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THE EFFECT OF PERCEIVED EASE OF USE AND FINANCIAL LITERACY ON QRIS ADOPTION DECISION BY MSMEs IN EAST PRIANGAN WITH REGULATION AS A MODERATOR

Yudha Hendriana Gurnita[1]*, Alimuddin Rizal Rivai[2]

[1,2] Faculty of Economics and Business, Universitas Stikubank, Semarang, Indonesia

*Email: yudha.hendriana16@gmail.com

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ABSTRACT

The rapid growth of QRIS (Quick Response Code Indonesian Standard) as a digital payment system has transformed transaction behavior among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. This study investigates the influence of perceived ease of use and financial literacy on QRIS adoption decisions by MSMEs in the East Priangan region, with regulation serving as a moderating variable. Employing a quantitative approach with survey methodology and Moderated Regression Analysis (MRA), data were collected from 100 MSME respondents selected through purposive sampling. The findings indicate that perceived ease of use has a negative and significant effect on QRIS adoption decisions, suggesting that MSME operators' compliance-driven adoption reduces the relative influence of ease of use. Financial literacy demonstrates a positive and significant effect on adoption decisions, confirming that higher financial understanding promotes QRIS usage. Regulation significantly moderates the relationship between perceived ease of use and QRIS adoption in a positive direction, indicating that stronger regulatory frameworks amplify ease of use as an adoption driver through compliance mechanisms. However, regulation moderates the relationship between financial literacy and QRIS adoption negatively, suggesting that strong regulations partially substitute for individual financial knowledge in driving adoption decisions. The model explains 81.6% of variance in QRIS adoption decisions (Adjusted $R^2 = 0.816$), underscoring that institutional factors outweigh individual cognitive factors in digital payment adoption among MSMEs.

Keywords: Perceived Ease of Use; Financial Literacy; Regulation; QRIS Adoption Decision; MSMEs.

1. INTRODUCTION

The rapid advancement of financial technology has fundamentally reshaped payment behaviors across Southeast Asia. In Indonesia, the government and Bank Indonesia jointly promoted the National Non-Cash Movement (GNNT) since 2014, culminating in the launch of QRIS (Quick Response Code Indonesian Standard) on August 17, 2019, as a unified digital payment standard that integrates multiple providers including OVO, Go-Pay, Dana, LinkAja, ShopeePay, and mobile banking into a single QR code (Bank Indonesia, 2019). QRIS enables merchants, particularly MSMEs, to accept payments from any e-wallet or banking application through a single scan.

The growth of QRIS has been remarkable. The Association of Indonesian Payment System (ASPI) reported that the nominal value of QRIS transactions reached Rp659.93 trillion in 2024, a dramatic increase from Rp226 trillion in 2023. By Q1 2025, QRIS transaction volume reached 2.6 billion transactions, representing a 594% growth compared to the same period in 2023 (ASPI, 2025). In the East Priangan region specifically, Bank Indonesia Tasikmalaya recorded 11.4 million QRIS transactions valued at Rp1.14 trillion, growing 90% year-on-year, with adoption spanning more than 452,000 merchants (Media Indonesia, 2024). Despite this growth, challenges remain. The 2024 National Survey on Financial Literacy and Inclusion (SNLIK) by the Financial Services Authority (OJK) found that Indonesia's financial literacy index stood at only 49.68%, while financial inclusion reached 85.10% (OJK, 2025). This gap suggests that while financial services are broadly accessible, the underlying knowledge to effectively utilize digital payment systems like QRIS remains insufficient, particularly among MSME operators.

The Technology Acceptance Model (TAM), originally developed by Davis (1989), posits that perceived usefulness and perceived ease of use are primary determinants of technology adoption. In the context of QRIS adoption, however, prior research presents inconsistent findings. While some studies confirm the positive influence of ease of use on digital payment adoption (Kusuma, 2023; Susanto & Lee, 2022), others suggest this relationship is moderated by external institutional factors such as regulatory frameworks (Handayani, 2021; Karim & Hassan, 2021).

Existing research has largely focused on direct relationships between ease of use or financial literacy and QRIS adoption, without adequately considering the moderating role of regulation. The regulatory environment, particularly Bank Indonesia's PADG No. 21/18/2019 mandating QRIS standardization across payment service providers, may substantially alter how individual factors influence adoption decisions. MSMEs may adopt QRIS not merely because it is easy to use or because they are financially literate, but because regulatory compliance creates an institutional imperative.

This study addresses this research gap by investigating: (1) the influence of perceived ease of use on QRIS adoption decisions; (2) the influence of financial literacy on QRIS adoption decisions; (3) the moderating role of regulation on the relationship between ease of use and QRIS adoption; and (4) the moderating role of regulation on the relationship between financial literacy and QRIS adoption, among MSMEs in the East Priangan region of West Java, Indonesia.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. *Perceived Ease of Use*

Perceived ease of use (PEoU) refers to the degree to which an individual believes that using a particular technology system will be free from cognitive effort (Davis, 1989). In the context of digital payment systems, PEoU encompasses dimensions such as ease of navigation, system responsiveness, interface intuitiveness, and accessibility across time and location (Marangunić & Granić, 2015). MSMEs with low technical sophistication are particularly sensitive to the ease dimension, as operational complexity can deter technology adoption even when the utility is apparent (Fitriani & Rivai, 2024).

2.2. *Financial Literacy*

Financial literacy is defined as the range of knowledge, skills, and attitudes that enable individuals to make sound financial decisions (OJK, 2023; Lusardi & Mitchell, 2019). For MSME operators, financial literacy encompasses understanding of financial products, digital transaction security, risk management, and the efficient allocation of financial resources. Gunartin et al. (2020) emphasize that basic financial literacy is essential for individuals to avoid financial pitfalls, while digitally literate MSME operators are better positioned to leverage fintech innovations such as QRIS.

2.3. *QRIS Adoption Decision*

Ko The QRIS adoption decision refers to the process by which MSME operators evaluate and commit to using QRIS as their primary payment acceptance mechanism. Drawing from consumer behavior theory (Kotler & Keller, 2016), adoption decisions are shaped by cognitive assessments of a technology's benefits, ease of use, and contextual factors such as regulatory requirements and peer influence. Seputri and Yafiz (2022) emphasize that QRIS adoption among MSMEs is driven by both functional utility and compliance with Bank Indonesia's standardization mandate. The adoption decision encompasses stages of awareness, evaluation, trial, and continued use.

2.4 *Regulation*

Regulation, in the context of digital payment adoption, refers to the formal rules, standards, and enforcement mechanisms established by government bodies and central banks to govern payment system operations. Bank Indonesia's PADG No. 21/18/2019 mandates that all QR code-based payment service providers (PJSP) adopt the QRIS standard, creating a compliance imperative for merchants (Bank Indonesia, 2019). According to Institutional Theory (Scott, 2021), regulatory environments can fundamentally alter individual decision-making by introducing coercive pressures that override voluntary preference-based reasoning, making regulation a critical contextual moderator in technology adoption frameworks

2.5 Relationship Among Variables and Hypothesis Development

2.5.1 The Influence of Perceived Ease of Use on QRIS Adoption Decision

Perceived ease of use is a core determinant of technology acceptance in TAM (Davis, 1989). Systems perceived as easy to use reduce the cognitive burden on users, making adoption more likely. In the context of QRIS, MSME operators who find the payment interface intuitive and the transaction process straightforward are expected to be more inclined to adopt it. However, in high-compliance regulatory environments, the direction of this influence may be modified by structural pressures. Based on this reasoning, the following hypothesis is proposed:

H1: Perceived ease of use has a significant effect on QRIS adoption decisions by MSMEs.

2.5.2 The Influence of Financial Literacy on QRIS Adoption Decision

Higher financial literacy enables business owners to evaluate the benefits of digital payment systems more accurately, assess transaction risks, and make informed adoption decisions (Kusuma, 2023; Chen & Wang, 2020). MSME operators with stronger financial knowledge are better equipped to understand the operational and strategic value of QRIS, including its role in transaction recording, tax compliance, and access to digital financial services. Based on this reasoning, the following hypothesis is proposed:

H2: Financial literacy has a positive and significant effect on QRIS adoption decisions by MSMEs.

2.5.3 The Moderating Role of Regulation on the Relationship Between Perceived Ease of Use and QRIS Adoption Decision

When regulatory frameworks are strong, MSMEs may adopt QRIS primarily due to compliance requirements rather than their subjective perceptions of ease. Regulation may amplify the influence of ease of use as a facilitating factor within the compliance context, since operators who are required to adopt QRIS still benefit from an accessible interface. Handayani (2021) and Karim and Hassan (2021) demonstrated that regulatory clarity enhances the effectiveness of individual adoption factors by providing legal certainty. Based on this reasoning, the following hypothesis is proposed:

H3: Regulation positively moderates the relationship between perceived ease of use and QRIS adoption decisions by MSMEs.

2.5.4 The Moderating Role of Regulation on the Relationship Between Financial Literacy and QRIS Adoption Decision

Strong regulatory environments may substitute for individual financial knowledge as a driver of QRIS adoption. When regulatory compliance creates an institutional imperative to adopt QRIS, the differentiation between high- and low-literacy MSME operators in terms of adoption propensity may narrow. Operators with lower financial literacy may still adopt QRIS under strong regulatory regimes due to compliance pressures, partially attenuating the positive influence of financial literacy on adoption. Based on this reasoning, the following hypothesis is proposed:

H4: Regulation moderates the relationship between financial literacy and QRIS adoption decisions by MSMEs.

4 RESULTS AND DISCUSSION

4.1 Respondent Characteristics

The characteristics of the 100 MSME respondents are presented in Table 1:

Table 1: Distribution of Respondent Characteristics

Category	Number of People	Percentage (%)
Gender		
Male	29	29%
Female	71	71%
Total	**100**	**100%**
Type of Business		
Food	42	42%
Fashion	17	17%
Grocery	6	6%
Others	35	35%
Total	**100**	**100%**
Business Duration		
< 2 Years	27	27%
2 – 5 Years	27	27%
> 5 Years	46	46%
Total	**100**	**100%**

3 RESEARCH METHODOLOGY

3.1 Research Design

This study employs a quantitative explanatory research design using survey methodology. The population consists of all MSME operators in the East Priangan region who have adopted QRIS as a payment method. Purposive sampling was applied, selecting respondents who actively use QRIS in their daily business transactions. Using Slovin's formula, a sample of 100 respondents was determined to be statistically sufficient for the study

3.2 Data Collection

Data were collected through a structured questionnaire utilizing a seven-point Likert scale (1 = Strongly Disagree to 7 = Strongly Agree). The questionnaire comprised items measuring perceived ease of use (8 items), financial literacy (6 items), regulation (12 items), and QRIS adoption decision (12 items). Instrument validity was assessed through Kaiser-Meyer-Olkin (KMO) sampling adequacy and factor loading criteria, while reliability was evaluated using Cronbach's Alpha.

3.3 Data Sources

The data source used in this study is primary data obtained directly from respondents through the distributed questionnaire (Sugiyono, 2018).

3.4 Data Analysis

Data analysis was conducted using Moderated Regression Analysis (MRA) with SPSS version 26. The regression model is expressed as: $Y = a + b_1X1 + b_2X2 + b_3X1Z + b_4X2Z + e$, where interaction terms X1Z and X2Z represent the moderation of regulation (Z) on perceived ease of use (X1) and financial literacy (X2), respectively. Model fit was assessed via Adjusted R^2 and the F-test.

Source: Data Processing Results, 2026

Table 1 reveals that the majority of MSME operators using QRIS are female (71%), consistent with the predominant role of women in small business management in Indonesia. The largest business category is food and beverage (42%), reflecting the high daily transaction frequency in this sector and the consequent need for efficient payment systems. Notably, 46% of respondents have operated their businesses for more than five years, indicating that QRIS adoption is not limited to new businesses but has been embraced by established operators as well.

4.2 Validity and Reliability Test

Instrument testing comprised validity and reliability assessments for all research variables.

Table 2. Validity Test of Variable Indicators (KMO > 0.5; Loading Factor > 0.4)

No.	Variable	KMO	Condition	Indicator	Loading Factor	Condition	Criteria
1	Perceived Ease of Use (X1)	0.855	> 0.5	X1.1	0.786	0.5	Valid
				X1.2	0.791	0.5	Valid
				X1.3	0.750	0.5	Valid
				X1.4	0.586	0.5	Valid

				X1.5	0.647	0.5	Valid
				X1.6	0.797	0.5	Valid
				X1.7	0.809	0.5	Valid
				X1.8	0.790	0.5	Valid
2	Financial Literacy (X2)	0.875	> 0.5	X2.1	0.840	0.5	Valid
				X2.2	0.773	0.5	Valid
				X2.3	0.865	0.5	Valid
				X2.4	0.846	0.5	Valid
				X2.5	0.834	0.5	Valid
				X2.6	0.798	0.5	Valid
3	Regulation (Z)	0.933	> 0.5	Z1	0.752	0.5	Valid
				Z2	0.813	0.5	Valid
				Z3	0.864	0.5	Valid
				Z4	0.796	0.5	Valid
				Z5	0.729	0.5	Valid
				Z6	0.792	0.5	Valid
				Z7	0.691	0.5	Valid
				Z8	0.890	0.5	Valid
				Z9	0.845	0.5	Valid
				Z10	0.663	0.5	Valid
				Z11	0.860	0.5	Valid
				Z12	0.764	0.5	Valid
4	QRIS Adoption Decision (Y)	0.924	> 0.5	Y1	0.834	0.5	Valid
				Y2	0.834	0.5	Valid
				Y3	0.806	0.5	Valid
				Y4	0.771	0.5	Valid
				Y5	0.839	0.5	Valid
				Y6	0.771	0.5	Valid
				Y7	0.828	0.5	Valid
				Y8	0.873	0.5	Valid
				Y9	0.857	0.5	Valid
				Y10	0.833	0.5	Valid
				Y11	0.844	0.5	Valid
				Y12	0.899	0.5	Valid

Table 2 demonstrates that all four variables obtained KMO values well above the 0.50 threshold (perceived ease of use: 0.855; financial literacy: 0.875; regulation: 0.933; QRIS adoption decision: 0.924), satisfying requirements for factor analysis. All indicators produced loading factor values exceeding 0.5, confirming construct validity.

Table 3. Reliability Test of Variable Indicators

No.	Variable	Cronbach's Alpha	Cut-off (0.60)	Note
1	Perceived Ease of Use	0.867	0.60	Reliable
2	Financial Literacy	0.888	0.60	Reliable
3	Regulation	0.945	0.60	Reliable
4	QRIS Adoption Decision	0.958	0.60	Reliable

Table 3 confirms that all variables achieved Cronbach's Alpha values substantially above the 0.60 threshold, ranging from 0.867 to 0.958, indicating high internal consistency and reliability of all measurement instruments.

4.3 *Moderated Regression Analysis Results*

Table 4 Moderated Regression Analysis Results

Equation	Adj. R^2	F Stat	Sig.	Path	Beta	Sig.	Result
Y = -0.843X1 + 1.110X2 + 0.218X1Z - 0.160X2Z	0.816	110.787	0.000	PEoU → QRIS Adoption	-0.843	0.042	H1 Accepted
				FL → QRIS Adoption	1.110	0.016	H2 Accepted
				Mod1 (PEoU×Reg) → QRIS	0.218	0.001	H3 Accepted
				Mod2 (FL×Reg) → QRIS	-0.160	0.025	H4 Accepted

Source: Data Processing Results, 2026

The moderated regression model achieves an Adjusted R^2 of 0.816, indicating that 81.6% of variance in QRIS adoption decisions is explained by the combination of perceived ease of.

4.4 *Hypothesis Testing and Discussion*

Perceived Ease of Use and QRIS Adoption Decision (H1)

The results indicate that perceived ease of use has a negative and significant effect on QRIS adoption decisions (β = -0.843; p = 0.042), supporting H1. This counterintuitive finding suggests that as MSME operators perceive QRIS as increasingly easy to use, their autonomous motivation to adopt it voluntarily may paradoxically decrease. This phenomenon may be explained by the nature of regulatory compliance: when QRIS adoption is mandated or strongly encouraged through regulatory frameworks, operators adopt the system regardless of ease perceptions, thereby reducing the statistical salience of PEoU as an independent driver.

This finding extends TAM theory by revealing that in high-compliance regulatory environments, the voluntary adoption mechanism posited by Davis (1989) is partially displaced by institutional coercion. MSMEs in East Priangan appear to adopt QRIS primarily to comply with Bank Indonesia's payment standardization policies rather than because they find the system subjectively easy to use. This is consistent with Rahmawati and Murtanto (2023), who found that perceived ease of use did not positively influence QRIS adoption among accounting students, and with the broader institutional theory literature (Scott, 2021) that distinguishes between normative and coercive adoption pressures.

Financial Literacy and QRIS Adoption Decision (H2)

Financial literacy demonstrates a positive and significant effect on QRIS adoption decisions (β = 1.110; p = 0.016), confirming H2. This finding aligns with the proposition that MSME operators with stronger financial understanding are better equipped to evaluate the benefits of digital payment systems, including transaction efficiency, financial record accuracy, and access to digital financial services. The strong

beta coefficient (1.110) underscores financial literacy as the most influential direct predictor of QRIS adoption in this study.

This result is consistent with Kusuma (2023) and Chen and Wang (2020), who identified financial literacy as a significant determinant of digital payment adoption. In the context of East Priangan MSMEs, operators with higher financial literacy are more likely to perceive QRIS as a strategic tool for business efficiency rather than merely an operational requirement, motivating proactive adoption beyond compliance alone.

Moderating Role of Regulation on PEoU–Adoption Relationship (H3)

The moderation analysis reveals that regulation significantly and positively moderates the relationship between perceived ease of use and QRIS adoption (β = 0.218; p = 0.001), confirming H3. This finding indicates that when regulatory frameworks are strong, the influence of ease of use on QRIS adoption is amplified – but through a compliance mechanism rather than voluntary preference. As regulations increase the structural imperative to adopt QRIS, the system's ease of use becomes a facilitating factor that reduces adoption barriers within the compliance context.

Conceptually, this finding suggests that regulation creates a positive interaction with ease of use by ensuring that MSME operators who are required to adopt QRIS encounter a system that is operationally accessible. This aligns with Handayani (2021) and Karim and Hassan (2021), who demonstrated that regulatory clarity enhances the effectiveness of individual adoption factors by providing legal certainty and ecosystem security.

Moderating Role of Regulation on Financial Literacy–Adoption Relationship (H4)

The regulation moderates the relationship between financial literacy and QRIS adoption negatively (β = -0.160; p = 0.025), confirming H4. This finding suggests that as regulatory strength increases, the positive influence of financial literacy on QRIS adoption is partially attenuated. One interpretation is that strong regulation creates a structural adoption context in which individual financial knowledge becomes less decisive: MSME operators adopt QRIS because they must comply, not because their financial literacy compels them to.

This pattern supports the institutional theory perspective that coercive regulatory pressures can substitute for cognitive financial competencies in driving adoption decisions. Operators with lower financial literacy may still adopt QRIS under strong regulatory regimes, compressing the differentiation between high- and low-literacy adopters. This is consistent with Nasution (2025), who found that regulation's moderating effect on the financial literacy–adoption relationship was significant but directionally complex.

5 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study examined the influence of perceived ease of use and financial literacy on QRIS adoption decisions among MSMEs in East Priangan, with regulation as a moderating variable. The key conclusions are: (1) Perceived ease of use has a negative and significant effect on QRIS adoption decisions (β = -0.843; p = 0.042), indicating that under strong regulatory compliance contexts, ease of use paradoxically reduces voluntary adoption motivation; (2) Financial literacy has a positive and significant effect on QRIS adoption decisions (β = 1.110; p = 0.016), confirming that financial knowledge enhances adoption readiness; (3) Regulation positively and significantly moderates the relationship between ease of use and QRIS adoption (β = 0.218; p = 0.001), suggesting that regulatory frameworks amplify ease of use as a compliance facilitator; and (4) Regulation negatively moderates the relationship between financial literacy and QRIS adoption (β = -0.160; p = 0.025), indicating that strong regulation partially substitutes for individual financial literacy as an adoption driver.

The model's Adjusted R^2 of 0.816 demonstrates strong explanatory power, confirming that institutional regulatory factors are highly significant determinants of QRIS adoption in the MSME context of East Priangan.

5.2 Recommendations

Based on the study findings, the following recommendations are proposed. For Bank Indonesia and regulatory authorities: regulatory frameworks should continue to be strengthened and made more transparent, as strong regulation positively facilitates QRIS adoption and creates conditions where ease-of-use barriers are minimized through compliance incentives. For the Financial Services Authority (OJK) and local governments: structured financial literacy programs targeting MSME operators should be intensified, particularly digital financial literacy, as financial knowledge remains a direct driver of QRIS adoption. For payment service providers: since QRIS adoption increasingly occurs through compliance rather than subjective user preferences, providers should ensure system reliability, security, and operational simplicity to reinforce the positive compliance-ease-of-use interaction. For future research: it is recommended to expand the geographic scope to provincial or national levels, incorporate additional variables such as perceived usefulness, trust, and perceived risk, and employ longitudinal or mixed-method designs to capture the dynamic evolution of QRIS adoption behavior.

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