

Influence of QRIS and Perceived Digital Payment Benefits on MSME Sales at UNJ Canteen With Customer Satisfaction as Mediator

Teresa Stefany¹, Lina Dewi Yanti², Osly Usman³

¹Office Administration Education, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, Indonesia

²Office Administration Education, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, Indonesia

³Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, Indonesia

Email: teresastefany14@gmail.com¹, ldewi0938@gmail.com², oslyusman@unj.ac.id³

Abstract. This research examines the influence of QRIS adoption and perceived benefits of digital payment on MSME sales at the Universitas Negeri Jakarta canteen, with customer satisfaction as a mediating variable. A sample of 156 students from Universitas Negeri Jakarta participated in an online survey, and data was analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) to assess both direct and indirect effects. Findings reveal that both QRIS adoption and perceived benefits of digital payment significantly and positively impact MSME sales and customer satisfaction, while perceived benefits notably affect both satisfaction and sales performance. Moreover, customer satisfaction mediates the relationship between QRIS adoption, perceived digital payment benefits, and sales outcomes. These results highlight the importance of customer experience and digital adoption in shaping MSME performance, offering insights for stakeholders in education-based business environments and digital transformation initiatives.

Keywords: QRIS adoption; digital payment perception; customer satisfaction; MSME sales; Universitas Negeri Jakarta

Introduction

Digitalization has significantly transformed economic activities, particularly through the rise of cashless payments. In Indonesia, Bank Indonesia's launch of the Quick Response Code Indonesian Standard (QRIS) aims to promote financial inclusion, transaction efficiency, and the growth of the digital economy, especially for Micro, Small, and Medium Enterprises (MSMEs). As of October 2023, 29.6 million merchants adopted QRIS, 92% of which were MSMEs, with over 1.59 billion transactions totaling IDR 24.97 trillion (Bank Indonesia, 2023). MSMEs contribute over 60% of Indonesia's GDP but face challenges such as limited financial access and market competitiveness. QRIS is seen as a tool to enhance service quality and operational performance. Previous studies (Fiorentina, 2022; Rahimah, 2022; Setiawan et al., 2022) confirm that QRIS adoption positively influences customer satisfaction and business performance, with satisfaction acting as a mediating factor between digital payment usage and increased sales.

This study focuses on MSMEs operating in the canteens of Universitas Negeri Jakarta (UNJ), where most customers are digital-native students. It examines how QRIS adoption and perceived benefits of digital payments influence MSME sales, with customer satisfaction as a mediating variable. The research aims to support MSME digital transformation within academic environments and contribute to inclusive and adaptive payment ecosystems.

Literature Review

Theoretical Framework

Digital transformation in Micro, Small, and Medium Enterprises (MSMEs) can be analyzed through several theoretical lenses, particularly the Technology Acceptance Model (TAM) and Expectation Confirmation Theory (ECT). TAM posits that perceived ease of use and perceived usefulness are primary predictors of technology adoption. In the context of this study, QRIS adoption reflects ease and usefulness as students

expect seamless, fast, and secure payment processes. Meanwhile, ECT supports the idea that satisfaction results when performance exceeds prior expectations, making it especially relevant for understanding how QRIS and digital payments impact satisfaction and purchase behavior. Furthermore, Service Quality Theory (SERVQUAL) underlines how dimensions like responsiveness, assurance, and tangibility influence customer perceptions. Applied here, digital payment systems represent a service innovation, and MSME responsiveness to tech adoption is directly tied to customer evaluation and satisfaction.

Theoretical Constellations

QRIS Adoption

The adoption of QRIS (Quick Response Code Indonesian Standard) serves not only as a technological innovation but as a strategic enabler of service enhancement in MSMEs. According to Fiorentina (2022) and Setiawan & Haryanto (2022), the adoption of QRIS by small businesses leads to increased customer satisfaction through improved transaction speed, ease of use, and perceived security. From a theoretical standpoint, this aligns with the Technology Acceptance Model (TAM), which posits that perceived ease of use and perceived usefulness are crucial in determining users' attitudes toward and satisfaction with a system. The high frequency of QRIS usage among university students, as seen in the UNJ canteen context, is influenced by their digital nativity and expectations for seamless services. These users often view businesses that enable QRIS payments as more technologically progressive and customer-oriented. As such, QRIS adoption contributes not only to satisfaction in functional terms (faster, easier transactions) but also in symbolic terms (perception of modernity and professionalism). These dimensions create a compound satisfaction effect both transactional and experiential.

Perceived Benefits of Digital Payment

The benefits users associate with digital payments go beyond mere convenience. According to Rahimah (2022) and Ashrafi & Easmin (2023), perceived benefits such as time savings, increased comfort, better expense tracking, and enhanced security are strong predictors of user satisfaction. This reflects principles from both Expectation Confirmation Theory (ECT) and SERVQUAL, where perceived performance must align with or exceed prior expectations for satisfaction to occur. Digital payments allow consumers to avoid cash handling, reduce queuing time, and access transaction history in real-time. Among student populations, these factors are particularly valuable given their mobile-centric behaviors and time-conscious lifestyles. The perceived control and transparency that digital payments offer resonate with modern consumption values, which prioritize convenience, safety, and immediacy. When these expectations are met, customer satisfaction tends to rise, fostering stronger consumer-business relationships. Furthermore, the perception of professionalism tied to MSMEs that adopt digital tools is a psychological benefit. Businesses that offer modern payment options are seen as more legitimate, reliable, and forward-thinking. This image contributes to emotional satisfaction, which plays a critical role in shaping long-term loyalty and behavioral intent.

Customer Satisfaction

Customer satisfaction functions as a behavioral bridge between service experience and sales outcomes. Numerous studies, including Setiawan et al. (2022) and Prakarsa & Tarigan (2016), establish that satisfied customers are more likely to engage in repeat transactions, spend more per transaction, and recommend services to others, all of which directly influence MSME sales growth. In the context of university canteens, where competition among MSMEs is high and consumer preferences change rapidly, customer satisfaction acts as a critical differentiator. Satisfaction derived from positive QRIS-based transactions translates into repeat purchases, which are vital for sustaining daily sales volumes. Moreover, customer satisfaction can foster brand preference, where students habitually choose canteens offering QRIS over those that don't – even when

product offerings are similar. From the SERVQUAL perspective, satisfaction depends not only on digital efficiency but also on reliability, empathy, and responsiveness. When MSMEs integrate digital tools but fail to offer courteous or consistent service, satisfaction may still falter. Hence, QRIS adoption must be paired with overall service quality to yield maximal impact on sales.

Drivers of MSME Sales

The direct relationship between technology adoption and sales performance is well-documented in literature on MSME digitalization. Studies by Popang et al. (2023) and Misbah & Kafabih (2025) reveal that QRIS facilitates faster and more secure transactions, reducing friction in payment processing and allowing businesses to serve more customers efficiently. This efficiency translates into higher transaction volumes and values, contributing directly to increased revenue. Similarly, the perceived benefits of digital payment act as drivers of sales by shaping consumer attitudes and influencing purchase behavior. Customers who associate digital payments with ease, control, and professionalism are more likely to frequent MSMEs that offer such tools. In effect, perceived benefits act as purchase motivators, reinforcing consumer choice and willingness to transact. These dynamics are especially powerful in academic environments, where tech-savvy students often prioritize digital compatibility when choosing where to buy. MSMEs that fail to offer QRIS or digital payments risk being overlooked, despite having competitive products. Therefore, both the practical functionality and psychological signaling of QRIS and digital payment benefits contribute significantly to MSME performance.

Conceptual Framework

This conceptual framework illustrates the proposed relationships between QRIS Adoption and Perceived Digital Payment Benefits as independent variables, Customer Satisfaction as a mediating variable, and MSME Sales at the UNJ Canteen as the dependent variable. The model reflects both direct and indirect pathways, suggesting that QRIS adoption and perceived benefits influence MSME sales not only directly but also indirectly through enhanced customer satisfaction. This framework is grounded in the Technology Acceptance Model (TAM), Expectation Confirmation Theory (ECT), and service quality principles, emphasizing the role of digital experience in shaping business performance in educational-based MSME environments.

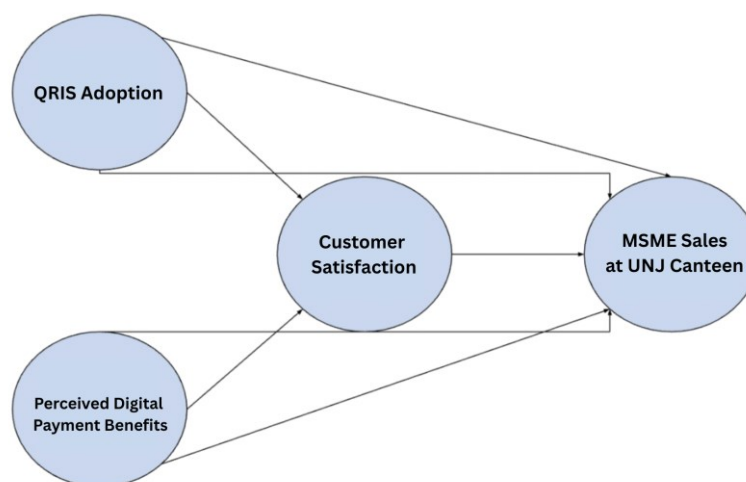


Figure 1. Conceptual Framework

Methods

This study employs a quantitative research design to examine the influence of QRIS adoption and perceived benefits of digital payment on MSME sales, with customer satisfaction as a mediating variable. The target

population includes students at Universitas Negeri Jakarta who have conducted transactions at campus canteens using QRIS. A total of 156 respondents were selected through random sampling. Data collection was conducted between March and June 2025 via an online questionnaire distributed through university networks. The questionnaire was designed to measure respondents' perceptions of QRIS usage, the benefits of digital payment systems, their level of satisfaction, and its impact on their purchasing behavior toward MSME products in the campus environment.

Operational Variables

Table 1 Independent Variables

| Variable | Indicator | Statement |
|---|-------------------------|---|
| X1: QRIS Adoption | 1. Ease of Use | 1.1 I find QRIS easy to use in transactions. 1.2 Using QRIS does not require much effort from me. |
| | | |
| | 2. Transaction Speed | 2.1 QRIS makes the payment process faster. 2.2 I do not have to wait long when using QRIS. |
| | | |
| | 3. QRIS Availability | 3.1 Most vendors in the canteen offer QRIS as a payment option. 3.2 QRIS is available in many areas on campus. |
| X2: Perceived Benefits of Digital Payment | 4. Transaction Security | 4.1 I feel secure using QRIS for transactions. 4.2 QRIS protects my personal and financial information. |
| | | |
| | 5. Usage Frequency | 5.1 I frequently use QRIS to make payments at the canteen. 5.2 I prefer QRIS over other payment methods. |
| | | |
| | 1. Time Efficiency | 1.1 Digital payments make the transaction process more efficient. 1.2 I can save time by using digital payments. |
| | 2. Convenience | 2.1 I feel more comfortable using digital payments. 2.2 Digital payments make it easier for me to transact. |
| | | |
| | 3. Ease of Tracking | 3.1 I can easily monitor my transaction history. 3.2 Digital payments help me manage my expenses. |
| | | |
| | 4. Modern MSME Image | 4.1 MSMEs that accept digital payments appear more professional. 4.2 I am more interested in buying from places that offer digital payments. |
| | 5. Trust in the System | 5.1 I trust that digital payments are safe and reliable. 5.2 I believe digital payments will continue to grow. |
| | | |

Table 2 Mediator Variable

| Variable | Indicator | Statement |
|--------------------------|--|--|
| Z: Customer Satisfaction | 1. Satisfaction with Payment Methods | 1.1 I am satisfied with the payment options available at the canteen. 1.2 Payment methods such as QRIS make me feel satisfied when transacting. |
| | | |
| | 2. Transaction Experience | 2.1 I have a positive experience using digital payments. 2.2 Using QRIS provides comfort in my shopping experience. |
| | | |
| | 3. Positive Feelings After Transaction | 3.1 I feel happy after transacting with QRIS. 3.2 I feel satisfied after using digital payments at the canteen. |
| | | |
| | 4. Intention to Revisit | 4.1 I plan to shop again at places that offer QRIS. 4.2 Digital payments encourage me to become a repeat customer. |
| | | |

| | | |
|--|----------------------------|---|
| | 5. Expectation Fulfillment | 5.1 Digital payments meet my expectations. 5.2 Using QRIS fulfills my expectations in making transactions. |
|--|----------------------------|---|

Table 3 Dependent Variable

| Variable | Indicator | Statement |
|------------------------------|---------------------------------------|---|
| Y: MSME Sales at UNJ Canteen | 1. Transaction Volume | 1.1 I tend to buy more often at canteens that provide QRIS. 1.2 I observe more buyers coming to canteens that offer QRIS. |
| | 2. Customer Purchase Frequency | 2.1 I am more likely to return and shop at canteens that accept QRIS. 2.2 Canteens that provide QRIS make me feel comfortable making routine purchases. |
| | 3. Transaction Value | 3.1 I tend to spend more when shopping at canteens that accept QRIS. 3.2 I find it easier to increase my purchases at canteens that offer digital payments like QRIS. |
| | 4. Customer Satisfaction with Service | 4.1 I feel that service at canteens accepting QRIS is better than those that only accept cash. 4.2 QRIS payments make my shopping experience at the canteen faster and more practical. |
| | 5. MSME Preference | 5.1 I prefer canteens that accept QRIS over those that do not. 5.2 In my opinion, canteens that accept QRIS are superior to those that only accept cash payments. |

Data Analysis

After collecting responses, data analysis was conducted using Structural Equation Modeling (SEM) with SmartPLS 4.0 software. This method allows for examining complex relationships between variables, assessing both direct and indirect effects, and exploring the mediating role of Customer Satisfaction in the relationships between QRIS Adoption, Perceived Benefits of Digital Payment, and MSME Sales at UNJ Canteen.

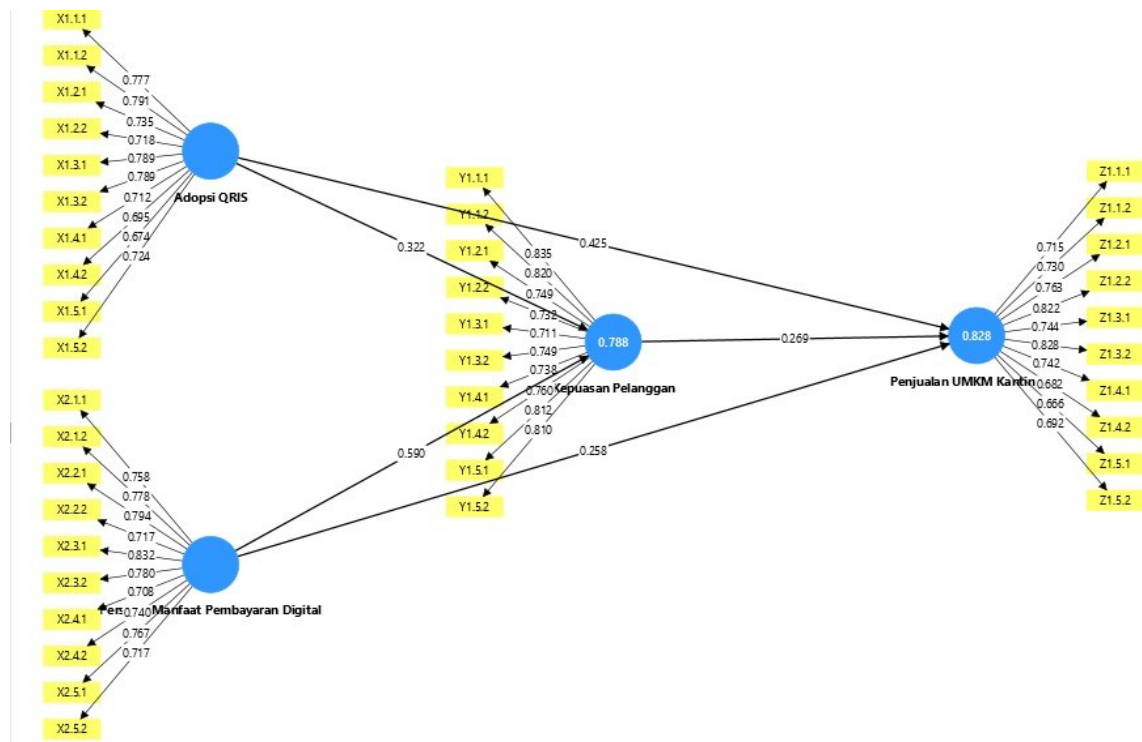


Figure 2. Research Model

Result and Discussion

Validity & Reliability

To ensure the quality of the measurement model, validity and reliability tests were conducted.

Convergent Validity

Convergent validity was evaluated and the loading factor in the model shows valid values, with most above 0.7, confirming the consistency and strength of the indicators in measuring the constructs. There are no significant outliers affecting validity, making the data reliable for further analysis.

Discriminant Validity

Discriminant validity was assessed using the Fornell-Larcker criterion. The square root of the AVE for each construct was greater than the correlation between that construct and others.

Table 4 AVE Values

| Variable | Average variance extracted (AVE) |
|---------------------------------------|----------------------------------|
| QRIS Adoption | 0.595 |
| Customer Satisfaction | 0.638 |
| Perceived Benefits of Digital Payment | 0.62 |
| MSME Sales at the UNJ Canteen | 0.595 |

The AVE values for all constructs are above 0.5, indicating that each construct has adequate convergent validity and can explain more than half of the variance of its indicators

Table 5 Square Root of AVE

| | MSME Sales at the UNJ | Perceived Benefits | Customer | QRIS Adoption |
|--|-----------------------|--------------------|----------|---------------|
| | | | | |

| | Canteen | of Digital Payment | Satisfaction | |
|---------------------------------------|---------|--------------------|--------------|-------|
| MSME Sales at the UNJ Canteen | 0.771 | | | |
| Perceived Benefits of Digital Payment | 0.808 | 0.787 | | |
| Customer Satisfaction | 0.795 | 0.818 | 0.799 | |
| QRIS Adoption | 0.815 | 0.822 | 0.786 | 0.771 |

The results of the discriminant validity using the Fornell-Larcker criterion show that the square root of AVE (diagonal) for each construct is greater than the correlation between constructs, indicating adequate discriminant validity.

Model Collinearity (VIF)

All VIF values for the indicators ranged from 1.906 to 2.89, well below the recommended maximum threshold of 5.00. This indicates no collinearity issues in the model and ensures the stability of the regression estimates.

Table 6 Collinearity Statistics

| | VIF | | VIF |
|--------|-------|--------|-------|
| X1.1.1 | 2.421 | Y1.1.1 | 2.471 |
| X1.1.2 | 2.353 | Y1.1.2 | 2.406 |
| X1.2.1 | 2.322 | Y1.2.1 | 2.324 |
| X1.2.2 | 2.311 | Y1.2.2 | 2.355 |
| X1.3.1 | 2.333 | Y1.3.1 | 2.158 |
| X1.3.2 | 2.316 | Y1.3.2 | 2.151 |
| X1.4.1 | 2.05 | Y1.4.1 | 2.89 |
| X1.4.2 | 2.313 | Y1.4.2 | 2.806 |
| X1.5.1 | 2.147 | Y1.5.1 | 2.585 |
| X1.5.2 | 2.011 | Y1.5.2 | 2.366 |
| X2.1.1 | 2.33 | Z1.1.1 | 2.525 |
| X2.1.2 | 2.614 | Z1.1.2 | 2.195 |
| X2.2.1 | 2.35 | Z1.2.1 | 2.718 |
| X2.2.2 | 2.169 | Z1.2.2 | 2.438 |
| X2.3.1 | 2.767 | Z1.3.1 | 2.041 |
| X2.3.2 | 2.145 | Z1.3.2 | 1.906 |
| X2.4.1 | 2.313 | Z1.4.1 | 2.721 |
| X2.4.2 | 2.081 | Z1.4.2 | 2.814 |
| X2.5.1 | 2.622 | Z1.5.1 | 2.609 |

| | | | |
|---------------|-------|---------------|-------|
| X2.5.2 | 2.155 | Z1.5.2 | 2.195 |
|---------------|-------|---------------|-------|

Reliability

Construct reliability was assessed using three measures: Cronbach's Alpha, rho_A, and Composite Reliability (CR). According to Hair et al. (2017), values above 0.7 are considered acceptable, and values above 0.9 indicate excellent internal consistency. The results are shown below:

Table 7 Reliability

| | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|--|-------------------------|--------------------------------------|--------------------------------------|---|
| MSME Sales at the UNJ Canteen | 0.924 | 0.925 | 0.936 | 0.595 |
| Perceived Benefits of Digital Payment | 0.932 | 0.933 | 0.942 | 0.62 |
| Customer Satisfaction | 0.937 | 0.938 | 0.946 | 0.638 |
| QRIS Adoption | 0.924 | 0.925 | 0.936 | 0.595 |

R-Square

The R-Square (R^2) value indicates the proportion of variance in the dependent variables explained by the independent variables. According to Chin (1998), R^2 values of 0.75, 0.50, and 0.25 indicate substantial, moderate, and weak effects, respectively. The results are as follows:

Table 8 R-Square

| | R-square | R-square adjusted |
|--------------------------------------|-----------------|--------------------------|
| MSME Sales at the UNJ Canteen | 0.745 | 0.74 |
| Customer Satisfaction | 0.71 | 0.706 |

F-Square

The **F-Square** (f^2) test measures the effect size of each independent variable on a dependent variable. According to Cohen (1988), f^2 values of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively. The results are presented below:

Table 9 F-Square

| | MSME Sales at the UNJ Canteen | Perceived Benefits of Digital Payment | Customer Satisfaction | QRIS Adoption |
|--|--------------------------------------|--|------------------------------|----------------------|
| MSME Sales at the UNJ Canteen | | | | |
| Perceived Benefits of Digital Payment | 0.074 | | 0.314 | |
| Customer Satisfaction | 0.089 | | | |
| QRIS Adoption | 0.151 | | 0.137 | |

Hypothesis Testing

Hypothesis testing in this study was conducted using path coefficient analysis and P-values obtained from the SmartPLS 4.0 software. A P-value less than 0.05 indicates a statistically significant relationship between variables.

Table 10 Direct Effect

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|
| Perceived Benefits of Digital Payment → MSME Sales at the UNJ Canteen | 0.277 | 0.276 | 0.087 | 3.191 | 0.001 |
| Perceived Benefits of Digital Payment → Customer Satisfaction | 0.53 | 0.527 | 0.075 | 7.096 | 0 |
| Customer Satisfaction → MSME Sales at the UNJ Canteen | 0.28 | 0.279 | 0.092 | 3.028 | 0.002 |
| QRIS Adoption → MSME Sales at the UNJ Canteen | 0.367 | 0.369 | 0.09 | 4.085 | 0 |
| QRIS Adoption → Customer Satisfaction | 0.351 | 0.355 | 0.073 | 4.811 | 0 |

These results indicate that all direct paths are significant. QRIS Adoption and Perceived Benefits both positively influence MSME Sales and Customer Satisfaction. Additionally, Customer Satisfaction positively influences MSME Sales, validating its role as a key variable in the model.

Table 11 Indirect Effect

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|
| Perceived Benefits of Digital Payment → MSME Sales at the UNJ Canteen | 0.148 | 0.148 | 0.055 | 2.708 | 0.007 |
| QRIS Adoption → MSME Sales at the UNJ Canteen | 0.098 | 0.099 | 0.039 | 2.528 | 0.011 |

Both mediation effects are statistically significant, confirming that **Customer Satisfaction mediates** the relationships between QRIS Adoption and MSME Sales, as well as between Perceived Benefits and MSME Sales.

Interpretation

H1: QRIS Adoption has a positive and significant effect on MSME Sales at the UNJ Canteen. This means that the higher the use of QRIS, the greater the sales generated by MSMEs at the UNJ canteen.

H2: Perceived Benefits of Digital Payment have a positive and significant effect on MSME Sales at the UNJ

Canteen. This indicates that the higher the MSME actors' perception of the benefits of digital payments, the greater the impact on their sales performance.

H3: QRIS Adoption has a positive and significant effect on Customer Satisfaction. This means that increased use of QRIS leads to higher levels of customer satisfaction.

H4: Perceived Benefits of Digital Payment have a positive and significant effect on Customer Satisfaction. This suggests that the more customers perceive digital payments as beneficial, the more satisfied they are with their transactions.

H5: Customer Satisfaction has a positive and significant effect on MSME Sales at the UNJ Canteen. In other words, the higher the customer satisfaction, the greater the increase in sales for MSMEs at the UNJ canteen.

H6: Customer Satisfaction mediates the effect of QRIS Adoption on MSME Sales at the UNJ Canteen. This means that QRIS usage can indirectly increase MSME sales at the UNJ canteen by improving customer satisfaction.

H7: Customer Satisfaction mediates the effect of Perceived Benefits of Digital Payment on MSME Sales at the UNJ Canteen. This implies that customers' perception of the benefits of digital payment can indirectly boost MSME sales through increased satisfaction.

Conclusion, Implication, and Recommendation

This study examined the influence of QRIS adoption and perceived benefits of digital payment on MSME sales at the UNJ canteen, with customer satisfaction as a mediating variable. The findings indicate that both QRIS usage and perceived benefits significantly improve sales performance. These factors not only directly enhance sales but also do so indirectly by increasing customer satisfaction. QRIS supports faster, safer, and more convenient transactions, while digital payments are perceived as efficient, modern, and aligned with student lifestyles. Customer satisfaction acts as a key mediator, amplifying the effects of technology adoption and perceived benefits on purchasing behavior. Satisfied customers are more likely to return and prefer MSMEs that offer digital payment options. This highlights that MSME digital transformation is not only a matter of adopting tools but also delivering a positive and seamless customer experience.

These findings have important implications for MSME stakeholders, educational institutions, and policymakers. For MSME operators, adopting digital payment tools like QRIS must go hand in hand with service quality improvements. Universities can play a role by facilitating infrastructure and encouraging digital transactions within campus ecosystems. Policymakers are encouraged to support MSMEs through digital literacy programs and incentives, ensuring broader financial inclusion. In summary, this study highlights the strategic role of customer-centered digitalization in shaping MSME growth. The combination of accessible technology, perceived usefulness, and high customer satisfaction can foster a more modern, adaptive, and competitive micro-business environment within academic settings and beyond.

Suggestions

1. For MSME operators at campus canteens: Continue optimizing QRIS usage and improve service quality to maintain positive customer experiences. Light education efforts for customers unfamiliar with QRIS can also help boost adoption.
2. For UNJ management: Ensure strong digital infrastructure (e.g., stable internet in canteen areas) and encourage more MSMEs to adopt QRIS to build an inclusive digital payment ecosystem on campus.
3. For future researchers: Explore other factors influencing customer loyalty and MSME digitalization, such as digital promotions, financial literacy, or the role of campus communities.
4. For regulators and government: Expand training and technical support for MSMEs, especially in academic settings, and offer incentives to those actively embracing digital transformation.

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