

## THE INFLUENCE OF EASE OF PAYMENT USING QRIS ON PURCHASING DECISIONS WITH BRAND TRUST AS A MODERATING VARIABLE

Aria Elshifa<sup>1</sup>, Avianita Rachmawati<sup>2</sup>, Muhamad Azkia<sup>3</sup>, Rahmat Aji Nuryakin<sup>4</sup>,  
Clora Widya Brilliana<sup>5</sup>

Institut Teknologi dan Sains Nahdlatul Ulama Pekalongan, Indonesia<sup>1</sup>

Universtas Flores, Indonesia<sup>2</sup>

STIEBS Nahdlatul Ulama Garut, Indonesia<sup>3</sup>

STAI Pelita Nusa, Indonesia<sup>4</sup>

Sekolah Tinggi Ilmu Ekonomi Mahadhika, Indonesia<sup>5</sup>

Email : elshifapusmanu@gmail.com

### **Abstract**

*This study is a quantitative study with an explanatory approach, namely an approach that uses a number of previous studies as the main reference in building assumptions and proving the formulated hypothesis, namely the variable Ease of Payment Using QRIS on Purchasing Decisions and the Brand Trust variable can moderate the influence of these variables. The data used in this study are primary data that researchers obtained from 500 students spread throughout Indonesia. The questionnaire distributed contains 5 statements, namely statements that strongly agree, statements that agree, statements that are normal or possible, statements that disagree, and statements that strongly disagree. The data collected was analyzed using the smart PLS 4.0 analysis tool.*

**Keywords:** *Ease Of Payment Using Qris, Purchasing Decisions , Brand Trust*

### **1. INTRODUCTION**

According to Wibowo in Abdi, ease of use of technology is defined as a measure of where someone believes that the technology is easy to understand and easy to use. Perceived ease of use is defined as the level at which someone believes that technology is easy to understand. Ease of QRIS is defined as where someone believes that QRIS is easy to understand (Subarno 2021).

Someone will use an information system if they believe that the information system is easy to use. Judging from this attitude, it can be concluded that ease of use is an individual's belief that an information technology system that will be used is easy to understand and does not cause problems when used. The ease indicators are divided into: 1) Easy-to-understand system Users must know and understand that QRIS can be obtained by digital financial intermediaries and have personal access to mobile phones. In this case, QRIS money can only be used at merchants who work with QRIS issuers. 2) Practical use The use of QRIS that makes it easy for users must have advantages, including its practicality. especially requiring a balance of money and a machine to make payments so that users only need to slide the QRIS they have on the EDC. 3) Easy-to-use system QRIS is an alternative payment method. If users want to use QRIS, they must have enough money. We only need to type the card into the electronic data collection machine for chip-based e-money, while for server-based e-money, you only need to configure the service to you. 4) Easy-to-access system QRIS can be used at merchants who have partnered with banks. Electronic money is certainly very easy to get because the implementation of QRIS is closely related to those who implement the QRIS payment system. In addition, filling the QRIS balance is very easy because it can be done through banks, ATMs, or minimarkets such as Alfamart and Indomart (bank indonesia 2021).

QR code is a series of codes containing data/information, merchant/user identity, nominal payment of funds or currency that can be read with certain tools in payment transactions. QR code technology is a type of two-dimensional barcode that contains more information than barcodes and can be read from various horizontal and vertical directions. While QRIS (quick response code Indonesia standard) is a standard QR code payment for the Indonesian payment system developed by Bank Indonesia and the payment system association through server-based electronic money applications, electronic wallets, or mobile banking (Kurniawati, Zuhroh, and Malik 2021).

In the field of business services, QR Code has been widely used by companies or certain service providers to be able to direct their customers directly to the intended URL address, namely by installing QR Code images on magazines, posters, or other printed media, where the QR code will display everything that the company or service provider wants to convey through their website (Ulya 2023). Then, in 2014 Tencent with its WeChat Pay was the first to develop QR Code as a tool to facilitate payments. Through the Wechat platform, QR Code was developed as a code to speed up transfers between accounts, payments and identifiers. Alibaba, which then created Alipau, then used QR Code to compete with WeChat. Until today we will see two different QR Codes for WeChat Pay and Alipay and there is no common QR code that can be accessed by these two different platforms (Dhafa Athaya Bakhties 2022).

Bank Indonesia launched a standard quick response (QR) code for payments via server-based electronic money applications, electronic wallets, or mobile banking called the QR code Indonesia standard, coinciding with the 74th anniversary of Indonesian independence, on August 17, 2019 in Jakarta (Rosidah 2022). The launch of QRIS is one of the implementations of the vision of the Indonesian payment system (SPI) 2025 which was planned in May 2019. QRIS provisions can be seen in No. 21/16/PADG/2019.22 QR code technology in its use has developed into various industries including payments. In the launch of QRIS, the governor of Bank Indonesia carried the spirit of UNGGUL, There are 4 Characteristics of QRIS (Quick Response Code Indonesia Standard) which is an abbreviation of UNGGUL as follows:, namely (Tham, K. W., Dastane, O., Johari, Z., & Ismail 2019): 1) Universal: inclusive, for all levels of society and can be used domestically and abroad. 2) Easy: transactions are carried out easily with funds in one hand. 3) Profit: Efficient, one QR code for all applications 4) Direct: Fast and instant transactions, supports payment systems (PUTRI SURYA SARTIKA 2022).

Bank Indonesia with the Indonesian Payment System Association (ASPI) is committed to developing QRIS as one of the QR code payment standards for existing payment systems in Indonesia. To anticipate technological advances and expand QR code-based payment channels, both of which have the potential to divide the payment system industry and increase non-acceptance of cash payments, a national standard QR code is needed. One code can be used with various payment services. With one QR code, providers of goods and services (merchants) do not have to provide various types of QR codes issued by various publishers (Putri 2018).

MSMEs are now using it for its benefits and various conveniences that are profitable and practical. As a guideline for the implementation of the Quick Response Code Indonesian Standard (QRIS), the issuance of provisions aims to ensure that the implementation of payment services using QRIS in Indonesia can run well (Palupi 2022). The implementation of QRIS nationally is effective from January 1, 2020, in order to provide a transitional period of preparation for Payment System Service Providers (PJSP). Based on these regulations, every Payment System Service Provider (PJSP) that uses QR Code as a means of payment must have a permit from Bank Indonesia and use a QR Code with the QRIS logo. QRIS

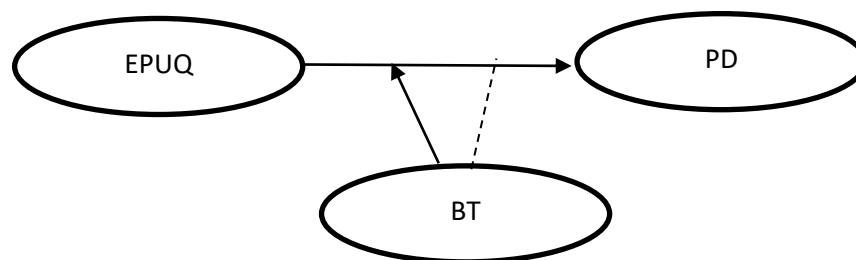
transactions use funding sources and/or payment instruments through server-based electronic money applications, electronic wallets or mobile banking (Rozi 2018).

The rapid development of technology and information has made the cash payment system into a non-cash payment. Along with the increasing access to technology in digital payments, new services have now developed in the form of digital wallets (e-wallets), as the successor to electronic money (G 2017). Seeing this, Bank Indonesia has set a standard for payment QR codes in facilitating digital payment transactions based on shared delivery channels called QRIS (Quick Response Indonesian Standard). The purpose of launching QRIS by Bank Indonesia and the Indonesian Payment System Association (ASPI) is to encourage efficiency to simplify digital payment transactions, streamline payment systems, and accelerate digital financial inclusion (Nuraeni et al. 2017).

Based on the explanation about QRIS above, the researcher believes that QRIS can have a positive relationship direction and a significant influence on Purchasing Decisions. There are a number of previous studies that support the researcher's assumption, namely (PARAMITHA 2023); (Fahira Nur Pratiwi 2023) & (INDRI MUTIARA 2014) showing that the variable ease of use of QRIS can have a positive relationship direction and a significant influence on Purchasing Decisions. Unlike the three studies above, this article adds the Brand Trust variable as a moderating variable.

## 2. RESEARCH METHODS

**Figure 1**  
Model



**Noted:**

EPUQ: Ease Off Payment Using QRIS

PD: Purchasing Decision

BT: Brand Trust

Based on the explanation above, it can be concluded that this study aims to analyze the effect of Ease of Payment Using QRIS on Purchasing Decisions. The purpose of the study is in line with a number of previous studies, namely (PARAMITHA 2023); (Fahira Nur Pratiwi 2023) & (INDRI MUTIARA 2014). This study is a quantitative study with an explanatory approach, namely an approach that uses a number of previous studies as the main reference in building assumptions and proving the formulated hypothesis, namely the variable Ease of Payment Using QRIS on Purchasing Decisions and the Brand Trust variable can moderate the influence of these variables (Jonathan Sarwono 2016). The data used in this study are primary data that researchers obtained from 500 students spread throughout Indonesia (Sugiyono 2019). The questionnaire distributed contains 5 statements, namely statements that strongly agree, statements that agree, statements that are normal or possible, statements that disagree, and statements that strongly disagree (Manzilati 2017). The data collected was analyzed using the smart PLS 4.0 analysis tool with the hypothesis below (Hasan 2011) & (Manzilati 2017).

### 3. RESULT AND DISCUSSION

#### Branding and Influencer

According to Wibowo in Abdi, ease of use of technology is defined as a measure of where someone believes that the technology is easy to understand and easy to use. Perceived ease of use is defined as the level at which someone believes that technology is easy to understand. Ease of QRIS is defined as where someone believes that QRIS is easy to understand (Subarno 2021).

Someone will use an information system if they believe that the information system is easy to use. Judging from this attitude, it can be concluded that ease of use is an individual's belief that an information technology system that will be used is easy to understand and does not cause problems when used. The ease indicators are divided into: 1) Easy-to-understand system Users must know and understand that QRIS can be obtained by digital financial intermediaries and have personal access to mobile phones. In this case, QRIS money can only be used at merchants who work with QRIS issuers. 2) Practical use The use of QRIS that makes it easy for users must have advantages, including its practicality, especially requiring a balance of money and a machine to make payments so that users only need to slide the QRIS they have on the EDC. 3) Easy-to-use system QRIS is an alternative payment method. If users want to use QRIS, they must have enough money. We only need to type the card into the electronic data collection machine for chip-based e-money, while for server-based e-money, you only need to configure the service to you. 4) Easy-to-access system QRIS can be used at merchants who have partnered with banks. Electronic money is certainly very easy to get because the implementation of QRIS is closely related to those who implement the QRIS payment system. In addition, filling the QRIS balance is very easy because it can be done through banks, ATMs, or minimarkets such as Alfamart and Indomart (bank indonesia 2021).

QR code is a series of codes containing data/information, merchant/user identity, nominal payment of funds or currency that can be read with certain tools in payment transactions. QR code technology is a type of two-dimensional barcode that contains more information than barcodes and can be read from various horizontal and vertical directions. While QRIS (quick response code Indonesia standard) is a standard QR code payment for the Indonesian payment system developed by Bank Indonesia and the payment system association through server-based electronic money applications, electronic wallets, or mobile banking (Kurniawati, Zuhroh, and Malik 2021).

In the field of business services, QR Code has been widely used by companies or certain service providers to be able to direct their customers directly to the intended URL address, namely by installing QR Code images on magazines, posters, or other printed media, where the QR code will display everything that the company or service provider wants to convey through their website (Ulya 2023). Then, in 2014 Tencent with its WeChat Pay was the first to develop QR Code as a tool to facilitate payments. Through the Wechat platform, QR Code was developed as a code to speed up transfers between accounts, payments and identifiers. Alibaba, which then created Alipau, then used QR Code to compete with WeChat. Until today we will see two different QR Codes for WeChat Pay and Alipay and there is no common QR code that can be accessed by these two different platforms (Dhafa Athaya Bakhties 2022).

Bank Indonesia launched a standard quick response (QR) code for payments via server-based electronic money applications, electronic wallets, or mobile banking called the QR code Indonesia standard, coinciding with the 74th anniversary of Indonesian independence, on August 17, 2019 in Jakarta (Rosidah 2022). The launch of QRIS is one of the implementations of the vision of the Indonesian payment system (SPI) 2025 which was planned in May 2019 . QRIS provisions can be seen in No. 21/16/PADG/2019.22 QR code technology in its use has developed into various industries including payments. In the launch

of QRIS, the governor of Bank Indonesia carried the spirit of UNGGUL, There are 4 Characteristics of QRIS (Quick Response Code Indonesia Standard) which is an abbreviation of UNGGUL as follows:, namely (Tham, K. W., Dastane, O., Johari, Z., & Ismail 2019): 1) Universal: inclusive, for all levels of society and can be used domestically and abroad. 2) Easy: transactions are carried out easily with funds in one hand. 3) Profit: Efficient, one QR code for all applications 4) Direct: Fast and instant transactions, supports payment systems (PUTRI SURYA SARTIKA 2022) .

Bank Indonesia with the Indonesian Payment System Association (ASPI) is committed to developing QRIS as one of the QR code payment standards for existing payment systems in Indonesia . To anticipate technological advances and expand QR code-based payment channels, both of which have the potential to divide the payment system industry and increase non-acceptance of cash payments, a national standard QR code is needed. One code can be used with various payment services. With one QR code, providers of goods and services (merchants) do not have to provide various types of QR codes issued by various publishers (Putri 2018).

MSMEs are now using it for its benefits and various conveniences that are profitable and practical. As a guideline for the implementation of the Quick Response Code Indonesian Standard (QRIS), the issuance of provisions aims to ensure that the implementation of payment services using QRIS in Indonesia can run well (Palupi 2022). The implementation of QRIS nationally is effective from January 1, 2020, in order to provide a transitional period of preparation for Payment System Service Providers (PJSP). Based on these regulations, every Payment System Service Provider (PJSP) that uses QR Code as a means of payment must have a permit from Bank Indonesia and use a QR Code with the QRIS logo. QRIS transactions use funding sources and/or payment instruments through server-based electronic money applications, electronic wallets or mobile banking (Rozi 2018).

The rapid development of technology and information has made the cash payment system into a non-cash payment. Along with the increasing access to technology in digital payments, new services have now developed in the form of digital wallets (e-wallets), as the successor to electronic money (G 2017). Seeing this, Bank Indonesia has set a standard for payment QR codes in facilitating digital payment transactions based on shared delivery channels called QRIS (Quick Response Indonesian Standard). The purpose of launching QRIS by Bank Indonesia and the Indonesian Payment System Association (ASPI) is to encourage efficiency to simplify digital payment transactions, streamline payment systems, and accelerate digital financial inclusion (Nuraeni et al. 2017).

Based on the explanation about QRIS above, the researcher believes that QRIS can have a positive relationship direction and a significant influence on Purchasing Decisions. There are a number of previous studies that support the researcher's assumption, namely (PARAMITHA 2023); (Fahira Nur Pratiwi 2023) & (INDRI MUTIARA 2014) showing that the variable ease of use of QRIS can have a positive relationship direction and a significant influence on Purchasing Decisions. Unlike the three studies above, this article adds the Brand Trust variable as a moderating variable.

### **Validity Test**

In using the smart PLS 4.0 analysis tool, it is mandatory to go through the stages that must be passed. The stages in question include the validity test stage, the reliability test stage, and the path coefficient stage. These stages must be passed sequentially where the validity test is the earliest stage. The following are the results of the validity test stages in this article (Sarstedt et al. 2014):

**Table 1**  
Validity Test

Validity Test	Question Item	Loading Factor
Ease Off Payment Using QRIS (X1)	Ease of payment using QRIS can make purchasing access easier	0.848
	Ease of payment using QRIS can make buyers comfortable	0.852
	Ease of payment using QRIS can make buyers have a high desire to decide on a purchase	0.861
	Ease of payment using QRIS can make buyers make a purchase decision	0.872
Purrchase Decision (Y)	Purchase decisions can be influenced by buyer convenience	0.895
	Purchase decisions can be influenced by the ease of buyers in accessing payments	0.899
	Purchase decisions can be influenced by the ease of payment using QRIS	0.893
	Purchase decisions can be influenced by Brand Trust	0.901
Brand Trust (Z)	Brand Trust can influence Purchasing Decisions	0.915
	Brand Trust can strengthen the influence of the ease and convenience of buyers in using QRIS to decide on purchases	0.925

**Valid** > 0.70

### Reliability Test

This stage is the second stage that must be passed after passing the validity test stage which functions to ensure each question on each variable which includes four questions from the Ease of Payment for Using QRIS variable, four questions from the Purchase Decision variable, and two questions from the Brand Trust variable. The next stage is the reliability test stage, here are the results of the reliability test in this article (Ghozali 2016):

**Table 2**  
Reliability Test

Varibale	Composite Reliability	Cronbach Alfa	Noted
Ease Off Payment Using QRIS	0.895	0.955	Reliable
Purchase Decision	0.952	0.912	Reliable
Brand Trust	0.972	0.932	Reliable

**Reliable** > 0.70

#### **Path Coefisien**

Currently entering the final stage, namely the Path Efficiency stage. This stage aims to ensure that each hypothesis used in this article, namely the Ease Off Payment Using QRIS variable, can have a positive relationship direction and a significant influence on Purchasing Decisions and the Brand Trust variable can moderate the influence of the Ease Off Payment Using QRIS variable on Purchasing Decisions. The following are the results of Path Efficiency in this article (Hair 2010):

**Table 3**  
Path Coefisien

	Variable	P-Values	Noted
<b>Direct Influence</b>	EPUQ-> PD	0.008	Accepted
<b>Indirect Influence</b>	BT*EPUQ-> PD	0.000	Accepted

**Significant Level** < 0.05

The hypothesis in this article aims to analyze the influence of the Ease Off Payment Using QRIS variable which can have a positive relationship direction and significantly influence the Purchase Decision variable and the Brand Trust variable can moderate the influence of the Ease Off Payment Using QRIS variable on the Purchase Decision. Both hypotheses can be proven because the P-Values are positive and below the significance level of 0.05, namely 0.0008. This is in line with a number of previous studies, namely (PARAMITHA 2023); (Fahira Nur Pratiwi 2023) & (INDRI MUTIARA 2014). These results are because the Ease of Payment Using QRIS can make buyers comfortable, calm, and so on which can ultimately make buyers make Purchase Decisions. In addition, the Brand Trust variable can also moderate the influence of the Ease Off Payment Using QRIS variable on Purchase Decisions. This is because the P-Values are positive and below the significance level of 0.5, which is 0.000, which is more significant than direct testing, which is 0.008. Thus, it can be concluded that the first and second hypotheses in this article can be accepted.

#### **4. CONCLUSION**

The hypothesis in this article aims to analyze the influence of the Ease Off Payment Using QRIS variable which can have a positive relationship direction and significantly influence the Purchase Decision variable and the Brand Trust variable can moderate the influence of the Ease Off Payment Using QRIS variable on the Purchase Decision. Both hypotheses can be proven because the P-Values are positive and below the significance level of 0.05, namely 0.0008. This is in line with a number of previous studies, namely (PARAMITHA 2023); (Fahira Nur Pratiwi 2023) & (INDRI MUTIARA 2014). These results are because the Ease of Payment Using QRIS can make buyers comfortable, calm, and so on which can ultimately make buyers make Purchase Decisions. In addition, the Brand Trust variable can also moderate the influence of the Ease Off Payment Using QRIS variable on Purchase Decisions. This is because the P-Values are positive and below the significance

level of 0.5, which is 0.000, which is more significant than direct testing, which is 0.008. Thus, it can be concluded that the first and second hypotheses in this article can be accepted.

## REFERENCES

- bank indonesia. 2021. "EKONOMI DIGITAL TERUS TUMBUH, QRIS TEMBUS 12 JUTA MERCHANT."
- Dhafa Athaya Bakhtie. 2022. "Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Risiko Penggunaan, Dan Persepsi Manfaat Penggunaan Terhadap Minat Penggunaan Quick Response Code Indoensia." Univerisas Muhammadiyah Malang.
- Fahira Nur Pratiwi. 2023. "Pengaruh Metode Pembayaran QRIS Terhadap Keputusan Pembelian Pada Mahasiswa Politeknik Negeri Bandung." *International Journal Administration, Business & Organization* 4(3): 79–87.
- G, Dorfleiner. 2017. *Fintech in Germany*. New York: Springer International Publishing AG.
- Ghozali, I. 2016. *Aplikasi Analisis Multivariete Dengan Program (IBM. SPSS)*. Diponergoro: Univrsitas Dipenogoro.
- Hair. 2010. *Multivariate Data Analysis, Seventh Editions*. Prentice Hall: New Jersey.
- Hasan, Erliana. 2011. *Filsafat Ilmu Dan Metodologi Ilmu Pemerintahan*. Bogor: Balai Pustaka.
- Hindarti, Fausta, and Amin Wayyudi. 2011. "PENGARUH REWARD TERHADAP KEPUASAN KERJA DENGAN MOTIVASI SEBAGAI VARIABEL MEDIASI (Studi Pada Karyawan PT Bank Central Asia Tbk. Cabang Utama Surakarta)." *Ekonomi dan Kewirausahaan* 103005(3 September 2015): 5–6.
- INDRI MUTIARA. 2014. AKULTAS KEGURUAN DAN ILMU PENDIDIKAN UNIVERSITAS LAMPUNG BANDAR LAMPUNG "PENGARUH PENGETAHUAN MENGENAI QRIS, PERSEPSI KEMUDAHAN PENGGUNAAN SISTEM PEMBAYARAN QRIS, DAN PERSEPSI RISIKO KEAMANAN QRIS TERHADAP KEPUTUSAN BERTRANSAKSI MENGGUNAKAN QRIS PADA MAHASISWA JURUSAN PENDIDIKAN IPS UNIVERSITAS LAMPUNG." UNIVERSITAS LAMPUNG BANDAR LAMPUNG.
- Jonathan Sarwono. 2016. *Meode Penelitian Kualitatif Dan Kuantitatif*. Bandung: Graha Ilmu.
- Kurniawati, Eris Tri, Idah Zuhroh, and Nazaruddin Malik. 2021. "Literasi Dan Edukasi Pembayaran Non Tunai Melalui Aplikasi QR Code Indonesian Standard (QRIS) Pada Kelompok Milenial." *Studi Kasus Inovasi Ekonomi* 05(01): 23–30.
- Manzilati, A. 2017. *Metodologi Penelitian Kualitatif Paradigma, Metode, Dan Aplikasi*. Malang: UB Press.
- Marzuqi, Novi Ali. 2021. "Pengaruh Job Insecurity, Job Satisfaction Dan Lingkungan Kerja Terhadap Turnover Intention Karyawan." *Jurnal Ilmu Manajemen* 9(4): 1393–1405.



- Nuraeni, Risma et al. 2017. "Pengaruh Komunikasi Interpersonal Terhadap Kinerja Karyawan." *Diponegoro Journal of Accounting* 2(1): 2–6. [http://i-lib.ugm.ac.id/jurnal/download.php?dataId=2227%0A???%0Ahttps://ejournal.unisba.ac.id/index.php/kajian\\_akuntansi/article/view/3307%0Ahttp://publicacoes.cardiol.br/port al/ijcs/portugues/2018/v3103/pdf/3103009.pdf%0Ahttp://www.scielo.org.co/scielo.ph](http://i-lib.ugm.ac.id/jurnal/download.php?dataId=2227%0A???%0Ahttps://ejournal.unisba.ac.id/index.php/kajian_akuntansi/article/view/3307%0Ahttp://publicacoes.cardiol.br/port al/ijcs/portugues/2018/v3103/pdf/3103009.pdf%0Ahttp://www.scielo.org.co/scielo.ph).
- Palupi. 2022. "Pengaruh Literasi Keuangan Dan Kemudahan Penggunaan Sistem QRIS Terhadap Keputusan Bertransaksi Menggunakan QRIS Pada UMKM." *Jurnal Administrasi Bisnis* 5(2): 19.
- PARAMITHA, DINDA MUSTIKA. 2023. 13 PROGRAM STUDI PERBANKAN SYARIAH FAKULTAS EKONOMI DAN BISNIS ISLAM "PENGARUH KEMANFAATAN DAN KEMUDAHAN TERHADAP KEPUTUSAN PENGGUNAAN QRIS PADA MAHASISWA FEBI UIN MATARAM ANGKATAN 2019." UNIVERSITAS ISLAM NEGERI MATARAM MATARAM.
- Putri, C.I. 2018. "Peran Kepercayaan Dalam Memediasi Pengaruh Persepsi Risiko Terhadap Niat Beli Online Pada Situs Lazada." *Jurnal Manajemen* 6(2): 18.
- PUTRI SURYA SARTIKA. 2022. "IMPLEMENTASI APLIKASI QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) PADA NASABAH BANK SYARIAH INDONESIA DI ACEH (STUDI PADA BANK SYARIAH INDONESIA KANTOR CABANG DAUD BEUREUEH 1)." UNIVERSITAS ISLAM NEGERI AR-RANIRY BANDA ACEH.
- Rosidah, R. 2022. "Pengaruh Kepercayaan, Kemudahan Penggunaan, Dan Risiko Terhadap Keputusan Menggunakan Sistem Pembayaran Elektronik (QRIS) Pada Mahasiswa FEBI UIN SMH Banten. Skripsi." UIN Sultan Maulana Hasanuddin Banten.
- Rozi, I. A. 2018. "Pengaruh Harga, Keragaman Produk, Kualitas Pelayanan Dan Promosi Terhadap Keputusan Pembelian Di Marketplace Shopee." *Jurnal Ilmu Dan Riset Manajemen* 10(5): 13.
- Sarstedt, Marko et al. 2014. "Partial Least Squares Structural Equation Modeling (PLS-SEM): A Useful Tool for Family Business Researchers." *Journal of Family Business Strategy* 5(1): 105–15.
- Subarno, Anton. 2021. "Optimalisasi Penerapan Quick Response Code Indonesia Standard (QRIS) Pada Merchant Di Wilayah Surakarta." *Jurnal Informasi dan Komunikasi Administrasi Perkantoran* 5(2): 43–57.
- Sugiyono. 2019. *Metode Penelitian Kuantitatif, Kualitatif, R&D*.
- Tham, K. W., Dastane, O., Johari, Z., & Ismail, N. B. 2019. "Perceived Risk Factors Affecting Consumers' Online Shopping Behaviour." *Journal of Asian Finance, Economics and Business* 6(4): 249–60.
- Ulya. 2023. "Pengaruh Pengetahuan, Kemudahan Dan Risiko Terhadap Keputusan Penggunaan Quick Response Indonesian Standart (QRIS)." *Journal- Research of Economic dan Bussiness* 5(1): 9–20.
- Yuni, Marlita Putri. 2016. "Pengaruh Reward Dan Motivasi Terhadap Kepuasan Kerja."

*Neliti.com* 01(01): 1–23.