

## Effectiveness of Qris on Payment Efficiency Systems in Perspective of Maslahah Mursalah

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### ABSTRACT

*This quantitative study investigates the impact of QRIS financial literacy and e-wallet promotions on the cashless society phenomenon, while also exploring its social-religious implications through the lens of Maslahah. Using a mixed-method approach, the study collected data from East Java residents who had used QRIS or e-wallets at least once, through accidental sampling. Quantitative data were analyzed using SmartPLS 3.0, complemented by qualitative interviews. The results show that QRIS financial literacy has no significant effect on the growth of the cashless society. Although literacy levels are increasing, they are not consistently followed by QRIS usage due to the availability of diverse non-cash alternatives. In contrast, e-wallet promotions have a significant and positive influence on cashless behavior. Respondents are more likely to adopt e-wallets due to attractive promotions and the influence of their social environment. From a Maslahah perspective, the cashless society has the potential to deliver social and economic benefit but also poses risks—particularly if it fuels impulsive, non-beneficial consumption. Maslahah serves as a guiding framework, encouraging the cashless movement to align with values that promote communal well-being and ethical financial behavior. This study recommends that Bank Indonesia intensify financial education on QRIS to boost adoption. Meanwhile, e-wallet platforms should continue offering positive promotional strategies to enhance user engagement while aligning with Maslahah principles to ensure responsible usage.*

**Keywords:** QRIS; E-Wallet; Banking; Maslahah Mursalah

### INTRODUCTION

The impact of accelerating digital transformation due to the use of technology and the internet plays a significant role in the implementation of non-cash payments in Indonesia. Currently, payment instruments in Indonesia include cards (APMK) and electronic money (e-money) for every purchase transaction. According to Bank Indonesia data from 2015-2021, there has been an increase in the use of payment instruments via cards (APMK) and electronic money (e-money) in Indonesian society. This data shows that Indonesians are familiar with and use electronic money in various activities. Bank Indonesia, on its website, notes that the value of digital transactions reached IDR 4,314.3 trillion, with electronic money transactions (EU) growing by 66.65 percent (yoy), reaching IDR 34.6 trillion. The value of payment transactions using ATM cards, debit cards, and credit cards also grew by 14.39 percent (yoy), reaching IDR 711.2 trillion ([www.bi.go.id](http://www.bi.go.id), 2021). The definition of *Electronic Money* (electronic money) is a payment instrument launched based on the value of money deposited in advance to the issuer and stored electronically on media such as servers or chips regulated by the issuer. It is not classified as a deposit as per the laws related to banking. The maximum limit for registered electronic money balances is IDR 20 million, and the maximum monthly transaction value limit has also increased to IDR 40 million per month. The evolution of the maximum balance limit and transaction value applies to registered electronic money, both those based on chips and servers. Bank Indonesia has also increased the maximum limit for QRIS transactions from IDR 5 million to IDR 10 million, effective from March 1, 2022. Changes in transaction limits and the ability to store electronic money balances can encourage increased public consumption to support economic recovery ([www.bi.go.id](http://www.bi.go.id), 2022).

The phenomenon of using a non-cash payment system through a QR (Quick Response) code is an

innovation created for payments using e-wallets. Examples of e-wallet applications available in Indonesia include GoPay, OVO, Dana, LinkAja, and ShopeePay, which collaborate with various online (official stores) and offline merchants. *Ulama* responded to the development of electronic money by ratifying fatwa No. 116/DSN-MUI/IX/2017 regarding *sharia* electronic money. The fatwa explains that the supply and use of electronic money must be free from *usury*, *gharar*, *tadlis*, and *rishywah* transactions. With the presence of e-wallets as a system update, what needs to be considered is the compatibility of using e-wallets with Islamic *sharia* provisions (M. U. Indonesia, 2017). The principle of e-wallet in Islam is protecting assets (*hifzul maal*). The first concept is an electronic money e-wallet whose security is guaranteed by being equipped with a PIN or password that can protect or prevent all forms of crime. The second concept is that the use of e-wallets must be in accordance with Islamic law and avoid things that are prohibited by law. The third concept is avoiding excessive purchases because there is a maximum limit for transactions using e-wallets. This principle is in accordance with fatwa No. 116/DSN-MUI/IX/2017 regarding the use of *sharia* electronic money (Ni'mah & Yuliana, 2020).

Increasing efficiency, convenience, and inclusivity supported by the integration of the digital financial economy can transform into a new lifestyle phenomenon called a cashless system in society. People who do not use cash in their daily transactions and switch to electronic money view the cashless system not only as an adaptation and ease in meeting daily needs but also as a way to meet social needs in the form of social recognition, which can demonstrate identity abilities. The convenience obtained from the cashless system can become a new cultural phenomenon in society. According to the writer's hypothesis, the culture of a cashless system, which is becoming a phenomenon in society, is closely related to the level of public financial literacy. Coupled with the QRIS system, a new tool in the community, it requires education and outreach so that the level of financial literacy in the community increases. The success of the cashless system is also attributed to the many promotions implemented by e-wallet platforms. The increasing number of e-wallet promotions also affects the level of the cashless system that is developing in society. However, the phenomenon of the cashless system has a negative impact on people's consumptive behavior. Therefore, it is necessary to review *masalah* so that it can become a controller in the new culture of the cashless system.

## METHOD

Based on the formulation of the problem that was discussed in the previous chapter, this study uses a quantitative method to assess the hypothesis. The quantitative approach is a research methodology that involves identifying data, objectivity, and specific statistical analysis. The research tool used was a questionnaire distributed to the population and sample that had been determined, and interviews were conducted with resource persons to help complete the questionnaire data. The research methodology used is a mixed method with sampling techniques through non-probability sampling using accidental sampling methods. The population used in this study consists of people living in East Java who have used e-wallet promotions and QRIS at least once. Data collection techniques involved distributing questionnaires, which were then analyzed using SmartPLS 3.0 software, along with interviews from different sources with respondents to complete the research data.

### Literature Study

#### 1. QRIS (Quick Response Code Indonesian Standard)

The definition of QRIS (Quick Response Code Indonesian Standard) is a national payment standard developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) using the QR Code. QRIS was inaugurated on August 17, 2019, by Bank Indonesia (Qris.id, 2020). The implementation of the Quick Response Code National Standard for payments is outlined in the legal basis for the Regulation of Members of the Board of Governors Number 21/8/PADG/2019. The issuance of this legal basis ensures that the management of payment facilities using QRIS in Indonesia operates properly. With a national QR code, all forms of transactions made using QRIS are simpler, more effectively maintained, and time-efficient. The current payment system only requires a QR Code for all payment transactions. Business actors no longer need to display multiple QR code images on their storefronts because the QRIS system

is connected to e-wallets or other payment services.

Systematic transactions using QRIS can be carried out in two ways: the merchant-presented mode and the customer-presented mode. In the merchant-presented mode, the QRIS is visible to the merchant (seller) and can then be scanned by the buyer. In the customer-presented mode, the buyer shows the QRIS to be scanned by the cashier using the scanner provided by the QR code payment provider. The Regulation of the Members of the Board of Governors Number 24/1/PADG/2022 also stipulates a maximum nominal transaction limit of IDR 10,000,000, while the Regulation of Members of the Board of Governors Number 23/8/PADG/2021 sets a maximum nominal transaction limit of IDR 5,000,000, based on issuer risk management (B. Indonesia, 2022). According to the QRIS.id website, there is a Merchant Discount Rate (MDR) fee in line with the standards set by Bank Indonesia. The MDR is a fee charged from banks to entrepreneurs for every electronic transaction via debit and credit cards. The MDR fee for regular financing is 0.7%, while financing related to education is charged 0.6%. Transactions at gas stations are charged 0.4%, and social assistance transactions are charged 0% on behalf of organizations and foundations (Qris.id, 2020).

## 2. E-Wallet

The definition of an e-wallet is an electronic payment application designed to make transactions easier for users. With the e-wallet application, users can directly transact with merchants that are registered with the e-wallet developer (Ni'mah & Yuliana, 2020). Article 1, number 7 of Bank Indonesia Regulation regarding the Implementation of Payment Transaction Processing Number 18/40/PBI/2016 defines an electronic wallet as an electronic-based medium whose function can be integrated with a place to store electronic money as a payment technique (B. Indonesia, 2022).

Research by Sentanu et al. (2020) explains several advantages of using an e-wallet, such as: a) *Practical and Efficient*: E-wallet users do not have to carry a wallet filled with cash and many cards. Additionally, users can make transactions anytime and anywhere; b) *Safe*: E-wallet provides various security features, including QR Codes, NFC (Near Field Communication), and OTP (One-Time Password); c) *Widely Available*: There are many e-wallet application providers, and users can access all types of e-wallets using only one smartphone. Furthermore, e-wallets provide services such as online shopping, ordering food, paying electricity bills, BPJS, and others; d) *Top-up Services*: Users don't need to worry if their e-wallet balance runs low because top-ups can be done using an ATM, Alfamart, Indomart, or by sharing balances with other e-wallet users via barcode scanning.

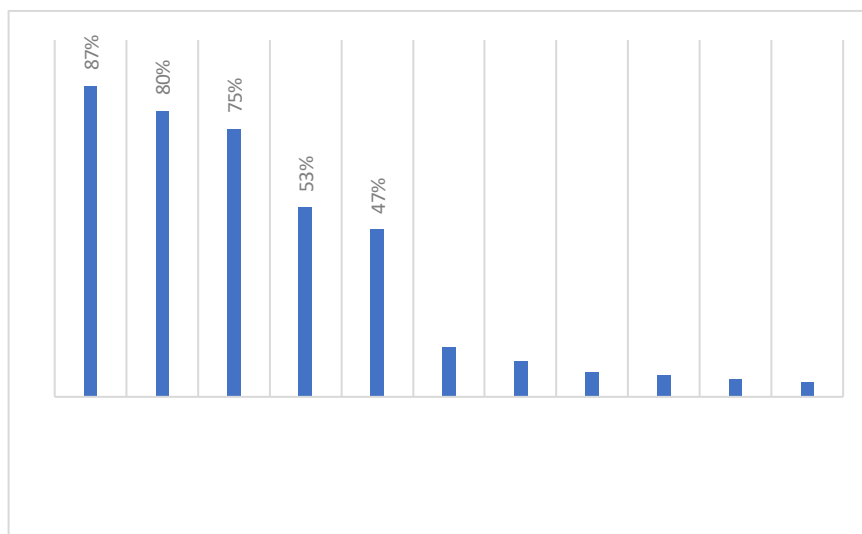
## 3. Maslahah Mursalah

The definition of *Maslahah* comes from the Arabic language, meaning something that brings goodness. In language, *maslahah* has become a common term in Indonesian, referring to creating goodness or bringing benefit while preventing harm (Syarifudin, 2018). According to al-Khwarizmi, quoted by Wahbah Zuhaili, the purpose of *maslahah* is to maintain the goals of *syara'* by avoiding damage that can harm creatures (humans). In conclusion, *maslahah* means staying away from evil and approaching usefulness. The implementation of *maslahah* is related to benefits and rejecting harm in this world and the hereafter. The determination of law based on the principle of *maslahah* aims to achieve the goals of *Shari'a* and create flexibility in Islamic law. Hasbi as-Shidqieqy (Syarifudin, 2018) explained that the *maslahah* method can be applied in establishing Islamic law in an era of continuous development. Fulfillment of needs is not prohibited as long as it brings *maslahah* and does not cause harm. Advances in technology have impacted consumption patterns and lifestyles. According to research by Kumala & Mutia (2020), cited in Nurjannah et al. (2021), 80% of respondents say that advances in technology and the use of e-wallets in daily transactions make individuals more wasteful. The various attractive promotions available on e-wallets easily tempt consumers.

## RESULT AND DISCUSSION

At present, technological developments are developing very rapidly and are applied in all fields

including finance. Along with the entry of technology into the financial sector, the financial industry is slowly entering the digital era. New innovations in the field of fintech continue to be developed to pamper business people in transactions. The presence of fintech companies in Indonesia is growing very rapidly. Fintech users are increasing along with the increasing demand for technology because Indonesian people are very interested in using this application. Digital payments are one of the most used financial services on a daily basis, these services enhance the experience for customers looking for an efficient payment experience in terms of speed, convenience and multi-channel accessibility. In the mechanism of digital wallets or commonly called e-wallets, consumers must previously fill in the value of money through a banking account according to the desired nominal. Furthermore, if the consumer makes a transaction, the digital wallet will automatically be debited for the nominal amount transacted. When making a deposit, this digital wallet can be topped up using several payment methods, namely via credit card, mobile banking, internet banking, automated teller machines (ATM), debit cards, etc.



**Figure 1.** Percentage of Respondents Using E-Wallets

Source: from Researcher

QRIS, one of which is the national QR Code payment standard set by Bank Indonesia to be used to facilitate digital payment transactions through server-based electronic money applications, digital wallets, and mobile banking in Indonesia. The convenience provided by QRIS and e-wallets is that they are efficient in time and effort. According to respondents, with the existence of a cashless system, there is no need to leave the house when shopping, there is no need to worry about losing your wallet when shopping, and it also minimizes the risk of crime such as exposure to counterfeiting or theft. In addition, various promotions are available when making cashless transactions, which motivates us to continue making cashless transactions. Along with the many promotions that are always on the cashless system, it has an impact on the level of public consumption.

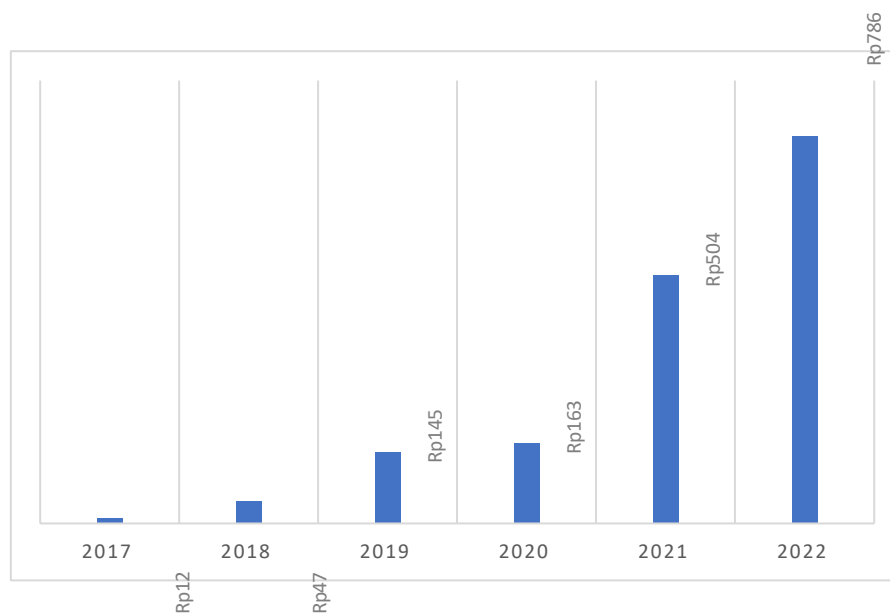
Research from Reny Dwijayanti (2021) states that perceived ease of use has a significant effect on interest in using e-wallets and there is also a significant positive influence between cashback promotions and intention to use, especially students who are interested in using e-wallets in all transactions. In addition, research (Giswandhani & Hilmi, 2020) test results both simultaneously and partially obtained research results that there is a significant direct effect between the ease of non-cash transactions referring to its dimensions, namely clear and easy to understand, does not require long thinking, easy to use, can controlled, easy to become skilled and flexible towards the consumptive attitude of society.

The results of this study are also supported by research (Nirmala Munasiron Miftah & M., 2020) that the level of financial literacy is not fully a determinant for students in utilizing non-cash payment instruments or the cashless system phenomenon in daily activities. This result is because most students do not have jobs so they do not have a large income when making non-cash transactions. Research Saputri (2020) with many references to non-cash payment instruments in Indonesia, public interest in the QRIS payment instrument is still inferior to other non-cash payment instruments. Other research also explains that with a variety of non-cash payment instruments, the lower middle class tends to use transfers compared to using QRIS when making non-cash transactions because of the routines that are still attached to the lower middle class (Agung et al., 2020). The role of Bank Indonesia is urgently needed to provide education and contribution to society so that they not only understand financial literacy through QRIS but also how people can use it in their daily lives. Bank Indonesia can increase socialization and guide the use of QRIS and e-wallets in the community so that the phenomenon of this cashless system can continue to exist.

Compared to QRIS, e-wallets have an influence on the phenomenon of the cashless system in society. Because payments are via e-wallet due to the many types of e-wallet promotions offered by e-wallet platforms such as cashback, discounts, coupons, points and vouchers. In addition, in this study it is known that a person's interest in non-cash transactions using e-wallets is not only due to promotions carried out by the e-wallet platform, there are also testimonials or recommendations from friends and closest people that can increase interest and a sense of trust when using e-wallets. Research Reny Dwijayanti (2021) also confirms that there are attractive promotions that can generate a desire to transact through e-wallets. In addition, research (Priskilia & Sitinjak, 2019) also describes sales promotions as having a positive influence on the intention to reuse Go-Pay services in Jakarta. Research from (Umiyati et al., 2021) also explains social influences which have a positive influence on the frequency of using the DANA e-wallet among students in Subang Regency. More and more people are using e-wallets and the convenience offered by e-wallets will have a positive impact on the phenomenon of the cashless system in millennial society (Abiba & Indrarini, 2021).

So that the cashless system is only affected by having a positive relationship with e-wallet promotions. The cashless system, although in this study, does not have a positive relationship with QRIS financial literacy. However, it cannot be denied that QRIS financial literacy has a role in increasing the phenomenon of the cashless system in society. The level of literacy is an indicator of the achievement of the cashless system in Indonesia. E-wallet promotion has a positive relationship with the phenomenon of the cashless system in society. With the intensive promotion carried out by the e-wallet platform and recommendations and testimonials from friends, family and closest relatives, it is able to generate public interest and trust in non-cash transactions. The phenomenon of the cashless system in society is the impact of the convenience caused by the QRIS and e-wallet work systems.

The community also predicts that this cashless system phenomenon will continue to exist and be sustainable in the future. The impact of the cashless system phenomenon is in today's people's lifestyles. People who are given convenience, practicality, efficiency when making transactions cause lifestyles and consumption patterns to change to become consumptive. The source said that if the promos available on the e-wallet and QRIS are not utilized then it will be in vain. So that most of the informants really took advantage of the available promos and caused an increase in the level of consumption of respondents. Apart from that, the resource person answered this question with the same answer, namely having used discounts and promotions to make purchases that were not useful. The average frequency of less useful purchases made by respondents is twice a month according to the free shipping allowance and available promos. There are several reasons for buying useless items apart from promotions and price discounts, because the items are cute and unique, as can be seen from the packaging and colors.



**Figure 2.** Indonesian Digital Payment Transaction Value

Source: from Researcher

In addition to following trends in society and on social media, you have to buy these items without looking at their use in the future, just for a moment's enjoyment. The last reason for making purchases is less useful, namely the existence of social demands because they have a great sense of prestige for their appearance and the perception of the social environment. The resource person also provided answers regarding actions to reduce consumption levels with several answers such as deliberately ignoring the various promotions available on the e-wallet platform and also not using e-wallets often if you don't really need them. Other informants deliberately keep themselves busy on twin dates where there are usually many promos available and do not often top up e-wallets so they can anticipate making purchases that are less useful. Other informants deliberately made priority shopping lists and budgets so that they could control consumptive spending. In addition, several respondents knew that this consumptive act also resulted in waste or waste which was prohibited by religion. Research (Kusuma, 2020) strengthens this research that 80% of respondents are very consumptive and always want to use their digital wallet because the digital wallet provider makes very interesting collaborations with big merchants which are very popular among young people.

Research Mujahidin (2020) says that perceptions of the ease of using OVO and Gopay have an influence on consumptive behavior in the millennial generation. Other research that is in line has also been carried out by (Kusuma, 2020) the results of the research can be concluded that the use of electronic wallets has a significant influence on student consumptive behavior. Research (Safura Azizah, 2020) confirms that many of today's lifestyles are consumptive and follow trends too much, so they forget to save for the future. Self-control behavior is expected to overcome consumptive and irrational behavior that is currently developing by imitating and applying the concept of Islamic consumption by prioritizing the goal of Islamic consumption which is halal, thayyib, tabzir (wasted). Self-control behavior can also be done by classifying and differentiating needs and wants. In addition, there is an important role of financial literacy which can influence the process of self-control by estimating the amount of funds used so that other funds can be set aside for future savings or investment. The concept of *maslahah* can become self-

control due to consumptive and irrational patterns and becomes a barrier to all things that bring damage (*mafsadah*).

The concept of *masalah* is maintaining or maintaining *syara'* to fulfill the welfare of the world and the hereafter. The goal to be achieved by linking the phenomenon of the cashless system to the *masalah* itself is to become a controller of consumption patterns of people who were originally consumptive to be rational and bring benefits to both themselves and other humans. The second goal is to avoid harm (danger) in worldly and hereafter life caused by the convenience of the cashless system phenomenon. Consumption does have a very large need in the wheels of the economy. According to Islamic economics, consumption satisfaction is called *masalah* which means the realization of both physical and spiritual needs. then the satisfaction obtained by a Muslim is not based on the amount consumed, but based on the amount of worship value obtained from what he consumes (Ilyas, 2017). Thus *masalah* is ensured in accordance with Muslim rationality. An economic actor who consistently cultivates *masalah* in transactions and in consumption will receive abundant blessings both in this world and in the hereafter because life does not only exist in this world but in the life in the hereafter.

## CONCLUSION

From the results of the discussion, it can be concluded that QRIS does not have a significant influence on the phenomenon of the cashless system. The reason for QRIS having no effect is the increase in the level of financial literacy among respondents, which is already high, but it is not accompanied by actions in the community that consistently use QRIS when making transactions. Additionally, the variety of non-cash payment instruments available in Indonesia means that people with middle to lower incomes tend to use transfers rather than QRIS when transacting non-cash. The low income level of respondents is also a factor that makes QRIS' financial literacy insignificant to the phenomenon of a cashless society. Meanwhile, e-wallet promotions have a significant influence on the phenomenon of the cashless system. Supporting factors for the e-wallet's influence include respondents who are receptive to the new cashless payment technology through e-wallets. The promotions offered by e-wallet platforms, such as cashback, discounts, and vouchers, are also highly influential on the phenomenon of the cashless system. Additionally, the influence of the social environment has a positive impact on continuing cashless transactions. The phenomenon of the cashless system can have a negative impact if used improperly, such as increasing consumption that is less useful within the same period, particularly when it occurs more than twice due to the temptation of many available promotions. To control the increase in consumption that is not useful, it is necessary to adopt the concept of *masalah mursalah*, so it becomes self-controlling and serves as a barrier to all things that bring harm (*mafsadah*), which leads to the phenomenon of the cashless system. In this way, the convenience obtained from the cashless system phenomenon can contribute to human welfare in both this world and the hereafter.

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