

FINANCIAL LITERACY AND PERCEIVED EASE OF QRIS USE IN THE CASHLESS ERA

Indra Yani^{1*}, Catur Fatchu Ukhriyawati², Rizki Eka Putra³

¹Universitas Riau Kepulauan

²Universitas Riau Kepulauan

³Universitas Riau Kepulauan

E-mail: indrayanipem@gmail.com^{1*}, catur@fekon.unrika.ac.id², rizkiikaputra@gmail.com³

Received: 01/04/2026 | Revised: 05/04/2026 | Accepted: 25/04/2026 | Published: 01/05/2026

Abstract

The rapid expansion of digital payment systems has accelerated the transition toward a cashless society, with QRIS (Quick Response Code Indonesian Standard) emerging as a key innovation in Indonesia. Despite its widespread availability, adoption levels vary among users, indicating the influence of underlying behavioral and cognitive factors. This study examines the relationship between financial literacy and perceived ease of QRIS use, and how these factors influence behavioral intention to adopt the system. Using a structured survey approach, data were collected from Generation Z users, consumers, and small business actors. The study applies regression and Structural Equation Modeling (SEM) to analyze the relationships among financial literacy, perceived ease of use, and adoption intention. The findings reveal that financial literacy significantly enhances perceived ease of use, which in turn positively influences behavioral intention to use QRIS. Additionally, perceived ease of use acts as a key mediator in this relationship. The study highlights the importance of both user knowledge and system design in promoting digital payment adoption. It contributes to the literature on financial technology and consumer behavior by providing an integrated perspective on digital payment acceptance. The findings suggest that improving financial literacy and system usability can significantly increase QRIS adoption in the cashless era.

Keywords: *Financial literacy; QRIS; perceived ease of use; digital payments; cashless society*

INTRODUCTION

The rapid growth of cashless transactions and digital payment systems has transformed the way individuals conduct financial activities in the modern economy. Advances in financial technology (fintech) have enabled faster, more convenient, and secure payment methods, reducing reliance on physical cash. Mobile wallets, online banking, and QR-based payments have become increasingly popular, particularly in urban areas and among digitally savvy consumers (Susanto et al., 2022). Governments and financial institutions have also promoted cashless ecosystems to improve efficiency, transparency, and financial inclusion. As a result, digital payment adoption has accelerated significantly in recent years. This shift reflects broader trends toward digitalization and innovation in financial services (Jayaram, 2025). Consequently, understanding the factors that influence user adoption of these technologies has become increasingly important.

In Indonesia, the introduction of QRIS (Quick Response Code Indonesian Standard) represents a major step toward unifying digital payment systems. QRIS allows users to make payments using a single standardized QR code that is compatible with multiple payment providers, simplifying transactions for both consumers and merchants (Mouna & Jarboui, 2021). This system enhances interoperability, reduces complexity, and supports small and medium enterprises (SMEs) in adopting digital payments. QRIS has been widely implemented across various sectors, including retail, transportation, and services. Its ease of use and accessibility make it a key driver of cashless transactions in the country. However, despite its widespread availability and government support, adoption rates vary across different user groups (Bhuiyan et al., 2024). This indicates that other factors beyond availability influence user acceptance. One of the main challenges in the adoption of QRIS is the variability in user acceptance and usage. While some individuals readily embrace digital payment systems, others remain hesitant or resistant. This disparity may be influenced by differences in financial knowledge, technological familiarity, and perceived ease of use (Rahman et al., 2020). Users who lack understanding of digital financial tools may perceive QRIS as complex or

risky, leading to lower adoption rates. Additionally, concerns about security, trust, and usability can further affect user behavior. These challenges highlight the need to explore the underlying factors that shape user perceptions and intentions (Khan, 2024). Addressing these issues is essential for promoting broader adoption of QRIS and achieving a fully cashless ecosystem. In this context, financial literacy and perceived ease of use emerge as key concepts in understanding QRIS adoption. Financial literacy refers to an individual's ability to understand and effectively use financial information, while perceived ease of use relates to how simple and user-friendly a technology is perceived to be. These factors are closely interconnected, as individuals with higher financial literacy are more likely to understand and adopt digital payment systems. The purpose of this article is to examine how financial literacy influences perceived ease of QRIS use and, ultimately, user adoption. By exploring this relationship, the study aims to provide insights into how education and system design can enhance digital payment adoption. Ultimately, the research contributes to the broader discussion on financial inclusion and digital transformation.

LITERATURE REVIEW

QRIS and Digital Payment Systems

QRIS (Quick Response Code Indonesian Standard) is a unified QR-based payment system developed by Bank Indonesia to standardize digital transactions across multiple payment service providers. It enables users to make payments a single QR code that can be scanned by various mobile banking and e-wallet applications (Kajol et al., 2022). This interoperability simplifies the payment process for both consumers and merchants, eliminating the need for multiple QR codes or platforms. QRIS has been widely adopted across sectors, including retail, transportation, food services, and small businesses. It plays a crucial role in promoting financial inclusion by enabling micro, small, and medium enterprises (MSMEs) to participate in the digital economy. Additionally, QRIS supports the government's broader agenda of creating a cashless society (Tripathi, 2024). As a result, it has become a cornerstone of Indonesia's digital payment ecosystem.

Despite its advantages, QR-based payment systems such as QRIS also present several challenges. One of the main benefits is convenience, as transactions are fast, contactless, and easy to execute using smartphones. QRIS also enhances transparency and reduces the risks associated with carrying cash (Balakrishnan & Shuib, 2021). However, challenges include dependence on internet connectivity, potential security concerns, and varying levels of user familiarity with digital tools. Some users may perceive QR payments as complex, particularly if they are not accustomed to mobile applications. Additionally, technical issues such as system errors or device compatibility can hinder user experience. These challenges highlight the importance of user education and system design in ensuring widespread adoption (G & Scaria, 2025). Addressing these issues is essential for maximizing the benefits of QR-based payments.

Perceived Ease of Use

Perceived ease of use is a key construct derived from the Technology Acceptance Model (TAM), which explains how users come to accept and use new technologies. It refers to the degree to which an individual believes that using a particular system will be free of effort. In the context of digital payments, perceived ease of use reflects how simple, intuitive, and user-friendly a system like QRIS is considered to be (Ly & Ly, 2024). This perception is influenced by factors such as interface design, clarity of instructions, and overall user experience. When users perceive a system as easy to use, they are more likely to develop positive attitudes toward it. This, in turn, increases their intention to adopt and continue using the technology. Therefore, perceived ease of use is a critical determinant of technology acceptance (Joshi, 2025).

The role of perceived ease of use in technology adoption is particularly significant in digital payment systems. Users are more inclined to adopt technologies that require minimal effort and are easy to learn. A user-friendly system reduces barriers to entry, especially for individuals with limited technological experience (Zargar et al., 2023). In the case of QRIS, features such as simple scanning processes, clear transaction feedback, and seamless integration with mobile apps enhance ease of use. Conversely, complex interfaces or unclear procedures can discourage adoption. Perceived ease of use also interacts with other factors, such as perceived usefulness and trust, to shape overall acceptance (Indrijawati et al., 2024). As a result, improving ease of use is essential for increasing adoption rates and ensuring sustained usage of digital payment technologies.

Relationship Between Financial Literacy and Technology Use

Financial literacy plays a crucial role in shaping how individuals interact with and adopt digital financial technologies. Individuals with higher levels of financial knowledge are better equipped to understand the benefits,

risks, and functionalities of digital payment systems like QRIS. This understanding enables them to make informed decisions and reduces uncertainty when using new technologies (Kalsum & Wakil, 2025). Financially literate users are more likely to recognize the efficiency, convenience, and security advantages of cashless transactions. They are also more confident in navigating digital platforms and managing their financial activities. As a result, financial literacy positively influences both the adoption and effective use of digital payment systems (Ishak et al., 2024). This relationship highlights the importance of education in promoting digital financial inclusion.

In contrast, individuals with low financial literacy may face significant barriers to adopting digital technologies. Limited understanding of financial concepts and digital tools can lead to perceptions of complexity and risk. These users may be hesitant to use QRIS due to concerns about security, errors, or lack of control over transactions (Shahen & Sharaf, 2025). Additionally, they may struggle to interpret information provided by digital platforms, reducing their confidence and willingness to engage. This digital divide can limit access to the benefits of cashless systems, particularly among older populations or those in rural areas. Addressing these barriers requires targeted financial education programs and user-friendly system designs. By improving financial literacy, organizations and policymakers can enhance adoption and ensure more inclusive access to digital financial services (Hariramani, 2025).

METHODOLOGY

This study adopts a qualitative research approach to explore how financial literacy influences perceived ease of QRIS use and subsequent behavioral intention. Although qualitative in orientation, the study incorporates structured elements through the use of online questionnaires to gather insights from participants. The sample consists of QRIS users and potential users, including students, general consumers, and small and medium enterprise (SME) actors, as these groups represent key stakeholders in the adoption of digital payment systems. Data collection is conducted through online surveys distributed via digital platforms, allowing for broad participation and accessibility. The questionnaire is designed to capture participants' experiences, perceptions, and understanding of QRIS usage. Key constructs measured include financial literacy, perceived ease of use, and behavioral intention to use QRIS. This approach enables the study to capture both subjective perceptions and patterns of digital payment behavior.

For data analysis, the study employs techniques such as regression analysis and Structural Equation Modeling (SEM) to examine relationships among variables and test the proposed framework. These methods allow for the identification of direct and indirect effects, particularly the influence of financial literacy on perceived ease of use and behavioral intention. However, the study is subject to several limitations. The reliance on self-reported data may introduce bias, as respondents may overestimate their knowledge or provide socially desirable answers. Additionally, the sample may not fully represent all QRIS users, particularly those in rural or less digitally connected areas. The use of online questionnaires may also exclude individuals with limited internet access. Despite these limitations, the methodology provides valuable insights into the behavioral and perceptual factors influencing QRIS adoption in the cashless era.

RESULTS AND DISCUSSION

Financial Literacy and QRIS Usage

Financial literacy plays a significant role in influencing the adoption and usage of QRIS as a digital payment system. Individuals with higher levels of financial knowledge are better able to understand how QRIS works, including its benefits, risks, and practical applications (Raghil & Riofita, 2024). This understanding increases confidence in using the system and reduces uncertainty associated with digital transactions. Financially literate users are more likely to recognize the efficiency, convenience, and security advantages of QR-based payments (Varghese & Agrawal, 2021). As a result, they are more willing to adopt and regularly use QRIS in their daily financial activities. This demonstrates that knowledge is a key driver of digital payment adoption.

Moreover, financial literacy enables users to make informed decisions when and how to use QRIS effectively. It helps individuals evaluate transaction processes, manage digital finances, and avoid potential risks such as fraud or errors. Users with strong financial literacy are also more adaptable to new financial technologies, as they can quickly learn and integrate new systems into their routines (Varghese & Agrawal, 2021). In contrast, those with limited financial knowledge may feel hesitant or overwhelmed, leading to lower adoption rates. This highlights the importance of financial education in promoting inclusive access to digital payment systems. Ultimately, improving financial literacy can significantly enhance QRIS usage across different user groups (Dwivedi & Verma, 2025).

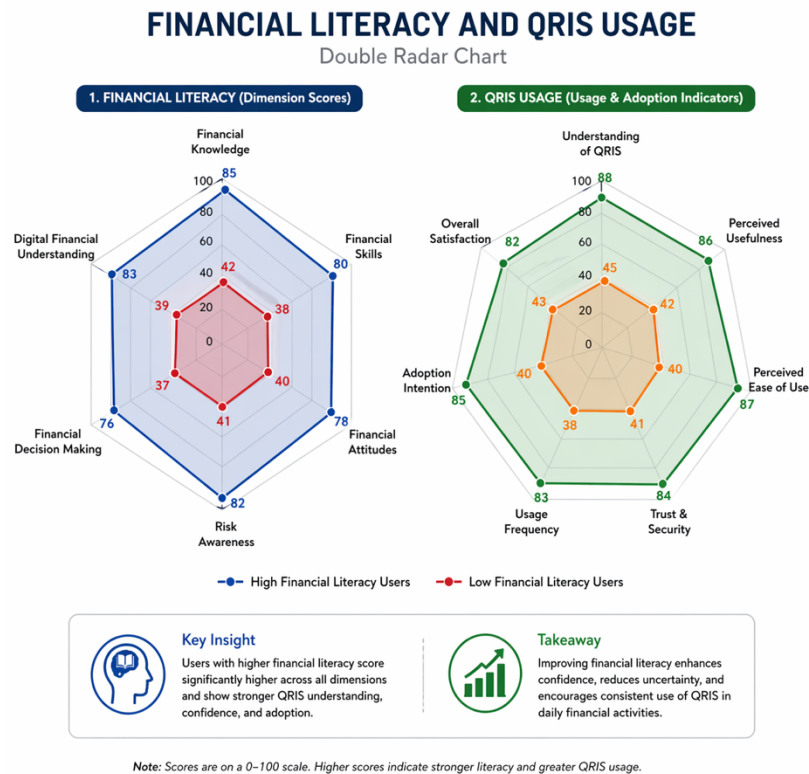


Figure 1. Double Radar Chart of Financial Literacy and QRIS Usage

The double radar chart as presented in Figure 1 clearly illustrates the strong relationship between financial literacy levels and QRIS usage outcomes. Users with high financial literacy consistently score much higher across all dimensions—such as financial knowledge, skills, risk awareness, and digital understanding—indicating a well-rounded capability in managing digital financial tools. (SINGH, 2025) This higher literacy level translates directly into better QRIS-related outcomes, including stronger understanding of the system, higher perceived usefulness, greater ease of use, and increased trust and security perceptions. In contrast, users with low financial literacy show significantly lower scores across both literacy and usage dimensions, suggesting limited confidence and capability in adopting QRIS (Kirti & Saxena, 2023).

The graph also highlights a clear cause-and-effect pattern: as financial literacy increases, so do adoption intention, usage frequency, and overall satisfaction with QRIS. The gap between high and low literacy users is particularly noticeable in areas like perceived ease of use and adoption intention, reinforcing the idea that knowledge reduces perceived complexity and encourages engagement (Rana & Goel, 2023). Additionally, the consistency of high scores across all QRIS indicators suggests that financial literacy not only affects initial adoption but also sustained usage and positive user experience. Overall, the chart emphasizes that improving financial literacy is a key driver for increasing QRIS adoption and supporting the transition to a cashless society (Chan, 2025).

Perceived Ease of QRIS Use

Perceived ease of use is a critical factor in determining how users interact with QRIS. It reflects the extent to which individuals believe that using the system requires minimal effort and is free from complexity. QRIS is designed to be user-friendly, with features such as simple QR code scanning, quick transaction processing, and clear confirmation messages (Susanto et al., 2022). These elements contribute to a positive user experience and encourage adoption. When users perceive QRIS as easy to use, they are more likely to develop favorable attitudes toward it. This perception reduces psychological barriers and increases willingness to engage with the system (Jayaram, 2025). Therefore, usability is a key determinant of successful implementation.

Accessibility and simplicity further enhance the perceived ease of QRIS use. The ability to access QRIS widely available smartphones and mobile applications makes it convenient for a broad range of users. Additionally, intuitive interfaces and straightforward instructions help users navigate the system with ease (Mouna & Jarboui, 2021). However, challenges such as technical glitches, poor internet connectivity, or unfamiliarity with digital tools

can negatively affect perceived ease of use. Ensuring consistent system performance and providing user support are essential for maintaining positive perceptions. By focusing on usability and accessibility, organizations can improve user experience and encourage wider adoption (Bhuiyan et al., 2024). This highlights the importance of designing technology that aligns with user capabilities and expectations.

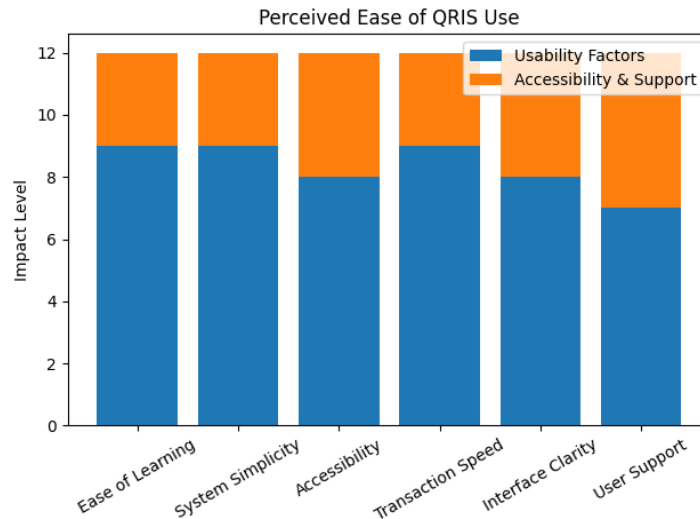


Figure 2. Double Stacked Bar Chart of Perceived Ease of QRIS Use

The chart shows how usability factors (ease of learning, system simplicity, transaction speed, and interface clarity) form the core foundation of perceived ease of use, while accessibility and support factors enhance the overall user experience. Usability dominates most categories, indicating that simple and intuitive system design is the primary driver of ease of use (Rahman et al., 2020). However, the stacked portion highlights the important supporting role of accessibility, especially in areas like user support and interface clarity. Notably, user support has a relatively higher contribution from the support layer, emphasizing its importance in helping users overcome challenges. The chart demonstrates that ease of use is not determined by design alone but also by how well users are supported and can access the system. Overall, it reinforces that both usability and accessibility must be integrated to maximize QRIS adoption (Khan, 2024).

Relationship Between Financial Literacy and Perceived Ease

The relationship between financial literacy and perceived ease of use is both direct and indirect. Financial literacy directly influences how users perceive the complexity of QRIS, as individuals with higher knowledge are more likely to find the system intuitive and manageable (Kajol et al., 2022). They can better understand instructions, navigate interfaces, and interpret transaction processes. Indirectly, financial literacy enhances confidence and reduces anxiety, which further contributes to perceptions of ease. This dual effect demonstrates that knowledge not only improves technical understanding but also shapes psychological responses to technology (Tripathi, 2024). As a result, financially literate users are more likely to perceive QRIS as simple and accessible.

Understanding plays a crucial role in reducing perceived complexity and facilitating technology adoption. When users comprehend how QRIS functions, they are less likely to experience confusion or frustration using it. This reduces cognitive effort and makes the system appear more user-friendly. Conversely, users with limited understanding may perceive even simple processes as difficult, leading to negative attitudes (Tripathi, 2024). This highlights the importance of education and clear communication in enhancing perceived ease of use. Providing tutorials, guidance, and support can help bridge the knowledge gap. Ultimately, strengthening financial literacy can significantly improve user perceptions and promote adoption of QRIS (Balakrishnan & Shuib, 2021).

Table 1. Relationship Between Financial Literacy and Perceived Ease of QRIS Use

| Dimension | Role of Financial Literacy | Mechanism (Direct/Indirect) | Impact on Perceived Ease of Use |
|---------------------------------|--|---|--|
| Cognitive Understanding | Ability to comprehend QRIS functions, instructions, and processes | Direct effect through knowledge and technical understanding | Reduces perceived complexity and increases system clarity |
| Navigation & System Interaction | Skill in using digital interfaces and interpreting transaction steps | Direct effect through familiarity and digital competence | Enhances ease of navigation and user confidence |
| Psychological Confidence | Increased confidence and reduced anxiety in using digital payments | Indirect effect through reduced uncertainty | Makes QRIS feel more accessible and less intimidating |
| Learning & Support Integration | Use of education, tutorials, and guidance to improve understanding | Indirect effect through continuous learning and support | Strengthens long-term ease perception and adoption readiness |

The table as presented in Table 1 highlights how financial literacy influences perceived ease of QRIS use through both direct and indirect pathways. Directly, financial knowledge improves users’ ability to understand system functions, navigate interfaces, and interpret transaction processes, which reduces perceived complexity and enhances usability (Balakrishnan & Shuib, 2021). Indirectly, financial literacy builds psychological confidence, lowering anxiety and uncertainty when using digital payments. This combination of cognitive and psychological effects makes QRIS appear more intuitive and accessible to users with higher literacy levels. The table also emphasizes the role of continuous learning and support, showing that education, tutorials, and guidance can further strengthen ease of use perceptions (G & Scaria, 2025). Overall, it demonstrates that improving financial literacy is not only about increasing knowledge but also about shaping user confidence and experience, ultimately leading to higher adoption of QRIS.

Behavioral Intention to Use QRIS

Behavioral intention to use QRIS is strongly influenced by perceived ease of use, as suggested by the Technology Acceptance Model (TAM). When users find the system easy to use, they are more likely to develop positive attitudes and intentions toward its adoption. Ease of use reduces effort and increases satisfaction, making users more willing to incorporate QRIS into their daily routines (Ly & Ly, 2024). This intention often translates into actual usage, particularly when supported by positive experiences. Therefore, perceived ease of use acts as a key predictor of adoption behavior. It bridges the gap between user perception and actual engagement with the technology (Joshi, 2025).

Additionally, the impact of ease of use on behavioral intention is often reinforced by other factors such as trust, convenience, and perceived usefulness. Users who perceive QRIS as both easy and beneficial are more likely to adopt it consistently (Zargar et al., 2023). Positive experiences further strengthen this intention, creating a cycle of continued usage and acceptance. However, if users encounter difficulties or negative experiences, their intention to use the system may decline. This underscores the importance of maintaining a seamless and reliable user experience. By enhancing ease of use, organizations can significantly increase adoption rates and support the transition toward a cashless society (Indrijawati et al., 2024).

CONCLUSION

This study highlights the critical role of financial literacy in shaping users’ perceptions and adoption of QRIS in the evolving cashless era. The findings demonstrate that individuals with higher financial knowledge are more likely to perceive QRIS as easy to use, which in turn enhances their intention to adopt digital payment systems. Perceived ease of use emerges as a key mediating factor, bridging financial understanding and behavioral outcomes. The study also underscores that usability, accessibility, and system simplicity are essential in encouraging widespread adoption. Together, these factors contribute to a more inclusive and efficient digital financial ecosystem. Ultimately, financial literacy and user-friendly design work synergistically to promote QRIS usage.

From a practical perspective, the study suggests that policymakers and financial institutions should invest in financial education initiatives to improve digital payment adoption. Enhancing user awareness and providing clear guidance can reduce perceived complexity and increase confidence among users. Additionally, continuous improvement in system design and user experience is necessary to ensure ease of use across diverse populations. Future research should explore other influencing factors such as trust, perceived security, and cultural differences in technology adoption. There is also a need to examine long-term behavioral patterns and actual usage beyond intention. By addressing these areas, stakeholders can better support the transition toward a sustainable cashless society.

REFERENCES

- Balakrishnan, V., & Shuib, N. L. M. (2021). Drivers and inhibitors for digital payment adoption using the Cashless Society Readiness-Adoption model in Malaysia. *Technology in Society*, 65, 101554. <https://doi.org/10.1016/j.techsoc.2021.101554>
- Bhuiyan, M. R. I., Akter, Most. S., & Islam, S. (2024). How does digital payment transform society as a cashless society? An empirical study in the developing economy. *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/jstpm-10-2023-0170>
- Chan, A. (2025). The Influence of Social Media Exposure on Consumer Behavior and Purchase Decisions of Consumer Products. *Journal of Economics Management and Trade*. <https://doi.org/10.9734/jemt/2025/v31i61300>
- Dwivedi, M., & Verma, Dr. P. (2025). The Influence Of Social Media On Consumer Behavior And Marketing Outcome. *International Journal of Research Publication and Reviews*, 6(6), 5991–5997. <https://doi.org/10.55248/gengpi.6.0625.21112>
- G, L. K., & Scaria, B. (2025). Financial Inclusion through Digital Payment Systems in India: Opportunities and Challenges. *International Journal For Multidisciplinary Research*. <https://doi.org/10.36948/ijfmr.2025.v07i04.54452>
- Hariramani, S. (2025). A STUDY ON THE IMPACT OF SOCIAL MEDIA ON CONSUMER BEHAVIOUR. *International Scientific Journal of Engineering and Management*. <https://doi.org/10.55041/isjem04235>
- Indrijawati, A., Mediaty, Arham, Damayanti, S., & Wahid, M. Z. (2024). A Systematic Literature Review: Determinants of User Interest in Digital Payment Services: Trends and Causes. *JURNAL ECONOMIC RESOURCE*. <https://doi.org/10.57178/jer.v7i2.1011>
- Ishak, M. F., Mahmood, A. N., Zaini, N. I. M., Rizal, N. R. B. N., Razif, N. I. B. A., Norazam, N. B., & Hashim, N. Z. B. (2024). Adoption of Cashless Payment Among Undergraduate Students: A Case Study. *Information Management and Business Review*. [https://doi.org/10.22610/imbr.v16i3s\(i\)a.4197](https://doi.org/10.22610/imbr.v16i3s(i)a.4197)
- Jayaram, G. J. (2025). Digital Payment Systems as a Pathway to Financial Inclusion in India. *International Journal For Multidisciplinary Research*. <https://doi.org/10.36948/ijfmr.2025.v07i06.62099>
- Joshi, P. (2025). The Role of Digital Payments in Emerging Markets: Fintech Inclusion. *INTERNATIONAL JOURNAL OF SCIENTIFIC RESEARCH IN ENGINEERING AND*. <https://doi.org/10.55041/ijrsrem50303>
- Kajol, K., Singh, R., & Paul, J. (2022). Adoption of digital financial transactions: A review of literature and future research agenda. *Technological Forecasting and Social Change*, 184, 121991. <https://doi.org/10.1016/j.techfore.2022.121991>
- Kalsum, U., & Wakil, A. (2025). The Influence of Payment System Digitalization on Consumer Transaction Efficiency in Urban Areas. *Nomico*, 2(5), 81–91. <https://doi.org/10.62872/2phk8t06>
- Khan, R. (2024). Digital payments Impact on Indian Economy through Banking systems & Global Comparisons. *INTERANTIONAL JOURNAL OF SCIENTIFIC RESEARCH IN ENGINEERING AND*. <https://doi.org/10.55041/ijrsrem33022>
- Kirti, R. K., & Saxena, A. (2023). The Role of Social Media in Shaping Consumer Behavior in Online Retail: A Systematic Review. *Journal of Advances and Scholarly Researches in Allied Education*. <https://doi.org/10.29070/ps8f8t40>
- Ly, R., & Ly, B. (2024). Digital payment systems in an emerging economy. *Computers in Human Behavior Reports*. <https://doi.org/10.1016/j.chbr.2024.100517>
- Mouna, A., & Jarbou, A. (2021). Understanding the link between government cashless policy, digital financial services and socio-demographic characteristics in the MENA countries. *International Journal of Sociology and Social Policy*. <https://doi.org/10.1108/IJSSP-12-2020-0544>

- Raghil, M., & Riofita, H. (2024). Dampak Media Sosial Terhadap Keputusan Pembelian Konsumen di E-Commerce. *Journal Economic Excellence Ibnu Sina*, 2(4), 202–211. <https://doi.org/10.59841/excellence.v2i4.2092>
- Rahman, M., Ismail, I., & Bahri, S. (2020). *Analysing consumer adoption of cashless payment in Malaysia*. <https://doi.org/10.1016/J.DIGBUS.2021.100004>
- Rana, P., & Goel, P. (2023). Comparative Impact of Social Media Platforms on Buying Decisions. *International Journal for Research in Management & Pharmacy*, 12(12), 35–43. <https://doi.org/10.63345/ijrmp.v12.i12.5>
- Shahen, A. M., & Sharaf, M. F. (2025). The Role of Digital Payment Technologies in Promoting Financial Inclusion: A Systematic Literature Review. *FinTech*, 4(4), 59. <https://doi.org/10.3390/fintech4040059>
- SINGH, S. (2025). Impact of Social Media Marketing on Consumer Purchasing Decision. *INTERNATIONAL JOURNAL OF SCIENTIFIC RESEARCH IN ENGINEERING AND*, 09(06), 1–9. <https://doi.org/10.55041/ijrsrem50891>
- Susanto, E., Solikin, I., & Purnomo, B. (2022). A REVIEW OF DIGITAL PAYMENT ADOPTION IN ASIA. *Advanced International Journal of Business Entrepreneurship and SMEs*. <https://doi.org/10.35631/aijbes.411001>
- Tripathi, P. (2024). Exploring the Adoption of Digital Payments: Key Drivers & Challenges. *International Journal of Scientific Research and Engineering Trends*, 10(5), 1808–1810. <https://doi.org/10.61137/ijrsret.vol.10.issue5.233>
- Varghese, S., & Agrawal, M. (2021). Impact of Social Media on Consumer Buying Behavior. *Saudi Journal of Business and Management Studies*. <https://doi.org/10.36348/sjbms.2021.v06i03.001>
- Zargar, N. A., Handoyo, R., Heiqbaldi, U., Ibrahim, K., Ali, U., & Ula, E. N. (2023). Adoption of Cashless Economy: A Review. *Manajemen Dan Bisnis*. <https://doi.org/10.24123/jmb.v22i2.701>