

DAFTAR PUSTAKA

- Abdulkareem, A. K., & Mohd Ramli, R. (2022). Does trust in e-government influence the performance of e-government? An integration of information system success model and public value theory. *Transforming Government: People, Process and Policy*, 16(1), 1–17. <https://doi.org/10.1108/TG-01-2021-0001>
- Abu-Taieh, E. M., AlHadid, I., Abu-Tayeh, S., Masa'deh, R., Alkhaldeh, R. S., Khwaldeh, S., & Alrowwad, A. (2022). Continued Intention to Use of M-Banking in Jordan by Integrating UTAUT, TPB, TAM and Service Quality with ML. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3). <https://doi.org/10.3390/joitmc8030120>
- Alkhalwaja, M. I., Halim, M. S. A., Abumandil, M. S. S., & Al-Adwan, A. S. (2022). System Quality and Student's Acceptance of the E-learning System: The Serial Mediation of Perceived Usefulness and Intention to Use. *Contemporary Educational Technology*, 14(2). <https://doi.org/10.30935/CEDETECH/11525>
- Bokhari, R. H. (2005). The relationship between system usage and user satisfaction: A meta-analysis. *Journal of Enterprise Information Management*, 18(2), 211–234. <https://doi.org/10.1108/17410390510579927>
- Daifa Al Quthni, M., Suharyanto, S., & Magdalena, P. (2025). Influence of Ease of Use and E-Service Quality on Intention to Reuse with Customer Satisfaction as a Mediating Variable in Online Travel Agent Traveloka. *Jurnal Manajemen Dan Perbankan (JUMPA)*, 12(1), 28–46. <https://doi.org/10.55963/jumpa.v12i1.724>
- DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean Model of Information Systems Success: A Ten-Year Update. *Journal of Management Information Systems*, 19(4), 9–30.

Djoyo, B. W., Nurzaqia, S., Budiarti, S. I., & Agustin, S. (2022). Examining the Determinant Factors of Intention to Use of Quick Response Code Indonesia Standard (QRIS) as a Payment System for MSME Merchants. *2022 International Conference on Information Management and Technology (ICIMTech)*, 676–681. <https://doi.org/10.1109/ICIMTech55957.2022.9915238>

Ferdinand, A. (2019). *Structural Equation Modeling dalam Penelitian Manajemen* (2nd ed.). BP Undip.

Gefen, D. (2000). E-commerce: The role of familiarity and trust. *Omega*, 28(6), 725–737. [https://doi.org/10.1016/S0305-0483\(00\)00021-9](https://doi.org/10.1016/S0305-0483(00)00021-9)

Gunawan, A., Fatikasari, A. F., & Putri, S. A. (2023). The Effect of Using Cashless (QRIS) on Daily Payment Transactions Using the Technology Acceptance Model. *Procedia Computer Science*, 227, 548–556. <https://doi.org/10.1016/j.procs.2023.10.557>

Hakim, P. J., & Misra, F. (2024). *The Effect Of System Quality And Information Quality On Net Benefits With Intensity Of Use As A Mediating Variable (Study On The Use Of Sipd On Opd Tapd West Sumatra Province)*.

Hikmatul Wasilah. (2016). *Pengaruh Layanan Mobile Banking Terhadap Kepuasan Nasabah BRI Syari'ah Cabang Mataram* [Skripsi]. Institut Agama Islam Negeri (IAIN) Mataram.

Houston, D. D. (2020). ADOPTSI PENERIMAAN DIGITAL PAYMENT PADA KALANGAN MILENIAL. *MEDIUM*, 7(2), 55–67. [https://doi.org/10.25299/medium.2019.vol17\(2\).4094](https://doi.org/10.25299/medium.2019.vol17(2).4094)

Ikhsani, D. W., & Yusuf, M. (2018). PENGARUH KUALITAS SISTEM, KUALITAS INFORMASI, DAN KUALITAS PELAYANAN TERHADAP PENGGUNAAN SISTEM DAN KEPUASAN PENGGUNA SISTEM SERTA PENGARUH PENGGUNAAN SISTEM DAN

KEPUASAN PENGGUNA SISTEM TERHADAP NET BENEFIT SIPKD (STUDI PADA OPD KABUPATEN WONOGIRI). *Magisma: Jurnal Ilmiah Ekonomi dan Bisnis*, 6(2), 20–30. <https://doi.org/10.35829/magisma.v6i2.31>

K, P. S., & Pawirosumarto, S. (2017). Pengaruh kualitas sistem, kualitas informasi, dan kualitas layanan terhadap penggunaan sistem e-learning di program pascasarjana universitas mercu buana. *Jurnal Manajemen*, 21(2). <https://doi.org/10.24912/jm.v21i2.237>

Kassim, E. S., Jailani, S. F. A. K., Hairuddin, H., & Zamzuri, N. H. (2012). Information System Acceptance and User Satisfaction: The Mediating Role of Trust. *Procedia - Social and Behavioral Sciences*, 57, 412–418. <https://doi.org/10.1016/j.sbspro.2012.09.1205>

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2009). Trust and Satisfaction, Two Stepping Stones for Successful E-Commerce Relationships: A Longitudinal Exploration. *Information Systems Research*, 20(2), 237–257. <https://doi.org/10.1287/isre.1080.0188>

Laksono, B. (2017). *Pengaruh Kualitas Layanan dan Kepuasan Terhadap Loyalitas Dengan Kepercayaan Sebagai Variabel Intervening: Studi Kasus Pada Nasabah Internet Banking KCP Bank Mandiri* [Skripsi]. Universitas Katholik Soegijapranata.

Mora, N., & Sidiq, S. S. (2024). Digital Payment terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Riau. *JiIP - Jurnal Ilmiah Ilmu Pendidikan*, 7(9), 10260–10268. <https://doi.org/10.54371/jiip.v7i9.5924>

Muh. Fachruddin. (2023). Analisis Preferensi Penggunaan E-Payment Pada Konsumen Generasi Generasi Z di Kabupaten Fakfak. *Jurnal Informasi, Sains dan Teknologi*, 6(02), 93–103. <https://doi.org/10.55606/isaintek.v6i02.161>

Norhermaya, Y. A., & Soesanto, H. (2016). *ANALISIS PENGARUH KEPUASAN PELANGGAN TERHADAP KEPERCAYAAN DAN LOYALITAS PELANGGAN UNTUK MENINGKATKAN MINAT BELI ULANG (STUDI PADA ONLINE STORE LAZADA.CO.ID)*. 5.

Rafiani, K. M., Yunanda, R. A., & Rusmanto, T. (2024). DETERMINANTS OF QRIS USAGE AS A DIGITAL PAYMENT TOOL FOR MSMES. . . *Vol.*, 3.

Revita, A. (2016). E-SATISFACTION DAN E-TRUST MEMPENGARUHI E-LOYALTY KONSUMEN WANITA DALAM SOSIAL MEDIA. *PERFORMA*, 1(4), 505–513.
<https://doi.org/10.37715/jp.v1i4.228>

Ruslan, F., Madjodjo, F., & Astria, N. (2023). Pengaruh Kualitas Layanan, Persepsi Kemudahan, Dan Pengetahuan Nasabah Terhadap Minat Penggunaan Aplikasi Brimo. *Gorontalo Accounting Journal*, 6(1), 25. <https://doi.org/10.32662/gaj.v6i1.2593>

Sari, R. K., & Sari, D. K. (2022). *Pengaruh kualitas layanan, kemudahan penggunaan dan brand image terhadap loyalitas pengguna microsoft dengan kepuasan sebagai variabel intervening di Sidoarjo*.

Sugiyono. (2013). *METODE PENELITIAN KUANTITATIF, KUALITATIF, DAN R&D* (1st ed.). Penerbit Alfabeta.

Syafaastuti, S., Delfina, Y., & Syahchari, D. H. (2024). The Use of the Technology Acceptance Model (TAM) to Analyze the Effects of Social Influence on the Interest in Implementing Cashless Payment (QRIS). *2024 7th International Conference of Computer and Informatics Engineering (IC2IE)*, 1–6. <https://doi.org/10.1109/IC2IE63342.2024.10748219>

Tarantang, J., Awwaliyah, A., Astuti, M., & Munawaroh, M. (2019). PERKEMBANGAN SISTEM PEMBAYARAN DIGITAL PADA ERA REVOLUSI INDUSTRI 4.0 DI INDONESIA.

JURNAL AL-QARDH, 4(1), 60–75. <https://doi.org/10.23971/jaq.v4i1.1442>

Usman, O., Alianti, M., & Fadillah, F. N. (2024). Factors affecting the intention to use QRIS on MSME customers. *International Journal of Applied Economics, Finance and Accounting*, 18(1),

77–87. <https://doi.org/10.33094/ijaefa.v18i1.1323>

Wixom, B. H., & Todd, P. A. (2005). A Theoretical Integration of User Satisfaction and Technology Acceptance. *Information Systems Research*, 16(1), 85–102.

SEMARANG
FEB UNDIP