant validity test has been fulfilled, and can be declared valid.

Apart from using the loading factor value, a method that can be used to assess discriminant validity is by comparing the square root value of the average variance extracted

for each construct with the correlation between one construct and other constructs in the model. If a model has an AVE root for each construct that is greater than the correlation between the construct and other constructs, then it is said that the model has good discriminant validity. To see the square root value of AVE, see the Fornell Lacker Criterium table. Fornell-Larcker Criterion was used to evaluate discriminant validity in factor analysis and SEM. Discriminant validity indicates the extent to which different constructs represent different dimensions, not just forms of one dimension. In the context of SEM, when there are several constructs (latent variables) the Fornell-Larcker Criterion can be used to examine the extent to which the variance of one construct exceeds the variance explained by other constructs. The Fornell-Larcker Criterion states that the discriminant validity of a construct is considered adequate if the variance of the construct is greater than the covariance between that construct and other constructs. The Fornell values are as follows:

Table 3.
Discriminant Validity (Fornell Lacker Criterium)

Variable	X1	X12	X3	Y	Z
X1	0.919				
X2	0.962	0.951			
X3	0.954	0.979	0.952		
Y	0.949	0.955	0.960	0.922	
Z	0.948	0.952	0.955	0.958	0.920

Based on the table it can be seen that the square root value of AVE in variables X1 (0.919) X2 (0.951) in the model that has been estimated has quite good discriminant validity values.

Mediation Effects

Structural model analysis uses 3 tests, including (1) R-square; (2) f-square; (3) Mediation effects: (a) Direct effects; (b) Indirect effects; and (c) Total effects.

Direct Effect

The purpose of direct effect analysis is useful for testing the hypothesis of the direct influence of an influencing (exogenous) variable on the influenced (endogenous) variable

(Juliandi, 2018). The criteria for testing the direct effect hypothesis are shown in the section below.

First, the path coefficient (path coefficient): (a) If the value of the path coefficient (path coefficient) is positive, then the influence of a variable on other variables is in the same direction, if the value of a variable increases/rises, then the value of the other variable also increases/rises; and (b) If the path coefficient value is negative, then the influence of a variable on another variable is in the opposite direction, if the value of a variable increases/rises, then the value of the other variable will decrease/low. Second, probability/significance value (PValue):

- a) If the P-Values < 0.05 , then it is significant
- b) If the P-values > 0.05 , then it is not significant

Tabel 4.
Direct Effect

	Original Sample	P-Values
X1→Y	0.178	0.115
X1→Z	0.353	0.002
X2→Y	0.098	0.597
X2→Z	0.191	0.281
X3→Y	0.336	0.089
X3→Z	0.432	0.008
Z→Y	0.375	0.000

Source: 2023 SEM-PLS Data

The path coefficient in the table shows that all path coefficient values are positive (seen in the original sample), including:

- a) The original sample value X1 → Y is 0.178 and the p-value is 0.115. In this study, there is a positive relationship between.
- b) The original sample value X1 → Z is 0.353 and the p-value is 0.002 in this research there is a positive relationship between X1 and Z, the results of this research show there is a relationship between X1 and Z because the p-value is $0.002 < 0.05$
- c) The original sample value X2 → Y is 0.098 and the p-value is 0.597 in this research

- there is a positive relationship between X2 and Y, but the results of this research show there is no relationship between X2 and Y because the p-value is $0.597 > 0.05$
- d) The original sample value $X3 \rightarrow Y$ is 0.336 and the p-value is 0.089 in this research there is a positive relationship between X3 and Y, but the results of this research show there is no relationship between X3 and Y because the p-value is $0.089 > 0.05$
- e) The original sample value $X3 \rightarrow Z$ is 0.432 and the p-value is 0.008 In this research there is a positive relationship between X3 and Z. The results of this research show that there is a relationship between X3 and Z because the p-value is $0.008 < 0.05$
- f) The original sample value $Z \rightarrow Y$ is 0.375 and the p value is 0.000. In this study there is a positive relationship between Z and Y, the results of this study show that there is a relationship between Z and Y because the p-value is $0.000 < 0.05$

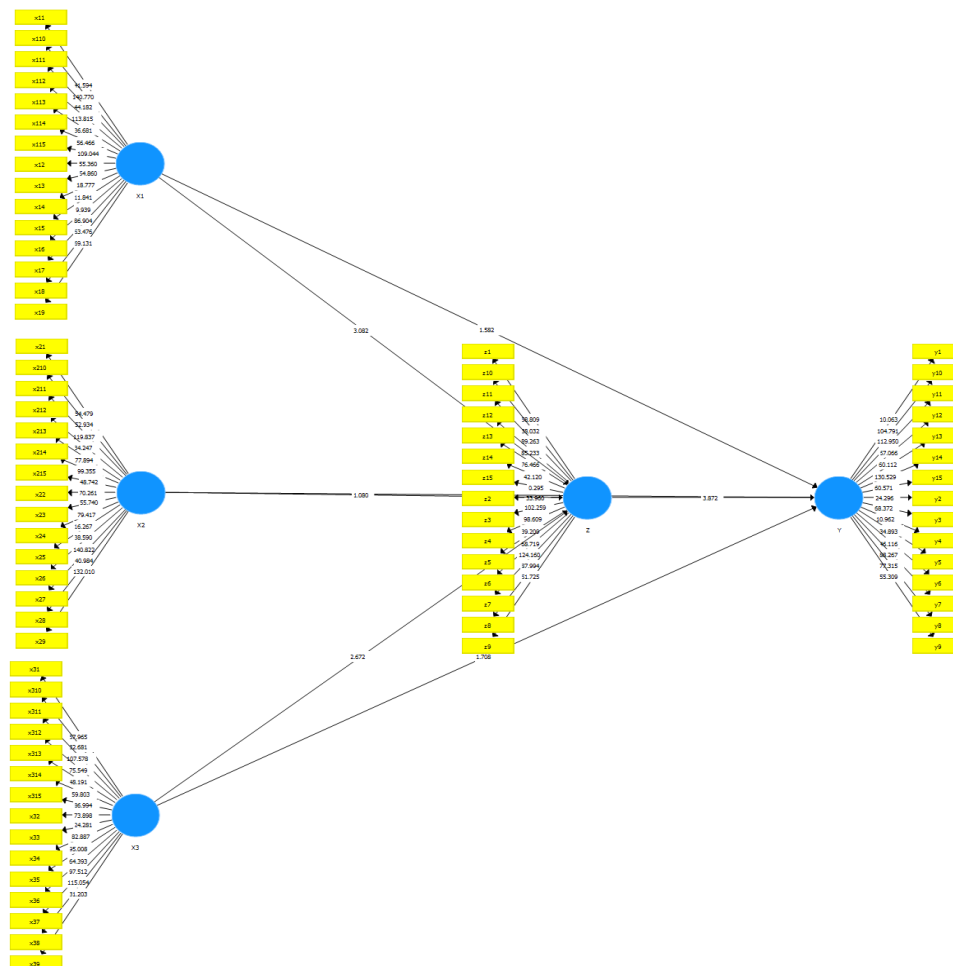


Figure 3.
Inner Research Model

Indirect Effect

The purpose of indirect effect analysis is useful for testing the hypothesis of the indirect influence of an influencing variable (exogenous) on the influenced variable (endogenous) which is mediated/mediated by an intervening variable (mediator variable). (Juliandi, 2018). The criteria for determining the indirect effect (indirect effect) (Juliandi, 2018) are: (1) if the P-Values value is <0.05 , then it is significant, meaning the variable mediates the influence of the exogenous variable on the variable. In other words, the effect is indirect, and (2) if the P-Values >0.05 , then it is not significant, meaning that the mediator variable does not mediate the effect of an exogenous variable on an endogenous variable (X1/Performance). In other words, the effect is direct.

Table 5.
Specific Indirect Effect

	Original Sample	Sample Mean	Standard Deviation	P Values
X1→Z→Y	0.132	0.123	0.058	0.023
X2→Z→Y	0.071	0.074	0.070	0.308
X2→Z→Y	0.162	0.160	0.072	0.026

From the table above, conclusions can be drawn:

- a) In this study the attitude variable (X1) influences the MSME Behavior variable (Y) which is mediated by the Interest variable (Z). This can be seen from the original sample value of 0.132 and the p value of $0.023 < 0$.
- b) In this research the Behavior Control variable (X3) influences the MSME Behavior variable (Y) which is mediated by the Interest variable (Z). This can be seen from the original sample value of 0.162 and the p-value of $0.026 < 0.05$.

CONCLUSION

The use of non-cash payments is now continuing to be developed in Indonesia, but it is not directly proportional to the use made. Many MSMEs are still reluctant to use non-cash payments, for several reasons, according to them they still find it difficult to withdraw money,

and there are administration costs. If you look at the community, there are still many who are reluctant to use non-cash payment applications, due to the rise in crime cases related to non-cash payments. The research results showed that, in this study, the attitude variable (X1) affected the MSME Behavior variable (Y) which was mediated by the Interest variable (Z). This can be seen from the original sample value, namely 0.132, and the p-value of $0.023 < 0.05$. Then the Subjective Norm variable (X2) does not affect the MSME Behavior variable (Y) which is mediated by the Interest variable (Z). This can be seen from the original sample value, namely 0.071, and the p-value of $0.308 > 0.05$. and the Behavior Control variable (X3) influences the MSME Behavior variable (Y) which is mediated by the Interest variable (Z). This can be seen from the original sample value, namely 0.162, and the p-value of $0.026 < 0.05$.

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