

## DAFTAR PUSTAKA

- Abdussamad, Z. (2021). *Metode Penelitian Kualitatif* (P. Rapanna, Ed.). CV. Syakir Media Press.
- Akroush, M. N., Abu-ElSamen, A. A., & Jaradat, N. A. (2011). The influence of mall shopping environment and motives on shoppers' response: A conceptual model and empirical evidence. *International Journal of Services and Operations Management*, 10(2), 168–198. <https://doi.org/10.1504/IJSOM.2011.042516>
- ASPI. (n.d.). *Statistik QRIS*. Asosiasi Sistem Pembayaran Indonesia. Retrieved March 22, 2025, from <https://aspi-indonesia.or.id/statistik-QRIS/>
- Carron, T., Domeisen Benedetti, F., Fringer, A., Fierz, K., & Peytremann-Bridevaux, I. (2023). Integrated care models in Swiss primary care: An embedded multiple case study. *Journal of Evaluation in Clinical Practice*, 29(6), 1025–1038. <https://doi.org/10.1111/jep.13891>
- Chandra, Y. U., Ernawaty, & Suryanto. (2018). *Bank vs Telecommunication E-Wallet : System Analysis, Purchase, and Payment Method of GO-Mobile CIMB Niaga and T-Cash Telkomsel*. IEEE.
- Daud, I., Nurjannah, D., Mohyi, A., Ambarwati, T., Cahyono, Y., Haryoko, A. D. E., Handoko, A. L., Putra, R. S., Wijoyo, H., Ari-Yanto, A., & Jihadi, M. (2022). The effect of digital marketing, digital finance and digital payment on finance performance of Indonesian SMEs. *International Journal of Data and Network Science*, 6(1), 37–44. <https://doi.org/10.5267/J.IJDNS.2021.10.006>
- Eren, B. A. (2024). QR code m-payment from a customer experience perspective. *Journal of Financial Services Marketing*, 29(1), 106–121. <https://doi.org/10.1057/s41264-022-00186-5>
- Farisi, S. Al, Fasa, M. I., & Suharto. (2022). Peran Umkm (Usaha Mikro Kecil Menengah) Dalam Meningkatkan Kesejahteraan Masyarakat. *Jurnal Dinamika Ekonomi Syariah*, 9, 73–84.
- Fatimah, E. S., & Afrizal, S. (2023). *Strategi Pedagang Sembako Menghadapi Perkembangan Minimarket di Pasar Tradisional Batubantar Kabupaten Pandeglang*. 7, 11551–11561.
- 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>
- Kala'lembang, A., Sudarmiati, Soetjipto, B. E., & Winarno, A. (2024). Understanding the Adoption of Digital Payment in Indonesian SMEs Using Modified Technology

- Acceptance Model. *Journal of Social Economics Research*, 11, 213–227. <https://doi.org/10.18488/35.v11i2.3672>
- Mohdari, Fahmi, M., Novi, A. S., & Syafril. (2024). Market Analysis and Consumer Behavior of Indomaret Minimarkets in Banjarmasin City. *International Journal of Business and Applied Economics (IJBAE)*, 3(2), 299–310. <https://journal.formosapublisher.org/index.php/ijbae>
- Musyaffi, A. M., Baxtishodovich, B. S., Johari, R. J., Wolor, C. W., Afriadi, B., & Muna, A. (2024). Can Financial Advantages and Digital Payments Adoption Provide Effective Solutions to Improve SMEs' Performance? *Montenegrin Journal of Economics*, 20(2), 75–89. <https://doi.org/10.14254/1800-5845/2024.20-2.7>
- Musyaffi, A. M., Gurendrawati, E., Afriadi, B., Oli, M. C., Widawati, Y., & Oktavia, R. (2022). Resistance of Traditional SMEs in Using Digital Payments: Development of Innovation Resistance Theory. *Human Behavior and Emerging Technologies*, 2022. <https://doi.org/10.1155/2022/7538042>
- Najimah, Adelliani, N., Sucirahayu, C. A., & Zanjabila, A. R. (2023). *Analisis Tematik Pada Penelitian Kualitatif*. Salemba Medika. <http://www.penerbitsalemba.com>
- Nengsih, T. A., Kurniawan, F., & Prasaja, A. S. (2021). Analisis Perbandingan Keputusan Membeli di Pasar Tradisional dan Modern. *IJIEB: Indonesian Journal of Islamic Economics and Business*, 6(1), 17–31. <http://e-journal.lp2m.uinjambi.ac.id/ojp/index.php/ijoieb>
- Nubatonis, J. P. S., Ballo, F. W., & Kiak, N. T. (2024). Implementasi Quick Response Code Indonesian Standard (QRIS) Untuk Pelaku Usaha Di Pasar Tradisional. *Jurnal Ekonomi Dan Pembangunan Indonesia*, 2(2), 01–08. <https://doi.org/10.61132/jepi.v2i2.455>
- Puspa, R., Permana, A., & Karunia, E. (2020). *Faktor Yang Mempengaruhi Kepuasan Pelanggan Berdasarkan Bauran Pemasaran Pada Supermarket K-Store Krakatau Junction*. 13(02). <https://doi.org/10.46306/jbbe.v13i2>
- Rafiani, K. M., Yunanda, R. A., & Rusmanto, T. (2024). Determinants of QRIS Usage as a Digital Payment Tool for MSMEs. *Journal of Theoretical and Applied Information Technology*, 15(3). [www.jatit.org](http://www.jatit.org)
- Ravikumar, T., & Prakash, N. (2022). Determinants of adoption of digital payment services among small fixed retail stores in Bangalore, India. In *Int. J. Business Innovation and Research* (Vol. 28, Issue 3).
- Respatiningsih, H., & Arini, A. (2023). Systemic literature review digital transformation of SMEs using e-payment. *AIP Conference Proceedings*, 2706. <https://doi.org/10.1063/5.0120486>

- Riofita, H. (2024). AUGMENTING ISLAMIC DIGITAL PAYMENT EFFECT ON MUSLIM CUSTOMER PURCHASE DECISION ON MICRO, SMALL AND MEDIUM ENTERPRISES' (MSMEs) PRODUCTS. *Journal of Islamic Monetary Economics and Finance*, 10(4), 735–758. <https://doi.org/10.21098/jimf.v10i4.1991>
- Sanjaya, R., Hastuti, T. D., & Freddy Koeswoyo, G. (2021). Accounting-based Digital Payment Systems for SMEs. *Proceedings - International Conference on Computer and Information Sciences: Sustaining Tomorrow with Digital Innovation, ICCOINS 2021*, 226–229. <https://doi.org/10.1109/ICCOINS49721.2021.9497201>
- Seethamraju, R., & Diatha, K. S. (2018). *Adoption of Digital Payments by Small Retail Stores*. <https://doi.org/10.5130/acis2018.as>
- Sulung, U., & Muspawi, M. (2024). Memahami Sumber Data Penelitian: Primer, Sekunder, Dan Tersier. *Indonesian Institute For Corporate Learning And Studies*, 5(3).
- Tanjung, K. T. P. (2022). Penguasaan dan Posisi Tawar dalam Perjanjian Kemitraan: Sebuah Diskursus tentang Penyalahgunaan Posisi Tawar dalam Perjanjian Kemitraan antara UMKM dan Usaha Besar. *Jurnal Persaingan Usaha*, 2, 91–99.
- Wati, B. M., Abidin, Z., Yatima, K., Musthofa, M. A., Dewi, H., Munip, A., & Mun'amah, A. N. (2025). The Impact of Minimarket Existence on Grocery Store Revenue. *Zabags International Journal of Economy*, 3(1), 63–75. <https://doi.org/10.61233/zijec.v3i1.94>