

DAFTAR PUSTAKA

- Amanda, D. R., Nazira, F., Rahmi, I., & Hildawati. (2025). Alasan konsumen memilih QRIS sebagai metode pembayaran utama (studi kasus mahasiswa STIA Lancang Kuning Dumai). *Accounting Student Research Journal*, 4(1), 37–45. <https://doi.org/10.62108/asrj.v4i1.10297>
- Arango, C., Huynh, K. P., & Sabetti, L. (2015). Consumer payment choice: Merchant card acceptance versus pricing incentives. *Journal of Banking & Finance*, 55, 130–141. <https://doi.org/10.1016/j.jbankfin.2015.02.005>
- Auliya, N. S., & Santoso, R. A. (2026). Determinan kinerja keuangan UMKM dalam perspektif literasi keuangan, implementasi QRIS dan pengendalian internal. *Jurnal Manajemen Terapan dan Keuangan*, 15(1), 373–386. <https://doi.org/10.22437/jmk.v15i01.53650>
- Badan Pusat Statistik. (2024). *Statistik penyediaan makanan dan minuman 2023*. <https://www.bps.go.id/id/publication/2024/12/23/f2c7743c4712aaeaa4abf694/statistik-penyediaan-makanan-dan-minuman-2023.html>
- Badan Pusat Statistik Kota Bandung. (2025). *Kecamatan Coblong dalam angka 2025*. <https://bandungkota.bps.go.id/id/publication/2025/09/26/a90a1d1758719aad9f4f644e/kecamatan-coblong-dalam-angka-2025.html>
- Bagnall, J., Bounie, D., Huynh, K. P., Kosse, A., Schmidt, T., Schuh, S., & Stix, H. (2016). Consumer cash usage: A cross-country comparison with payment diary survey data. *International Journal of Central Banking*, 12(4), 1–61.
- Bank for International Settlements. (2020). *Central banks and payments in the digital era* (BIS Annual Economic Report 2020, Chapter III). <https://www.bis.org/publ/arpdf/ar2020e3.htm>
- Bank Indonesia. (2023). *Laporan kelembagaan Bank Indonesia Triwulan I 2023*. <https://www.bi.go.id/id/publikasi/laporan/Documents/Laporan-Kelembagaan-BI-Triwulan-I-2023.pdf>
- Bank Indonesia. (2025a). *Laporan perekonomian Provinsi Jawa Barat Mei 2025*. <https://www.bi.go.id/id/publikasi/laporan/lpp/Pages/Laporan-Perekonomian-Provinsi-Jawa-Barat-Mei-2025.aspx>

- Bank Indonesia. (2025b, August 4). *QRIS Jelajah Indonesia 2025 dorong digitalisasi dengan wisata budaya*. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2717025.aspx
- Bland, J. M., & Altman, D. G. (1997). Statistics notes: Cronbach's alpha. *BMJ*, 314(7080), 572. <https://doi.org/10.1136/bmj.314.7080.572>
- Chaffey, D., Hemphill, T., & Edmundson-Bird, D. (2019). *Digital business and e-commerce management: Strategy, implementation and practice* (7th ed.). Pearson.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- 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. <https://doi.org/10.1080/07421222.2003.11045748>
- Di Iorio, A., Kosse, A., & Szemere, R. (2024). *Tap, click and pay: How digital payments seize the day* (CPMI Brief No. 3). Bank for International Settlements. https://www.bis.org/statistics/payment_stats/commentary2402.htm
- Dinas Koperasi dan Usaha Kecil Menengah Kota Bandung. (2024). *Jumlah usaha mikro, kecil dan menengah berdasarkan jenis usaha di Kota Bandung* [Data set]. Satu Data Indonesia. <https://data.go.id/dataset/dataset/jumlah-usaha-mikro-kecil-dan-menengah-berdasarkan-jenis-usaha-di-kota-bandung>
- Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25* (Edisi ke-9). Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2021). *Aplikasi analisis multivariate dengan program IBM SPSS 26* (Edisi ke-10). Badan Penerbit Universitas Diponegoro.
- Gujarati, D. N., & Porter, D. C. (2009). *Basic econometrics* (5th ed.). McGraw-Hill/Irwin.
- Judijanto, L., & Wardhani, D. (2024). The impact of mobile payment systems and user interface design on customer adoption and transaction volume in e-commerce companies in Jakarta. *The Eastasouth Journal of Information System and Computer Science*, 2(1), 47–61. <https://doi.org/10.58812/esiscs.v2i01.321>

- Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2023, August 24). *Dorong UMKM naik kelas dan go export, pemerintah siapkan ekosistem pembiayaan yang terintegrasi*. <https://www.ekon.go.id/publikasi/detail/5318/dorong-umkm-naik-kelas-dan-go-export-pemerintah-siapkan-ekosistem-pembiayaan-yang-terintegrasi>
- Kilay, A. L., Simamora, B. H., & Putra, D. P. (2022). The influence of e-payment and e-commerce services on supply chain performance: Implications of open innovation and solutions for the digitalization of micro, small, and medium enterprises (MSMEs) in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3), 119. <https://doi.org/10.3390/joitmc8030119>
- Koulayev, S., Rysman, M., Schuh, S., & Stavins, J. (2016). Explaining adoption and use of payment instruments by US consumers. *The RAND Journal of Economics*, 47(2), 293–325. <https://doi.org/10.1111/1756-2171.12129>
- Laudon, K. C., & Laudon, J. P. (2021). *Management information systems: Managing the digital firm* (17th ed.). Pearson.
- Ledi, K. K., Ameza-Xemalordzo, E., Amoako, G. K., & Asamoah, B. (2023). Effect of QR code and mobile money on performance of SMEs in developing countries: The role of dynamic capabilities. *Cogent Business & Management*, 10(2), 2238977. <https://doi.org/10.1080/23311975.2023.2238977>
- Lolowang, T., Tasik, H. H. D., & Gunawan, E. M. (2024). Unlocking the QRIS impact: An analysis of mobile payment among MSMEs using Technology Acceptance Model (TAM). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 12(4), 793–803. <https://doi.org/10.35794/emba.v12i4.59378>
- Malik, A., & Pramesylia, D. A. (2025). Pengaruh literasi keuangan, kemudahan digital payment dan pengelolaan keuangan terhadap kinerja usaha mikro kecil dan menengah (UMKM) rumah makan warteg di Kota Cilegon. *Jurnal Akuntansi Manajemen (JAKMEN)*, 4(2), 115–132. <https://doi.org/10.30656/prgaah68>
- Marunduh, A. P., Purba, P. M., & Sumiok, C. (2025). Pengaruh literasi keuangan dan digital payment terhadap kinerja UMKM Kota Tomohon. *Measurement Jurnal Akuntansi*, 19(1), 105–119. <https://doi.org/10.33373/mja.v19i1.8006>

- Mohamed, A. A. (2023). The influence of the mobile money payment on the performance of small and medium enterprises in Somalia. *Technological Forecasting and Social Change*, 196, 122821. <https://doi.org/10.1016/j.techfore.2023.122821>
- Muchtar, E. H., Trianto, B., Maulana, I., Alim, M. N., Marasabessy, R. H., Hidayat, W., Junaedi, E., & Masrizal. (2024). Quick response code Indonesia standard (QRIS) e-payment adoption: Customers perspective. *Cogent Business & Management*, 11(1), 2316044. <https://doi.org/10.1080/23311975.2024.2316044>
- Najib, M., & Fahma, F. (2020). Investigating the adoption of digital payment system through an extended Technology Acceptance Model: An insight from the Indonesian small and medium enterprises. *International Journal on Advanced Science, Engineering and Information Technology*, 10(4), 1702–1708. <https://doi.org/10.18517/ijaseit.10.4.11616>
- Nurrohmah, A., & Nuryani, Y. (2025). Pengaruh persepsi kemanfaatan dan kemudahan terhadap keputusan penggunaan digital payment QRIS pada UMKM di Kabupaten Bandung. *Cakrawala: Jurnal Ekonomi, Manajemen dan Bisnis*, 2(3), 508–517. <https://doi.org/10.70451/cakrawala.v2i3.635>
- Rafferty, N. E., & Fajar, A. N. (2022). Integrated QR payment system (QRIS): Cashless payment solution in developing country from merchant perspective. *Asia Pacific Journal of Information Systems*, 32(3), 630–655. <https://doi.org/10.14329/apjis.2022.32.3.630>
- Ramadhan, A. R., & Iswanto, P. (2025). Adopsi QRIS oleh UMKM Bekasi: Peran kemudahan, manfaat, dan kepercayaan. *Jurnal Akuntansi dan Manajemen Bisnis*, 5(3), 39–44. <https://doi.org/10.56127/jaman.v5i3.2566>
- Rani, G. M., & Desiyanti, R. (2024). Pengaruh literasi keuangan, inklusi keuangan dan digital payment terhadap kinerja UMKM makanan & minuman di Kota Padang. *EKOMABIS: Jurnal Ekonomi Manajemen Bisnis*, 5(2), 161–174. <https://doi.org/10.37366/ekomabis.v5i02.1403>
- Rogers, E. M. (2003). *Diffusion of innovations* (5th ed.). Free Press.
- Rysman, M. (2007). An empirical analysis of payment card usage. *The Journal of Industrial Economics*, 55(1), 1–36. <https://doi.org/10.1111/j.1467-6451.2007.00301.x>

- Santika, A. Z., Musyaffi, A. M., & Zairin, G. M. (2024). Factors influencing the adoption of QRIS digital payments in MSMEs. *Jurnal Akuntansi, Perpajakan dan Auditing*, 5(1), 172–187. <https://doi.org/10.21009/japa.0501.13>
- Schell, C., Godinho, A., & Cunningham, J. A. (2022). Using a consistency check during data collection to identify invalid responding in an online cannabis screening survey. *BMC Medical Research Methodology*, 22, 67. <https://doi.org/10.1186/s12874-022-01556-2>
- Setiyaningrum, D. K., & Sari, S. P. (2026). Keputusan penggunaan Quick Response Code Indonesian Standard (QRIS) sebagai alternatif pembayaran digital di Solo Raya. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 8(1), 672–687. <https://doi.org/10.47467/alkharaj.v8i1.11279>
- Sholihah, E., & Nurhapsari, R. (2023). Percepatan implementasi digital payment pada UMKM: Intensi pengguna QRIS berdasarkan Technology Acceptance Model. *Nominal: Barometer Riset Akuntansi dan Manajemen*, 12(1), 1–12. <https://doi.org/10.21831/nominal.v12i1.52480>
- Shy, O. (2021). Consumer use of multiple payment methods. *Review of Industrial Organization*, 58(3), 339–355. <https://doi.org/10.1007/s11151-020-09803-w>
- Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D* (Edisi ke-2). Alfabeta.
- Sugiyono. (2022). *Metode penelitian kuantitatif, kualitatif, dan kombinasi (mixed methods)*. Alfabeta.
- Sugiyono. (2023). *Metode penelitian manajemen*. Alfabeta.
- Turban, E., Outland, J., King, D., Lee, J. K., Liang, T.-P., & Turban, D. C. (2018). *Electronic commerce 2018: A managerial and social networks perspective* (9th ed.). Springer. <https://doi.org/10.1007/978-3-319-58715-8>
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Westerman, G., Bonnet, D., & McAfee, A. (2014). *Leading digital: Turning technology into business transformation*. Harvard Business Review Press.

Widowati, N., & Khusaini, M. (2022). Adopsi pembayaran digital QRIS pada UMKM berdasarkan Technology Acceptance Model. *Journal of Development Economic and Social Studies*, 1(2), 325–347. <https://doi.org/10.21776/jdess.2022.01.2.15>