

The Influence of Financial Literacy and Ease of Use on Transactions Using QRIS in MSMEs in Semarang City

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Abstract

The advancement of digital technology in payment systems has prompted micro, small, and medium-sized enterprises (MSMEs) to embrace financial technology, specifically through the implementation of the QR Code Indonesian Standard (QRIS). However, the adoption of QRIS has been inconsistent, particularly within the culinary sector of West Semarang, possibly due to varying levels of financial literacy and technological ease of use. It is disheartening to note that despite the prevalence of QRIS usage in today's society, many businesses in West Semarang have not fully embraced it. The primary objective of this research is to examine how financial literacy and the user-friendliness of QRIS impact the decision-making process of culinary MSMEs in West Semarang when it comes to adopting QRIS, both individually and collectively. Utilising a quantitative approach, the study employs the snowball sampling technique to gather data from 95 participants, following the guidelines set out in the Isaac and Michael Table. The survey used in this study was a Likert scale questionnaire. Various statistical methods including multiple linear regression, t test, F test, and coefficient of determination were employed for data analysis. Findings revealed that both financial literacy and the user-friendliness of QRIS had a significant impact on the adoption of the digital payment system. This suggests that businesses are more inclined to use QRIS when they have a strong understanding of financial concepts and find QRIS easy to use. The research highlights the significance of educating individuals on financial literacy and enhancing accessibility to intermediary services.

Keywords: Financial Literacy, Ease of Use, QRIS, UTAUT, MSME.

1. Introductions

Digital transformation within payment systems has prompted micro, small, and medium-sized enterprises (MSMEs) to embrace financial technology, including the adoption of the Indonesian Standard QR Code (QRIS). Nevertheless, the implementation of QRIS has been inconsistent, particularly within the culinary industry in West Semarang, possibly influenced by levels of financial knowledge and the simplicity of technology usage. This presents a missed opportunity, given the widespread use of QRIS in today's age. The primary objective of this research is to evaluate the impact of financial literacy and technological ease of use on the decision to employ QRIS among culinary MSMEs in West Semarang, both individually and collectively. To analyse this, a quantitative approach is employed with a sample of 95 respondents selected using the snowball sampling method as per the Isaac and Michael Table. The research used a Likert scale questionnaire to collect data. Analysis was conducted using several statistical methods including multiple linear regression, t test, F test, and coefficient of determination. The findings revealed that both financial literacy and the convenience of using QRIS had a significant impact, individually and collectively, on the decision to use the digital payment system. This suggests that MSMEs are more likely to embrace QRIS when they have a better understanding of financial matters and find the system



easy to use. The study highlights the necessity of educating individuals on financial literacy and fostering the growth of intermediaries (Bank IDN, 2020).

QRIS digital payment technology has recorded growth for the number of QRIS users. As of September 2023, there were 40.05 million QRIS users, while in 2024 with the number of users reaching 55.02 million (Irawati, 2024). According to a survey from Bank Indonesia (2023) Currently, there are 26.7 million stores using QRIS in the micro, small and medium enterprise (MSME) segment, data as of June 2023. In its application, QRIS is also influenced by the financial literacy of its users. According to a survey conducted by the financial services authority (OJK) in 2024, Indonesia's financial literacy index was 65.43%, indicating that only 65 people out of 100 people aged 15 to 79 years understand finance well. This means that Indonesia's financial literacy index is 65.08% (Rachmayani, 2024). Although data from OJK shows that the number of QRIS users is increasing rapidly, there are still some MSMEs that do not know what QRIS is (Palupi et al., 2022).

Based on the survey results Alifia et al. (2024) that QRIS users among MSMEs in 2024 are According to MSME players regarding the use of QRIS for payment transactions is to produce benefits, such as making reconciliation easier and protecting cash transactions from fraudulent actions. In addition, QRIS enables consistent service design and better service quality. The second perception is that QRIS is fast and effective as MSMEs only need one QR code. The third response is that since the payment goes directly to the merchant's account, QRIS is easy to use and helpful in transactions.

This study is a replication with modifications from a journal entitled 'The effect of financial literacy and ease of use of the QRIS payment system on transaction decisions using QRIS in MSMEs' written by Palupi et al. (2022). Changes are made to the place and time of research, while the similarities are in the independent variable and the dependent variable. According to research Palupi et al. (2022), The driving factor for MSMEs to choose to use QRIS in buying and selling transactions is that if MSMEs prioritise efficiency and effectiveness, they believe that using QRIS is more efficient and productivity will increase. This affects the increase in the number of users owned by QRIS products. Based on the description above, researchers want to know about how financial knowledge and ease of use affect the decision to use QRIS for transactions in MSME players in the culinary sector in West Semarang District.

The selection of MSMEs in the West Semarang District area as the object of research is based on several strategic considerations. This region has a high diversity of micro, small, and medium enterprises, including grocery stores, food stalls, and handicraft businesses, as revealed in research (Kusuma, 2023). This diversity reflects the complex dynamics of the local economy and has the potential to provide a comprehensive picture of digital economic practices, particularly the use of QRIS-based payment systems. In addition, based on data from the Central Statistics Agency and the West Semarang Subdistrict IUMK, it is recorded that West Semarang has the highest number of MSMEs in the city of Semarang, namely 1,424 business units. This area is also one of the main economic and trade centres in the city, with activities centred around traditional markets and shopping centres. According to the Semarang City Trade and Industry Office, the number of transactions using QRIS in this area reaches around 1,000,000 transactions per month. This high figure reflects the high level of adoption of digital payment technology by businesses.

This study specifically focuses on the culinary sector because it has high relevance, both in terms of the intensity of interaction with consumers, the level of adoption of digital payment technology, and its potential contribution to the local economy. This study is expected to provide significant empirical contributions in understanding the effectiveness and benefits of

implementing QRIS as a tool to support the strengthening of capacity and performance of SMEs in the digital era. Additionally, this research offers new insights by combining analysis of QRIS technology adoption rates within the context of the diversity of SME types and the unique local economic dynamics in the region. This study also shows how the use of QRIS can strengthen the performance of MSMEs at the micro level, particularly in traditional and modern trading centres, which have not been studied in depth. Thus, this research broadens the understanding of the digitisation of payment systems among MSMEs while providing important empirical data for the development of more effective and targeted digital economic policies in regions with similar economic characteristics.

2. Literature Review

2.1. Unified theory of Acceptance and use of Technology 2 (UTAUT2)

This study investigates the acceptance of technology based on the UTAUT 2 theory, focusing on performance expectations, effort expectations, social influence, and facilitating conditions (Venkatesh et al., 2012). The connection between the UTAUT theory and the research variables is illustrated in the diagram provided. This diagram demonstrates how the variables linked to financial literacy (X1) are influenced by both age and experience, the simplicity of using QRIS (X2) is connected to the enabling conditions, and the decision to use QRIS (use behaviour) as the dependent variable (Y) is tied to advancements in information technology (Amna, 2017).

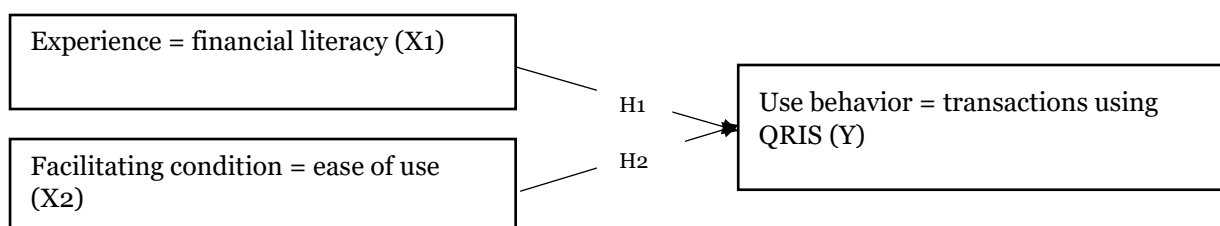


Figure 1. Graph of variable relationships and theory

Source: Processed data, 2024

2.2. Financial literacy regarding the use of QRIS

Financial literacy involves the understanding, abilities, and self-assurance of individuals that impact their views and actions towards finance, ultimately resulting in better choices and financial management for the purpose of attaining financial stability (OJK, 2022). The link between financial literacy and this is with the UTAUT 2 theory, namely experience moderated by age and user experience, related to user experience in financial knowledge and experience in using financial technology. Putri et al. (2023) conducted research showing that improved understanding of financial concepts has a beneficial effect on the readiness to make payments using QR codes. The findings of this study are in line with previous research by Zanra and Sufnirayanti (2024) stating that someone who understands personal finance well will be more interested in using QRIS because it will give them various financial benefits. Palupi et al. (2022) research showed that a good understanding of financial literacy really helps when making decisions about transactions with QRIS.

H1: Financial literacy has an influence on the use of QRIS by MSMEs for sales transactions.

2.3. Ease of use for transactions using QRIS

Ease of use refers to a person's confidence in their ability to navigate the system without facing any challenges. If someone finds the technology easy to use and understand, they are more likely to use it (Zanra & Sufnirayanti, 2024). The relationship between the ease of use variable and the UTAUT 2 theory is related to the facilitating condition, which is a condition that helps users to use a technology easily. Studies that have been conducted by Palupi et al. (2022) believes that the ease of using the QRIS payment system has a positive impact on the decision to use it, as do the results of the research conducted. Putri et al. (2023) which shows that the perception of ease positively influences the use of QRIS in MSMEs. This study is in line with research by Zanra and Sufnirayanti (2024) that interest in using QRIS in MSMEs is directly influenced by perceptions of ease of use, as people prefer technology that is easy to use and understand.

H2: The Influence of Technological Convenience on Interest in Using QRIS for Transactions.

3. Research Method

The author utilized quantitative research methods to explore the connections between different factors and to evaluate predictive values in specific populations. According to statistics provided by the Semarang City government, there were 1,424 micro, small, and medium enterprises (MSMEs) operating in the West Semarang sub-district across various industries as of November 2024 (Semarang, 2024). Dalam penelitian ini, *snowball sampling* digunakan untuk menentukan jumlah populasinya, dan untuk perhitungan jumlah sampel pada penelitian ini menggunakan metode perhitungan Tabel *isaac dan Michael* yang menghasilkan jumlah sampel dengan Tingkat kesalahan 5% yang berjumlah 95 responden (Sugiyono, 2017). The testing of the sampling results was conducted using multiple linear regression analysis, T-test, validity test, reliability test, F-test, and coefficient of determination test. The testing in this study was assisted by SPSS 26 software (Software Statistical Package For The Social Sciences).

3.1. Data Sources and Sample Population

In collecting data for this study, questionnaires were distributed to respondents using Google Forms. This research utilised a Likert scale as the measuring tool, which was adopted from the Putri et al. (2023) study with the following indicators: Basic Financial Knowledge, Savings and Loans, Insurance, Investment, while in terms of ease of use: Easy to learn, not time-consuming, and flexible. The criteria for respondents in this study are as follows:

1. MSME actors in the culinary sector in the West Semarang area
2. MSMEs that use the QRIS payment method as a means of transaction for buying and selling (Palupi et al., 2022).

3.2. Operational Definition of Variables

3.2.1. Financial Literacy

An explanation of financial literacy is a skill and knowledge accompanied by a belief that influences attitudes and behaviour in order to improve the quality of decision-making and financial management, thereby achieving financial well-being (OJK, 2022). Development of indicators for financial literacy variables, namely:

1. Understanding of managing personal finances carefully and wisely,
2. Understanding and ability to pay loans on time,
3. Intention to invest (Safira & Susanti, 2020).

3.2.2. Ease of use

Ease of use is a person's belief that they will not encounter difficulties with the system. People tend to use technology that is considered easy to use (Zanra & Sufnirayanti, 2024). The development of ease-of-use indicators is measured by indicators: 1) Easy to understand; 2) Does not take up much time, easy to use, and 3) Flexible (Widhiaswara & oesanto, 2020).

4. Research and Discussion

4.1. Research Results

The results obtained from the questionnaire distributed to 95 respondents show that the majority of respondents have been using QRIS for 1-3 years, with 66 (66%) respondents, 28 respondents answered that they have been using it for less than 1 year, and the fewest respondents answered that they have been using it for more than 3 years. The results of respondents' answers regarding income received from transactions using QRIS showed that 43 (43%) respondents reported receiving income between 1,000,000 and 2,000,000, 20 respondents reported income exceeding 2 million, and 37 respondents reported income below 1 million. The number of transactions conducted by respondents in the past month varied significantly, with the largest number of transactions in the 50–100 range, with 66 (66%) respondents. The table below summarises the respondents' responses to each variable in the study.

Table 1. Results of Descriptive Analysis of Respondents

Respondent Characteristics	Indicator	Frequency
Length of time QRIS has been used as a transaction tool	< 1 year	28
	1-3 year	66
	>3 year	6
Average transactions with QRIS in 1 month	<50 transaction	0
	50–100 transaction	66
	>100 transaction	15
Average transaction income with QRIS in 1 month	<1 year	37
	1 – 2 year	43
	>2 year	20

Source: processed data, 2025

Based on Table 2, the majority of respondents have a high level of financial literacy, as indicated by the dominance of 'Agree' (315) and 'Strongly Agree' (349) responses, as well as the minimal number of negative responses. A similar pattern is observed in the ease of use of QRIS, with 231 respondents selecting 'Agree' and 250 selecting 'Strongly Agree,' indicating that QRIS is perceived as easy to use. Meanwhile, on the variable of interest in using QRIS, although most respondents also gave positive responses (199 'Agree' and 172 'Strongly Agree'), there was some hesitation reflected in 5 respondents who 'Disagree' and 20 who were neutral. These findings indicate that financial literacy and perceptions of ease of use play an important role in shaping interest in using QRIS among SME actors.

Table 2. Summary of respondent answers

Variables	SD	D	N	A	SA
Financial literacy		24	22	315	349
Ease of use	1	3	15	231	250
Interest in using QRIS		5	20	199	172

Source: processed data, 2025

Validity testing was conducted by comparing the calculated r value with the Table r value based on the degree of freedom (df) calculated using the formula $df = N - 2$. A questionnaire item was declared valid if the calculated r value was greater than the Table r value and was positive. This research involved 95 participants, resulting in a degree of freedom of 93. A two-tailed significance test with a significance level of 0.05 yielded an r value of 0.2028. If the calculated r value is below 0.2028, the item is considered invalid. The analysis in Table 3 shows that all computed r values for financial literacy (X1) and ease of use (X2) surpass the threshold. Consequently, all 16 statement items in the survey are deemed valid and appropriate for this study.

Table 3. Validity test results

	r value	r table	Conclusion
P001	0.354**	0.2028	Valid
P002	0.565**	0.2028	Valid
P003	0.337**	0.2028	Valid
P004	0.443**	0.2028	Valid
P005	0.339**	0.2028	Valid
P006	0.274**	0.2028	Valid
P007	0.415**	0.2028	Valid
P008	0.429**	0.2028	Valid
P009	0.381**	0.2028	Valid
P010	0.531**	0.2028	Valid
P011	0.439**	0.2028	Valid
P012	0.434**	0.2028	Valid
P013	0.566**	0.2028	Valid
P014	0.443**	0.2028	Valid
P015	0.472**	0.2028	Valid
P016	0.616**	0.2028	Valid

Source: processed data, 2025

According to the information in Table 4, the reliability tests indicate that the value of Cronbach's Alpha is greater than 0.6, specifically 0.720. Ghozali (2018) states that if a questionnaire's Cronbach's Alpha value exceeds 0.060, it is considered reliable. Based on this, it can be inferred that financial literacy (X1) and ease of use (X2) impact the decisions made by MSME actors when using QRIS (Y) for transactions. The F test results support the reliability of the questionnaire, therefore validating its suitability for research purposes.

Table 4. Reliability test results

Cronbach's Alpha	N of Items
.720	16

Source: processed data, 2025

According to the regression model presented in Table 3, with the equation $Y = 1.621 + 0.188X_1 + 0.446X_2 + e$, enhancements in financial knowledge (X1) and user-friendliness of QRIS (X2) have a favourable impact on the adoption of QRIS in MSMEs. This suggests that greater financial literacy and simplicity of the system can result in increased utilization of QRIS as a payment method by MSMEs in West Semarang.

Table 5. Results of Multiple Linear Regression Test and T-test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	1.621	2.362		
Financial literacy	0.188	0.072	0.230	2.602	0.011
Ease of use	0.446	0.085	0.463	5.251	0.000

a. Dependent Variable: interest in using QRIS

Source: processed data, 2025

The results of the t-test in Table 5 show that the calculated t-values for variable X1 and variable X2 are 2.602 and 5.251, respectively, while according to Junaidi (2010), t-table value with a significance level of 0.05 was obtained as 1.66105, so that the t-calculated value > t-table, for variable X1, 2.602 > 1.66105 with a significance level of 0.011 < 0.05, and for variable X2, 5.252 > 1.66105 with a significance level of 0.000 < 0.05. Therefore, financial literacy and ease of use partially influence QRIS transactions in SMEs in West Semarang District, and both hypotheses are accepted.

Table 6. F-test results

		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.467	2	45.233	25.525	.000 ^b
	Residual	171.893	97	1.772		
	Total	262.360	99			

a. Dependent Variable: transactions using QRIS(Y)

b. Predictors: (Constant), financial literacy (X1), ease of use (X2)

Source: processed data, 2025

The result of the F test (simultaneous) in Table 6 obtained a value of 25.525, while the f value according to Junaidi (2010) this study, the f-table value with a 5% error rate was 3.09, so the calculated f value was > f table, or 25.525 > 3.09, and the significance level was 0.000 < 0.05. Therefore, it can be concluded that financial literacy and ease of use simultaneously influence QRIS transactions in MSMEs in the West Semarang sub-district.

Table 7. Results of the coefficient of determination test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.587 ^a	.345	.331	1.33120

a. Predictors: (Constant), X2, X1

Source: processed data, 2025

According to Table 7, the adjusted R square value displays a coefficient of determination of 0.331, signifying that variables X1 and X2 can account for 33.1% of the variation in Y. The remaining 66.9% of the variation in Y is attributed to unspecified variables not discussed in this research.

4.2. Discussions

4.2.1. The influence of financial literacy on transactions using QRIS

The findings of this research suggest that the level of understanding in finances (X1) plays a crucial role in the adoption of the Indonesian Standard Quick Response Code (QRIS) by Micro, Small, and Medium Enterprises (MSMEs). This is evident from the t-test results, which reveal that the calculated t-value of 2.602 surpasses the tabulated t-value of 1.98, suggesting that financial literacy has a partial influence on the adoption of QRIS. The F-test results further confirm the significant simultaneous influence, reinforcing the argument that improved understanding of financial literacy provides a positive boost in the adoption of QRIS as a transaction tool in the MSME sector.

From a qualitative perspective, the majority of respondents stated that they 'agree' and 'strongly agree' with the statement that understanding basic financial literacy concepts, such as fund management, the benefits of financial technology, and the risks of digital transactions, are major factors in the decision to use QRIS. This shows that financial literacy is not only conceptual knowledge but also plays a role in shaping rational financial attitudes and behaviour in a digital context.

These findings are consistent with research Palupi et al. (2022) which found that financial literacy influences MSME transaction decisions in using QRIS in Beji and Sukmajaya subdistricts. A similar study by Safira and Susanti (2020) also stated that financial literacy is an important predictor in students' decisions to use electronic money. Putri et al. (2023) reinforces these findings by proving a significant relationship between financial literacy and interest in using QRIS among students in Yogyakarta. The consistency of these results strengthens the external validity of the research findings, while also demonstrating the importance of educational interventions in improving digital financial inclusion across various demographic groups.

In theory, as outlined in the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) created by Venkatesh et al. (2012). In this framework, the use of technology is impacted by various important factors, including expected performance, ease of use, peer pressure, enabling circumstances, as well as other aspects like pleasure-seeking, cost-effectiveness, and ingrained behaviour. Financial literacy can be categorised as a personal factor that indirectly influences facilitating conditions and experience, which in turn strengthens performance expectancy towards financial technologies such as QRIS. This means that a good understanding of financial aspects provides users with a sense of security and confidence to adopt new technologies, as well as perceiving QRIS as an easy, useful, and worthwhile tool for daily business activities.

Financial literacy has implications for psychological aspects such as perceived behavioural control and self-efficacy, which psychometrically contribute to behavioural intention in using technology. In the context of SMEs, business owners who have a good understanding of the risks and benefits of financial technology tend to be more adaptive to innovation (Herlina et al., 2021), including QR code-based payment systems. This supports the argument that financial literacy not only plays a role in rational economic decision-making, but also in shaping cognitive and affective readiness in facing digital transformation.

Thus, it can be concluded that financial literacy is a determining variable in encouraging the adoption of digital financial technologies such as QRIS among MSMEs. The practical implication of this finding is the importance of developing technology-based financial literacy education programmes tailored to the characteristics of SME actors, so that the digital transformation process in this sector can be more inclusive, effective, and sustainable. This also broadens the interpretation of UTAUT2 by adding the dimension of financial literacy as

an essential determinant in the context of adopting digital financial transaction-based technology.

4.2.2. The influence of ease of use on transactions using QRIS

The results of the analysis of the ease of use variable (X_2) on the decision to use QRIS for transactions among MSME players in the West Semarang region show a positive and significant influence. Statistically, the calculated t-value of 5.251 far exceeds the t-table value of 1.98, so it can be concluded that ease of use partially contributes significantly to encouraging the use of QRIS. Additionally, the F-test results indicate that ease of use has a significant simultaneous effect on the QRIS transaction decision variable, confirming that the perception of ease in using this payment technology is a determining factor that cannot be ignored in the SME context. These quantitative findings are further supported by qualitative data from respondents, the majority of whom agreed and strongly agreed that the ease of use of QRIS, such as clear instructions, simplicity of the transaction process, and flexibility of use across various payment locations, are the primary reasons they choose this digital payment method over conventional methods like cash.

The findings of this study align with previous research that highlights the significance of perceived usability in the uptake of new technology. Putri et al. (2023) in their study of students in Yogyakarta, they found that ease of use is a strong predictor in determining the use of QRIS. This shows that the user-friendly aspect of payment technology is crucial for acceptance by users with different backgrounds and levels of technological literacy. Palupi et al. (2022) also confirmed similar findings in the context of MSMEs in Beji and Sukmajaya subdistricts, where the decision to transact using QRIS was greatly influenced by perceptions of its ease of use. Meanwhile, Safira and Susanti (2020) reported that ease of use is a significant factor influencing the adoption of electronic money by accounting students at Surabaya State University, confirming that ease of use is not only relevant to MSMEs but also to academics, who are early adopters of digital financial technology.

In theory, the findings of this research align with the model known as the Unified Theory of Acceptance and Use of Technology (UTAUT 2) crafted by Venkatesh et al. (2012). In UTAUT 2, the ease of use variable (effort expectancy) is one of the main determinants that influence the intention and behaviour of using technology. Effort expectancy in this context relates to users' perceptions of the ease and simplicity of using QRIS as a digital payment tool. Good facilitating conditions, such as resource support, training, and adequate infrastructure, further strengthen the influence of ease of use on transaction decisions. The presence of ease of use can reduce psychological and technical barriers, thereby facilitating the adoption of new technology by SMEs, who typically face limitations in terms of time, resources, and digital literacy levels.

The ease of use of QRIS also impacts the efficiency of transaction processes experienced by SMEs. With this ease, they can enhance business productivity without relying on cash transactions, which carry risks such as change errors, low security, and complex recording processes. This also supports digital financial inclusion, enabling SMEs previously underserved by formal banking systems to conduct digital transactions more easily.

Thus, it can be concluded that ease of use is a key factor that significantly influences the decision to use QRIS for transactions among MSMEs in West Semarang. This factor not only reinforces the behaviour of using digital financial technology, but also plays a role in accelerating the digitisation of transactions and supporting the growth of MSMEs more broadly. These findings have practical implications for QRIS developers and the government in designing socialisation and education strategies that emphasise ease of access and adequate technical support to increase the adoption of digital payment technology in the SME sector.

5. Conclusions

Research has shown that having knowledge about finances has a clear and important impact on the choice to adopt QRIS among small and medium-sized business owners in the food industry in West Semarang. Similarly, the convenience of using QRIS has also been found to have a positive and significant influence. Nonetheless, this research is limited by a low coefficient of determination of 33.1%, indicating that a large portion (66.9%) of the impact stems from other factors not discussed in this study. Some variables that were not studied but are relevant can refer to constructs in the UTAUT2 theory, such as performance expectancy, social influence, gender, age, voluntariness of use, and behavioural intention.

Based on these limitations, further research is recommended to specifically add variables from the UTAUT2 model into the research model to examine their influence on SME operators' interest in using QRIS. Additionally, it is recommended to use measurement instruments that have been tested and validated based on the UTAUT2 construct to ensure more accurate results. Future researchers should also expand the scope of the SME sector, such as the fashion, craft, or service sectors, and expand the research area beyond West Semarang to obtain a more comprehensive picture and improve the generalisation of findings.

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