

**PREFERENCES FOR USING THE QUICK RESPONSE CODE INDONESIA
STANDARD (QRIS) PAYMENT METHOD FOR ACCOUNTING EDUCATION
STUDENTS AT UNIVERSITAS MUHAMMADIYAH SURAKARTA**



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Abstract

On January 1st, 2020, Bank Indonesia officially released and implemented the Quick Response Code Indonesia Standard (QRIS) payment method. Although some students still use cash as a means of payment, many of them are switching to QRIS to make transactions. This study aims to analyze preferences for using QRIS, factors that influence the use of QRIS, and obstacles faced by Accounting Education Study Program students in its use. The method used in this research is a case study, with data collection techniques through observation, interviews, and documentation. To ensure data validity, researchers applied triangulation techniques by collecting information from the same source through various methods. The data analysis process includes data reduction, data presentation, and conclusion drawing. The results showed that students of the Accounting Education Study Program tend to choose QRIS to meet their daily needs, such as buying food, clothing, skin care products, boarding house equipment, and cooking ingredients. They consider QRIS as a better payment tool because of the convenience, speed, and practicality factors. However, the obstacles faced, such as internet network instability and running out of quota, do not prevent them from continuing to use QRIS as the main payment method.

Keywords: Preferences, Factors, Constraints, QRIS

INTRODUCTION

In today's digital era, various sectors of society are starting to switch and utilize technology to facilitate various activities, especially in the financial sector. One of the innovations that has emerged is Financial Technology, which makes it easier for people to conduct financial transactions more efficiently and quickly. Fintech allows the integration of technology with financial services, thus speeding up the process of payments, transfers, and loans, which previously required long procedures and longer time (Faizani & Indriyanti, 2021). Fintech is an adaptation of the financial sector to technological developments, where transactions that were previously carried out physically are now digital. The main role of fintech is to encourage the use of technology aimed at overhauling, accelerating, and improving efficiency in various aspects of financial services. This includes payment processes, fund transfers, lending, fundraising, and asset management, making financial services more accessible, faster, and more efficient for the public (Rizka Safitri & Miftah Andriansyah, 2020).

The presence of fintech is a trend that shows the development of digital technology and the influence of digital technology on all aspects of the economy. Fintech focuses on offering financial services by utilizing software and technology (Kadir, 2023) Indonesians support the development of fintech because it can provide an alternative way of financial services. Indonesians feel some shortcomings in the traditional financial sector, such as the traditional banking sector, which has strict requirements, and traditional finance is not recognized in various parts of Indonesia, so some areas in Indonesia do not benefit from these financial services.

The gap in the traditional financial sector has led to fintech innovation, which can provide a solution to the gap in the traditional financial sector and become an important solution to the economic crisis. Fintech provides services that can be accessed anytime and anywhere through existing technology, making it easier for consumers to use financial services. In addition, fintech can also provide information and transparency. Slow financial management was the weakness of traditional banks before, but with the presence of fintech, financial management can be processed within 24 hours. In 2006, fintech began to appear in Indonesia and several sectors began to focus on the fintech industry, especially in the

payment industry. As time goes by, Indonesian people are increasingly aware that fintech can help people such as simplifying payment methods, this makes fintech in Indonesia more advanced and growing rapidly (Adji et al., 2023).

Along with the development of technology, Indonesians have begun to frequently utilize payment services in fintech such as digital payments to fulfill their needs (Adji et al., 2023). Fintech companies provide services in the form of online transactions with a fast, easy, convenient, and cheap process. The e-wallet application with various functions is a facility for online transactions provided by fintech companies to digital payment users. Fintech companies in Indonesia often promote their digital payment services through cooperation with various parties, such as telecommunications companies, minimarkets, shops, and conventional banks that have several payment services (Njatrijani, 2019).

Digital payments are a trend that is accepted by people in both developed and developing countries because the development of digital payments on e-wallets is able to provide factors that affect society such as speed, convenience, more savings, mobile penetration, and financial inclusion. Digital payments have an important function in the formation of ecosystems from regulation, financial intuition, tool manufacturing, sellers to consumers (Karsen et al., 2019). According to data released in January 2024th, Dana, OVO, ShopeePay, Gopay, LinkAja are digital wallet applications owned by Indonesia (Bisnis Tekno, 2024). According to Aulia (2020), before making transactions using an e-wallet, users must first top up via transfer via M-banking to get funds in the e-wallet. Apart from M-banking, the top up process can be done through services at Alfamart, Indomart, and Alfamidi. There are updates in online transactions using digital wallets, namely payment methods made by scanning QR-Codes. QR-Code is the development of a one-dimensional bar code into two dimensions. This development was done because the information capacity on traditional barcodes can only accommodate 20 alphanumeric characters. Information can be accessed by scanning the code using a smartphone camera (Munawar, 2019).

Over time, QR-Code began to develop into a modern payment tool. Therefore, Bank Indonesia is encouraged to improve payment methods with QR-Codes as digital payments through electronic money applications, e-wallets or mobile banking (Kurniawati et al., 2021). The method is known as Quick Response Code Indonesian Standard (QRIS), which was

officially launched by Bank Indonesia on January 1, 2020. QRIS can be accessed through payment applications installed on smartphones, by connecting the device to the internet network (Azzahroo & Estiningrum, 2021). According to information from Saputri (2020), the use of QRIS is simply done by scanning the QR-Code provided by the seller. As long as there are funds in the digital wallet application and the internet network on the smartphone is adequate, there is no need to wait long for a successful payment. The purpose of QRIS is in line with the development of infrastructure in payments that can be made in real time and can be accessed without obstacles.

Interest or preference is a tendency to choose a subject and be interested in something and feel happy after choosing it (Saputri, 2020). The interest in using QRIS in the general public is quite large and several businesses have begun to apply QRIS as a means of in transactions using QRIS, the general public uses it for transaction activities in positive terms that are able to meet the daily needs of each individual. According to a statement from Sihaloho et al., (2020) people are interested in using effective and efficient payments, such as in QRIS, where how to use it only requires a smartphone and a stable internet network, plus people don't need to carry a wallet. Kurniawati et al. (2021) stated that the use of digital payments must be studied for its development and continue to be introduced to the younger generation, namely students because they are always quick to learn technological developments.

According to students QRIS is quite easy to use and the payment process is also fast (Rifaldi et al., 2023). In this digital era, using QRIS makes it very easy for students to make transactions because the payment process using QRIS is easier, safer and faster (Ardana et al., 2023). From the survey results, the interviewees stated that transactions using QRIS have a positive impact on students of the Accounting Education Study Program at Universitas Muhammadiyah Surakarta, they consider QRIS to be very useful in meeting life's needs because the operation is safe, fast, and not difficult, just scan the QR-Code, input the payment amount, enter the security pin then click 'pay now' to pay the bill.

There are several researchers who have conducted studies on the same topic regarding QRIS usage preferences. The first study was conducted by Safitri & Andriansyah (2020),

which states that the perception factor has a significant influence on consumer interest in making payment transactions using QRIS.

The second research was conducted by Sutan Nirwasita et al. (2024), stated that the majority of UPNVJ students are very aware (80%) and accept QRIS (76%) as a means of payment. Students also find QRIS easy to use (78%) and believe in its security (60%). 96% of respondents have used QRIS in the canteen, as many as 80% of respondents choose QRIS as the main payment method. However, there are still some respondents who still choose cash as a means of payment, mainly due to its availability and advantages in terms of flexibility.

The third research was conducted by Rifaldi et al. (2023), stated that the perception of convenience, usefulness, trust and risk has a considerable influence on students' preferences in using QRIS, according to them the use of QRIS is easy to understand. The usefulness of using QRIS referred to by students is that when making transactions, they only scan the QR code and the process can save time. Trust in the use of QRIS is also a factor that influences student preferences. Students who choose to use QRIS through Mobile Banking feel safe and believe that their account data and transactions are well protected.

The conclusion of the three studies shows that there are certain factors that influence consumer preferences in using QRIS. All three studies use quantitative methods, which allow the resulting data to be accurate and obtained in a relatively short time. Due to the similarity of the topic, namely about the preference for using QRIS as a means of payment, these studies are used as a reference by researchers. However, although the topic is similar, this research has differences from previous studies, namely in terms of the methods used, where this research uses qualitative methods with the type of case study research.

Based on the description above, the researcher decided to conduct research with the title "Preferences for Using the Quick Response Code Indonesia Standard (QRIS) Payment Method for Accounting Education Students at Universitas Muhammadiyah Surakarta". This study aims to determine the preferences of Accounting Education Study Program students in using QRIS as a payment transaction tool, to determine the factors that influence Accounting Education Study Program students on the use of QRIS, to find out the obstacles experienced by Accounting Education Study Program students in using QRIS, to find out the benefits of

QRIS for Accounting Education Study Program students. This research is expected that the QRIS payment method will be more widely recognized and used by the public, especially in the younger generation, namely students.

REVIEW OF LITERATURE

Financial Technology

Fintech comes from the term financial technology. Fintech is a company that unites financial services with technology to make financial products easier and faster to access in the community and create growing financial product innovations. According to the National Digital Research Center (NDRC), fintech is a financial service innovation facilitated by new technology and digitalization (Adji et al., 2023).

Preference

According to KBBI, Preference is the right that is preferred over others; priority of choice; tendency.

Preference is a person's ability to choose which goods are preferred and which will be purchased from the many goods available for consumers to choose from (Rifaldi et al., 2023).

QR-Code

QR-Code is a type of barcode developed by a division of Denso Corporation from Japan and first announced in 1994. The main function of a QR-Code is to convey information quickly and enable a quick response from the user. Because of its speed and convenience, QR-Codes are now widely used by people in various fields. It can store various types of information, including numbers, text, and binary codes, which makes it very flexible in its use, such as in digital payments, product tracking, and quick access to online information (Akbar et al., 2019). Along with the development of QR-Code as a payment method, Bank Indonesia issued a new standard with the aim of preventing monopolistic practices in trade, as well as ensuring the security and smoothness of the payment system. This standardization is designed to enable direct monitoring by Bank Indonesia (Nirwasita et al., 2024). The superiority and efficiency of QR codes is something that Bank Indonesia pays close attention to in creating QR Code standards as a payment method technology.

QRIS

Quick Response Code Indonesia Standard (QRIS) is a digital payment tool that utilizes QR-Code and can be used through smartphones, allowing transactions to be made anywhere and anytime. QRIS was first introduced by Bank Indonesia on August 17, 2019, and officially released for widespread use on January 1, 2020. QRIS supports use through e-wallets or banking applications, making it easier for people to make payments practically and efficiently, while encouraging the adoption of digital payments in Indonesia (Nirwasita et al., 2024).

With the presence of QRIS, transactions become more effective because it is enough to scan the QR code through a digital wallet application or banking application. The use of QRIS can be done anywhere, anytime, and there is no need to carry a wallet anywhere.

RESEARCH METHOD

In this research, the method used is a qualitative method with a type of case study research. Case studies are part of a research methodology that discusses the explanation of a case by researchers carefully, carefully, and thoroughly, whether individual or group (Hidayat, 2019). The informants in this study were five students of the Accounting Education Study Program at Muhammadiyah Surakarta University, especially QRIS users who have used QRIS for approximately one year. To find out data on preferences for using the QRIS payment method, factors that influence Accounting Education study program students to use QRIS, and obstacles that occur in using QRIS, researchers collected data through interviews with five students as informants. During the interview, the researcher also made observations and documentation on QRIS user sources which included aspects of preferences, factors, and obstacles experienced by sources while using QRIS.

To test the validity of the data in this study using triangulation techniques, which means that the data collection techniques used to collect data are different, the data collected from the same source. Participatory observation, in-depth interviews, and documentation are techniques used by researchers to collect data from the same source simultaneously (Alfansyur & Mariyani, 2020). The data analysis technique used in this study is Miles and Huberman's interactive data analysis process this study includes three stages, namely data

reduction, data presentation, and conclusion drawing (Annisa & Mailani, 2023). Data reduction, data obtained from interviews, observations, and documentation will be summarized, selected things that are the essence and written in detail in this study. Presentation of data, data that has been summarized will be written in accordance with the subject matter in this study, so that the data will be easier to understand. Drawing conclusions, the data will be concluded after the data is reduced and presented systematically, the data concluded is still temporary.

RESULTS AND DISCUSSION

Preferences of Accounting Education Study Program Students in Using the QRIS Payment Method

Students have a special ability to quickly understand the latest technology, including using QRIS, which was introduced as a QR-Code-based non-cash digital payment system. In this modern era, students should adopt technological developments, considering that technology provides many benefits in everyday life, such as online purchasing, remote work, and digital payment methods. Based on the research conducted, students of the Accounting Education Study Program tend to choose QRIS as a means of payment because of its advantages which include ease of use, security, speed, and efficiency, as well as its ability to be used anywhere and anytime. Compared to cash, which is at risk of being lost and requires waiting for change when making payments over a set amount, students prefer QRIS to fulfill their daily needs, such as buying cooking ingredients, boarding equipment, study equipment, skincare products, clothing, and food and snacks. This is reinforced by interviewees' statements that show their preference for using QRIS over cash.

“...using cash compared to QRIS is more complicated because we have to wait for change if our money does not match the price while using QRIS, we only need to type the appropriate nominal or even the seller has entered the nominal price from a disposable QR-code, then just pay and the payment process is complete.”

In addition to statements from the interviewees, Accounting Education Study Program students who tend to choose to use QRIS instead of using cash to buy their needs

such as skincare, study equipment, clothing, boarding house equipment, food and snacks are also evidenced by Figure 1 and Figure 2.

Figure 1
History of payment for snacks and food using QRIS

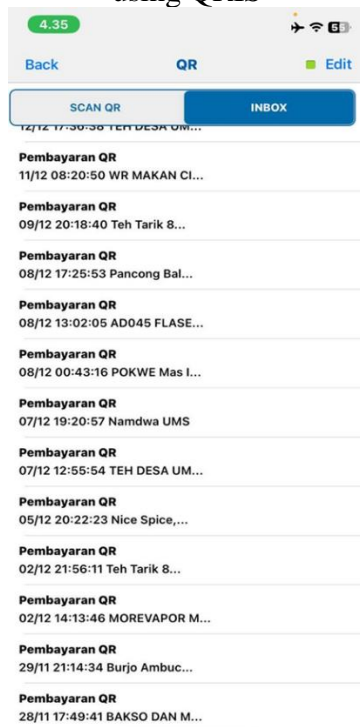


Figure 2
Accounting Education students make the payment process using QRIS



In observations, researchers found several students of the Accounting Education Study Program who sometimes still use cash as a medium of payment for their needs such as buying clothes, buying ingredients for cooking, buying skincare or body care, buying food and snacks, they use cash when the place they purchase a need does not provide digital payments or there are digital payments but have a minimum purchase price for digital payments, for example the minimum payment for the QRIS digital method is Rp. 15,000.00 for purchasing an item at a grocery store.

Factors Affecting Accounting Education Study Program Students on the Use of QRIS

In the results of this study, researchers revealed that the majority of Accounting Education Study Program students prefer QRIS as their digital payment method. This choice is based on several factors, including the convenience, practicality, efficiency, speed, and security that QRIS offers during the transaction process. The security referred to by students

includes the presence of a PIN that must be entered before payment is completed, providing a sense of security when transacting. In addition, the practicality and efficiency of QRIS can be seen from its ability to be used anywhere without the need to carry a wallet, and can be accessed through various e-wallet applications and banking applications. QRIS also makes it easy for students to save time by eliminating the need to wait for change when making payment transactions. Statements from the interviewees in this study corroborate these findings,

“...for me, QRIS helps save my time because the payment is fast enough, no need to wait for change like payment using physical money”

“...using QRIS is very practical for me who don't want to be complicated because first I don't need to carry my wallet everywhere, second I don't need to wait for change so I can save my time”

According to students of the Accounting Education Study Program, using the QRIS payment method is quite easy because all you have to do is scan the QR code provided by the seller. In addition, as long as there is a stable internet network, payments with QRIS will be made quickly. This statement can be proven by the results of interviews from the interviewees,

“...using QRIS for me is quite easy, just open the e-wallet, open the QRIS payment feature and then scan the QR code and you're done.”

“In my opinion, besides being easy to use, QRIS is also quite fast because all you have to do is scan the QR code then enter the security pin, the transaction is complete. As long as my smartphone has enough quota and a stable internet network.”

The use of QRIS which can be used in digital wallet applications and Mobile Banking has a payment history feature for each transaction carried out, so that this feature can help students in managing finances. This can be proven in the statements of the interviewees who stated that,

“...the use of QRIS is much easier in managing money because in the m-banking or e-wallet that I use there is a payment history for every transaction I have ever made.”

Apart from the ease and speed of QRIS, students use QRIS also because of its practicality, where students do not need to carry a wallet when traveling to shop or just buy food. This is evidenced in the statements of the narrators,

“...when I go out sometimes I forget to bring my wallet, so I can use my cellphone to make payments with QRIS”

As time goes by, technology is increasingly developing including QRIS digital payments. Currently, various kinds of food stalls and shopping places such as cosmetic stores, clothing stores, grocery stores, and convenience stores provide the QRIS digital payment method. With the availability of payments using QRIS in various shopping places and food stalls, students of the Accounting Education Study Program feel facilitated in meeting their daily needs without withdrawing money at an ATM or carrying a wallet. This is evidenced by the documentation of the source's snack payment using QRIS and the source's transaction history which tends to use QRIS as a means of payment.

Obstacles for Accounting Education Study Program Students in Using QRIS

From the results of the research that has been conducted, researchers found that there are obstacles in using QRIS as a digital payment technology, which makes interviewees tend to switch to using cash as a solution when facing problems. The obstacles that are often experienced by Accounting Education students as QRIS users are mainly caused by the absence of an internet network or running out of internet quota. These obstacles are evidenced by Figure 3 and Figure 4 below.

Figure 3

Obstacles to the use of QRIS caused by the absence of an internet network.



Figure 4

Students experience problems using QRIS because they do not have an internet quota



However, the existence of this obstacle does not make Accounting Education Study Program students stop using QRIS as a digital payment tool, according to them these obstacles have various solutions that are quite helpful, one of which is by connecting wifi where they make transactions. The solution to the obstacles when using QRIS is evidenced by the statements of the interviewees who tend to have experienced obstacles when using QRIS,

“...if I am in a café, I will use the available wifi, if I am in a merchant such as a grocery store I will ask the cashier or other customers in the store for permission to use the hotspot”

Based on the results of observations, the obstacles that are often experienced by Accounting Education students as QRIS users are unstable internet networks, while obstacles that occur due to the absence of internet quotas are very rarely found because in this modern era technology is sophisticated and everywhere has installed WIFI both in food stalls, cafes, convenience stores and others. This is evidenced by the opinions of the speakers regarding the obstacles that occur in using QRIS,

“In my opinion, in this era it is very unlikely that a student will experience problems running out of internet quota in using QRIS, every time you want to go out, the first thing that is ensured is that the internet quota on the cellphone is filled or not, if not, you will definitely immediately fill the quota”

Preferences of Accounting Education Study Program Students in Using the QRIS Payment Method

The results of these findings show the preference of students to use QRIS as a payment technology in everyday life such as buying clothes, food or snacks, skincare, and boarding house equipment. QRIS can be used in e-wallet applications as well as mobile banking or other banking applications, so that with QRIS students do not need to worry about leaving their wallets behind when they are shopping and they also do not need to withdraw cash frequently at ATMs.

In research conducted by Shasanti & Bagana (2024) stated that Burjo and Warmindo consumers use QRIS in accordance with their lifestyle which is accustomed to using devices to make payments including food purchases at Burjo and Warmindo in Semarang where the restaurant no longer provides cash payments. The difference in this study with research

conducted by Shasanti & Bagana is that it is not clearly stated that QRIS is used for any payment other than food purchases.

There is research conducted by Safitri et al. (2024), stating that students have accepted QRIS as a means of payment. QRIS provides benefits in everyday life as a means of payment. Some students began using QRIS as a means of payment to meet their daily needs. In this study and Safitri's research, QRIS is used for payments in everyday life, but Safitri's research does not explain what QRIS is used for in students' daily lives.

Factors Affecting Accounting Education Study Program Students on the Use of QRIS

The most common factors influencing Accounting Education Study Program students in using QRIS are convenience, speed, and practicality. Students feel that how to use QRIS is very easy to understand, and the transaction process can be done through a digital wallet application or banking application that is already installed on a smartphone. In addition, QRIS can be used anywhere, making it more practical. With this practicality, Accounting Education Study Program students tend to use QRIS more often than cash when making payments. If students have a strong internet network and sufficient quota, transactions using QRIS can be done quickly. The speed of this transaction makes students not worry about wasting time.

In research conducted by Rifaldi et al. (2023) stated that the average student agrees that using QRIS is very easy for new or experienced users in using digital payment services. The registration process that provides clear instructions in carrying out transactions is included in the ease of use of QRIS. The difference in this research with the research conducted by Rifaldi is that there is no speed factor that influences students to use QRIS.

Research conducted Safitri et al. (2024) stated that QRIS has various advantages that successfully influence students to switch and use QRIS, these advantages are ease of use, many promos, flexibility of use, speed, accuracy, simple and efficient. Apart from these advantages, the influence of others and the social environment also influence students to use QRIS. In this study, there are differences with research conducted by Safitri, in this study there is no factor in the existence of promos on QRIS, the influence of other people and the surrounding environment and accuracy.

Apart from the two previous researchers, there is research conducted by Nirwasita et al. (2024) which states that students tend to switch QRIS as a payment method because it is

considered easier and more practical in the transaction process. This practicality includes the ease of sending and receiving payments without having to physically handle cash. In addition, another influencing factor is the habit of students who rarely use cash, making QRIS a payment option that is more in line with their preferences. The difference between this research and Nirwasita's research is that respondents' habits that rarely use cash are a factor influencing the use of QRIS.

Obstacles for Accounting Education Study Program Students in Using QRIS

Although the QRIS payment method has various advantages, there are several disadvantages that can interfere with users when making transactions. The results of this study indicate that students of the Accounting Education Study Program experience obstacles in using QRIS, such as unstable internet networks and running out of internet quota. These obstacles can hinder the smooth payment process and reduce user comfort in transactions. In research conducted by Santika et al. (2022) the use of QRIS faces several problems, such as unstable internet networks, internet quotas that run out quickly, and delays in sending funds to bank accounts. The delay in sending funds to bank accounts is one of the main differences in this study compared to the research conducted by Santika.

In research conducted by Safitri et al. (2024) which states that QRIS user obstacles are caused by three factors: internal system, internal user, and external. Problems from the system include errors and bugs. Internal user obstacles include unstable internet connections, quota runs out, incompatible devices, limited cellphone batteries, and slow payment processes. In addition, the external factor is the number of merchants who have not accepted the QRIS payment method. The difference in this study compared to research conducted by Safitri lies in the QRIS obstacles caused by errors, bugs, devices that do not support, limited cellphone batteries, and payment processes that harm users. These obstacles were not found in this study, where students of the Accounting Education Study Program as sources did not experience the problems listed in Safitri's research.

CONCLUSION

Based on the results of the research and discussion that has been stated, it can be concluded that the preference for using the Quick Response Code Indonesia Standard (QRIS)

payment method in Accounting Education Study Program students is used for payment instruments for purchasing their daily needs such as buying food or snacks, clothing, skincare, and cooking needs. Accounting Education Study Program students use QRIS because of the ease-of-use factor, the speed in the transaction process so that it helps save student time, and its practicality where students only make transactions through e-wallets or banking applications installed on smartphones so they don't have to worry about wallets being left behind. While the obstacles to the use of QRIS in Accounting Education Study Program students are the instability of the internet network and internet quota runs out, but these obstacles do not change students' choice of QRIS as a means of payment because of these obstacles for they are quite easy to overcome.

In this study there are limitations experienced during the research, first the lack of documentation of factors that influence and constraints on the use of QRIS when researchers are observing the use of QRIS in Accounting Education Study Program students so that documentation that can be used as evidence in this study is still lacking. Second, the interviewees did not understand the meaning of preference so that the interviewees did not provide the answers needed by the researchers. Suggestions for further research, first, researchers are expected to better prepare what will be needed when conducting research, especially research that requires documentation. Second, before conducting an interview, researchers are expected to be able to provide an explanation or the purpose of the question.

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