

DAFTAR PUSTAKA

- Ajzen, I. (1991). *The Theory of Planned Behavior*.
- Ajzen, I. (2005). *ATTITUDES, PERSONALITY, AND BEHAVIOR*.
- Al-Okaily, M., Abu-Shanab, E., & Rahman, M. S. A. (2023). An empirical investigation on acceptance of mobile payment system services in Jordan: extending UTAUT2 model with security and privacy. *International Journal of Business Information Systems*, 42(1),123. <https://doi.org/10.1504/ijbis.2023.128306> and *Network Science*, 8(4), 2547–2562.
- Asosiasi Sistem Pembayaran Indonesia (ASPI). (2021). “Satu QRIS Untuk Seluruh Pembayaran.” Asosiasi Sistem Pembayaran Indonesia ASPI. 2021. <https://www.aspi-indonesia.or.id/standar-dan-layanan/qrisk/>.
- Asosiasi Sistem Pembayaran Indonesia (ASPI). (2025). *Statistik QRIS*. <https://aspi-indonesia.or.id/statistik-gris/>
- Audita, L., & Meiranto, W. (2024). Analisis faktor-faktor yang memengaruhi minat pengguna pengguna e-wallet pada generasi Z di Kota Semarang menggunakan kerangka UTAUT 2. *Diponegoro Journal of Accounting*, 13(3), 1–14. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Bachri, A. A., Maulida, M., Sari, Y., & Sunardi, S. (2025). Analyzing Influence Factors of Consumers Switching Intentions from Cash Payments to Quick Response Code Indonesian Standard (QRIS) Digital Payments. *International Journal of Financial Studies*, 13(2), 61. <https://doi.org/10.3390/ijfs13020061>
- Badan Akreditasi Nasional Perguruan Tinggi (BAN-PT). (2023). *Surat Keputusan Badan Akreditasi Nasional Perguruan Tinggi Nomor 106/SK/BAN-PT/Ak.Ppj/PT/II/2023 tentang Peringkat Akreditasi Universitas Diponegoro*.
- Bank Indonesia. (2019, July 17). *QRIS satu QR code untuk semua pembayaran*. Bank Indonesia. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/SP_216219.aspx
- Bank Indonesia. (2022). *QR Code Indonesian Standard (QRIS)*. <https://www.bi.go.id/QRIS/default.aspx#heading5>
- Bashir, N. A. A. (2020) Penerapan Model UTAUT 2 Untuk Mengetahui Faktor-Faktor yang Memengaruhi Penggunaan SIORTU. *Elinvo (Electronics, Informatics, and Vocational Education)*, 5(1). <https://doi.org/10.21831/elinvo.v5i1.30636>
- Business Economics*, 31(1).

- Chang, A. (2012). *UTAUT and UTAUT2: A Review and Agenda for Future Research*. 13(9), 106–114.
- Dwivedi, Y. K., Rana, N. P., Jeyaraj, A., Clement, M., & Williams, M. D. (2019). Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model. *Information Systems Frontiers*, 21(3), 719–734. <https://doi.org/10.1007/s10796-017-9774-y>
- Fauziah, N., Fadilla, S., Fahrizal, A. R., & Haris, M. A. (2024). Analisis Penerapan Model UTAUT 2 (Unified Theory of Acceptance and Use of Technology 2) Terhadap Sistem Pembayaran QRIS Pada Masyarakat Kota Kediri. *EKLEKTIK: Jurnal Pendidikan Ekonomi dan Kewirausahaan*, 7(2). <http://dx.doi.org/10.24014/ekl.v7i2.33595>
- Ghozali, I., & Latan, H. (2014). *Partial least squares konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0*. Universitas Diponegoro Semarang.
- Ghozali, I., & Latan, H. (2015). *Partial least squares konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0 untuk penelitian empiris* (2nd ed.). Badan Penerbit Universitas Diponegoro Semarang.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (Eighth Edition). Annabele Ainscow.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). *PLS-SEM: indeed a silver bullet*. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Hammouri, Q., Alogool, A. Salch, B. A., Aldossary, H., Al Frejat, S.Y.Halim, M., Aimajali, D. A., Al-Gasawneh, J. A., & Darawshch, S.D. R.(2023). An Empirical Investigation on Acceptance of E-wallets in The Fintech Era in Jordan: Extending UTAUTZ Model with Perceived Trust. *International Journal of Data and Network Science*, 7(3), 1249-1258. <https://doi.org/10.5267/ijdns.2023.4.013>
- Haryanto, R., Bakri, A. A., Samosir, H. E. S. Idris, D. L., Fauzan, T.R., & Agustina, W. (2023), Digital Literacy and Determinants of Online Zakat Payments Lessons from Indonesia Experience with UTAUT, *Journal of Law and Sustainable Development*, 1/(4). <https://doi.org/10.55908/sdgxv1114575>
- Hidayat, M. T., Aini, Q., & Fetrina, E. (2020). Penerimaan pengguna e-wallet menggunakan UTAUT 2 (studi kasus) (user acceptance of e-wallet using UTAUT 2-A case study). In *Jurnal Nasional Teknik Elektro dan Teknologi Informasi* | (Vol. 9, Issue 3). <https://doi.org/10.1016/j.iedeen.2024.100268>
<https://doi.org/10.1108/JSTPM-03-2023-0044>
<https://doi.org/10.5267/j.ijdns.2024.5.003>
- industry: An integration of UGT-UTAUT2. *International Journal of Data influencing the behavioral intention to use social commerce adoption and*

- Klassen, R. M., & Usher, E. L. (2010). Self-efficacy in educational settings: Recent research and emerging directions. *Advances in Motivation and Achievement*, 16 PARTA, 1–33. [https://doi.org/10.1108/S0749-7423\(2010\)000016A004](https://doi.org/10.1108/S0749-7423(2010)000016A004)
- Limayem, M. (2001). How Habit Limits The Predictive Power of Intention: The Case of Information System Continuance. *Spring*, 14(2), 1-14
- Maharani, N., & Meiranto, W. (2024). Analisis faktor-faktor yang memengaruhi minat pengguna penggunaan e-wallet terhadap perilaku pengguna dengan menggunakan model Unified Theory of Acceptance and Use of Technology 3 (UTAUT 3) pada mahasiswa di Kota Semarang. *Diponegoro Journal of Accounting*, 13(4), 1–15. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Management.
- Manrai, R., Goel, U., & Yadav, P. D. (2021). Factors affecting adoption of digital payments by semi-rural Indian women: extension of UTAUT-2 with self-determination theory and perceived credibility. *Aslib Journal of Information Management*, 73(6), 814–838. <https://doi.org/10.1108/AJIM-12-2020-0396>
- Margono. (2004). *Metodologi Penelitian Pendidikan*. Rineka Cipta.
- Meiranto, W., Faisal, F., & Yuyetta, E. N. A. (2024). The mediating role of effort mobile payment services during the COVID-19 pandemic: an application
- Nandru, P., Chendragiri, M., & S.A., S. (2023). Factors affecting the adoption of e-wallets: an extended UTAUT2 model. *International Journal of Quality & Reliability Management*, Vol. 41 No. 3, pp. 841-863. <https://doi.org/10.1108/IJQRM-03-2022-0091>
- Nasih, A.M. N., Gati, V., & Rahayu, S. (2023). Pengaruh Persepsi Kemudahan Penggunaan, persepsi Manfaat, Persepsi Kepercayaan, Persepsi Risiko dan Persepsi Hambatan Terhadap Minat Menggunakan QRIS yang Dimediasi Oleh Sikap Terhadap QRIS. *Akunesa*, 12(3), 302-316. <https://doi.org/10.26740/akunesa.v12n3.p302-316>
- Natver, O. M. F., & Algifari. (2024). Pengaruh Literasi Keuangan Digital Terhadap Keputusan Penggunaan QRIS Dimoderasi Oleh Gaya Hidup: Studi Kasus Mahasiswa Di Yogyakarta. *JUMA-Jurnal Manajemen dan Akuntansi*, 25(2). <https://journal-stieibjm.com/index.php/juma/article/view/80>
- of extended UTAUT2 model. *Journal of Science and Technology Policy*
- Paramita, E. D., & Cahyadi, E. R. (2024). The determinants of behavioral intention and use behavior of QRIS as digital payment method using extended

- UTAUT model. *Indonesian Journal of Business and Entrepreneurship*, 10(1). <https://doi.org/10.17358/IJBE.10.1.132>
- Puteri, A. M., Inanda, I., Prasetyo, R. B., & Sanjaya, R. (2024). Pengaruh Literasi Keuangan dan Literasi Digital terhadap Preferensi Bank Digital di Kalangan Mahasiswa. *Jurnal Publikasi Ilmu Manajemen*, 3(4), 16–25. <https://doi.org/10.55606/jupiman.v3i3.4467>
- Raman, A., & Don, Y. (2013). Preservice Teachers Acceptance of Learning Management Software: An Application of The UTAUT2 Model. *International Education Studies*, 6(7), 157–164. <https://doi.org/10.5539/ies.v6n7p157>
- Ramayanti, R., Azhar, Z., & Nik Azman, N. H. (2025). Factors influencing intentions to use QRIS: A two-staged PLS-SEM and ANN approach. *Telematics and Informatics Reports*, 1, 100185. <https://doi.org/10.1016/j.teler.2024.100185>
- Ramba, A. R., Pontoh, G. T., & Sundari, S. (2025). The Effect of Digital Financial Literacy, Perceived Enjoyment, Self-Efficacy and Social Influence on Intention to Use QRIS Payment. *Review of Integrative Business and Economics Research*, 14(4). <https://www.proquest.com/scholarly-journals/effect-digital-financial-literacy-perceived/docview/3249343419/se-2?accountid=49069>
- Sadiq, S., Kaiwei, J., Aman, I., & Mansab, M. (2025). Examine the factors
- Saputra, I., & Febrian, A. (2025). Efektivitas penggunaan Quick Response Code Indonesian Standard (QRIS) sebagai alat pembayaran non tunai dengan Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) di Stasiun Lambuang Bukittinggi. *Jurnal Keuangan dan Manajemen Terapan*, 6(1). <https://ejournals.com/ojs/index.php/jkmt>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach* (Seventh edition). John Wiley & Sons.
- Shehadeh, M., Dawood, H. M., & Hussainey, K. (2025). Digital financial literacy and usage of cashless payments in Jordan: the moderating role of gender. *International Journal of Accounting and Information Management*, 33(2), 354–382. <https://doi.org/10.1108/IJAIM-03-2024-0115>
- the role of AI in SC adoption. *European Research on Management and*
- Toyama, M. (2022). Empirical study on the acceptance of Mobility as a Service (MaaS) based on the UTAUT2 model. *Asia Marketing Journal*, 24(3), 121–130. <https://doi.org/10.53728/2765-6500.1593>
- Universitas Diponegoro. (2021). *UNDIP Terpilih Menjadi Duta QRIS Campus Bank Indonesia Provinsi Jawa Tengah*. <https://undip.ac.id/post/22330/undip-terpilih-menjadi-duta-qr-is-campus-bank-indonesia-provinsi-jawa-tengah.html>

- Universitas Diponegoro. (2024). *UNDIP Peringkat 2 Nasional Pemohon Paten: Bukti Komitmen Inovasi untuk Pembangunan Berkelanjutan*. <https://undip.ac.id/post/53047/undip-peringkat-2-nasional-pemohon-paten-bukti-komitmen-inovasi-untuk-pembangunan-berkelanjutan.html>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36(1), 157. <https://doi.org/10.2307/41410412>
- Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology : extending the unified theory of acceptance and use of technology. In *MIS Quarterly*, 36(1). <http://ssrn.com/abstract=2002388>
- Wardani, L. P. A. K., & Masdiantini, P. R. (2022). Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Faktor Sosial Budaya, Motivasi Hedonis dan Nilai Harga terhadap Minat Penggunaan Quick Response Code Indonesian Standard (QRIS). *Jurnal Ilmiah Akuntansi dan Humanika*, 12(1), 254–263. <https://doi.org/10.23887/jiah.v12i1.38188>

