INCOME JOURNAL OF ECONOMICS DEVELOPMENT
Volume 6, No. 2, July 2026, pp. 224-241
e-ISSN: 3025-3225, DOI : 10.54065/ijed.6.2.2026.781

Analysis of the Factors Influencing the Adoption of QRIS, E-Wallets, and Mobile Banking Among Generation Z

Hasrul Gunawan[1*], Ivan Josua Simanjuntak[2], Muhammad Aris[3], Putri Wulandari[4]
Sekolah Tinggi Ilmu Administrasi Lancang Kuning, Indonesia
email: gunawanhasrul83@gmail.com, ivansiimanjuntak@gmail.com, m.aris389@gmail.com, ulanputri90@gmail.com

Article Info

Corresponding Author:
Hasrul Gunawan, Sekolah Tinggi Ilmu Administrasi Lancang Kuning, Indonesia

Keywords: *Digital Money Preference; QRIS; E-Wallet; Mobile Banking; Non-Cash Transaction*

Abstract

This study analyzes preferences for digital money types in daily non-cash transactions by comparing QRIS, e-wallet, and mobile banking use among 40 respondents. The research was developed from questionnaire data collected online and processed with descriptive quantitative analysis. The study focuses on three preference indicators: frequency of use, perceived ease of use, perceived security, and perceived service quality. The results show that QRIS is the most frequently used digital payment instrument, selected by 21 respondents or 53 percent of the sample, followed by mobile banking with 12 respondents or 30 percent and e-wallet with 7 respondents or 18 percent. QRIS also remains the leading option in the fairly frequent use category, while mobile banking is the most dominant instrument in the rarely used category. Respondents generally expressed positive evaluations of digital money services, especially in terms of ease of use and quality. The findings indicate that practical access, speed, merchant acceptance, and user confidence are important factors shaping the preference for digital money. The study concludes that QRIS has a high level of acceptance among respondents and can be strengthened through user education, transaction security, and broader integration with everyday economic activities.

How to Cite:
Gunawan, H., Simanjuntak, I. J., Aris, M., & Wulandari, P. (n.d.). Analysis of the factors influencing the adoption of QRIS, e-wallets, and mobile banking among Generation Z. Income Journal of Economics Development, 6(2), 224-241. https://doi.org/10.54065/ijed.6.2.2026.781

1. Introduction

The increasing use of digital payment instruments has changed the way individuals conduct everyday economic transactions. Cash is no longer the only practical medium for small payments, because users can now transfer value through standardized QR codes, mobile banking applications, and e-wallet platforms. The shift is closely related to the spread of smartphones, internet access, and digital financial services that allow transactions to be completed without physical money. In this context, user preference becomes an important topic because the availability of a technology does not automatically guarantee its adoption. People select the instrument that best matches their routine, perceived safety, and trust in the provider (Harahap & Zoraya, 2024; Sjioen et al., 2026; Afrizal et al., 2024).

Digital money in this article is understood as electronic payment value used through digital channels for non-cash transactions. Its development creates benefits for consumers, merchants, financial institutions, and government payment systems. For consumers, digital money reduces the need to carry cash and allows payments to be made quickly. For merchants, it helps simplify recording and payment confirmation. For financial institutions and regulators, wider digital payment adoption can improve financial inclusion and strengthen the formal transaction ecosystem. However, the advantages of digital money are experienced differently by users depending on their knowledge, transaction habits, and the type of platform they choose (Rashid et al., 2025; Belmonte et al., 2024; Hildawati et al., 2024).

The original research underlying this article observed three types of digital money services that are familiar to respondents: Quick Response Code Indonesian Standard or QRIS, e-wallet, and mobile banking. QRIS is used through a standardized scan-and-pay mechanism. E-wallet is generally associated

with an application-based balance or wallet account. Mobile banking is connected more directly with a user's bank account and is commonly used for transfers, bill payments, and banking-related transactions. Although these instruments share the same broad function as non-cash payment media, they differ in terms of access, authentication, transaction flow, perceived risk, and service ecosystem (Andriyani et al., 2025; Riza & Aditya, 2025; Afrizal et al., 2024).

User preference in digital money use can be explained through the interaction between practical and psychological considerations. Practical considerations include ease of use, speed, merchant acceptance, and application availability. Psychological considerations include perceived security, confidence in the provider, familiarity, and previous experience. A respondent may consider a service easy because the steps are simple, but still avoid it if they doubt the protection of personal data or worry about transaction failure. Conversely, a service may be perceived as secure but used less frequently if it is not accepted by many merchants or if the procedure feels complicated (Al Ansori & Lestari, 2025; Cong et al., 2024; Afrizal et al., 2024).

The importance of this topic is strengthened by the fact that digital payment behavior is part of a broader transformation in public administration, business services, and economic modernization. Small daily transactions, transportation payments, food purchases, tuition payments, and peer-to-peer transfers are increasingly connected to digital systems. Understanding which instrument is preferred by users can help service providers improve product design and help educators promote digital financial literacy. It can also provide a simple empirical picture of how young users, workers, and other community members respond to digital payment options (Herlina et al., 2025; Salma & Permatasari, 2025; Hildawati et al., 2024; Afrizal et al., 2024).

This article converts a class paper on digital money preferences into a journal-style manuscript following the structure of the Income Journal of Economics Development template. The central problem addressed in this study is how respondents differ in their preference for QRIS, e-wallet, and mobile banking, and how their responses reflect ease of use, security, and service quality. The empirical data are taken from questionnaire results analyzed descriptively. The purpose is not to test a causal model, but to present a systematic and academically organized interpretation of the data so that it can be read as a concise research article (Karsim et al., 2024; Haedar & Marsasi, 2025).

The main objective of the study is to analyze respondent preferences for digital money types in everyday non-cash transactions. More specifically, the article aims to describe the demographic characteristics of the respondents, identify the digital money instrument that is used frequently, fairly frequently, and rarely, and interpret user evaluations regarding ease of use, security, and quality. By presenting these objectives, the article provides a structured understanding of digital money preference as a user-centered phenomenon rather than merely a technological trend (Nawi et al., 2025; Rante & Toii, 2025; Afrizal et al., 2024).

The contribution of this article is twofold. First, it provides a descriptive empirical account based on primary questionnaire data. Second, it links the empirical pattern to concepts of technology acceptance, service quality, trust, and digital payment behavior. The results are useful for students and beginning researchers who need an example of how a descriptive class assignment can be transformed into a journal article. The article also gives practical insight to service providers and institutions that want to increase digital payment usage through better usability, security communication, and quality of service (Roosdhani et al., 2025; Rahmi & Maulana, 2025; Afrizal et al., 2024; Hildawati et al., 2024).

The discussion proceeds in five sections. The introduction explains the background, urgency, research problem, and objectives. The literature review discusses digital money, QRIS, e-wallet, mobile banking, preference theory, ease of use, security, and service quality. The method section describes the research design, respondents, data collection technique, variables, and analysis. The results and discussion section presents the findings through tables and figures and interprets their meaning. The closing section summarizes the conclusions and provides recommendations for users, service providers, and future researchers (Gusmiarti et al., 2025; Nursjanti & Amaliawiati, 2025; Hildawati et al., 2024).

2. Literature Review

The advancement of information and communication technology has significantly altered numerous facets of individuals' lives, particularly in payment systems. Transactions that were once carried out in cash have transitioned to digital formats through various services, including the Quick Response Code Indonesian Standard (QRIS), e-wallets, and mobile banking. This shift is supported by the growing prevalence of internet access and smartphones, alongside government initiatives aimed at promoting the digitalization of payment systems. Generation Z represents one of the demographic groups that adapts rapidly to technological innovations, making them prominent users of digital payment services. Nevertheless, an individual's decision to adopt digital payment technology is influenced not only by technological development but also by various factors, including security, convenience, and service quality (Fadilah & Andriani, 2025; Harahap & Zoraya, 2024).

Technology acceptance is influenced by two primary perceptions, namely perceived usefulness and perceived ease of use. These two concepts form the foundation of the Technology Acceptance Model (TAM), which is widely used to explain individual behavior in accepting and using new technologies (Davis, 1989; Purwatiningsih et al., 2025; Putri & Sabaruddin, 2025).

Studies on e-government services indicate that technology acceptance is influenced by a combination of variables derived from the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and Theory of Planned Behavior (TPB). User perceptions of technology play an important role in shaping attitudes and intentions toward the use of digital services. Although previous research has focused on e-government services, the theoretical approaches applied remain relevant to studies examining the adoption of QRIS, e-wallets, and mobile banking (Fadilah & Andriani, 2025; Purwatiningsih et al., 2025).

Security is one of the most important factors influencing the use of digital payment services. Security refers to the ability of a system to protect users' personal data, financial information, and transactions from misuse, data theft, fraud, or unauthorized access. Higher levels of perceived security can strengthen users' trust in digital payment services (Nissa et al., 2024; Rahayu et al., 2026). Users are generally more likely to accept technology when the perceived benefits of its use outweigh the associated risks (Davis, 1989). In the context of digital payments, these benefits become more meaningful when the system is perceived as capable of protecting user data and financial transactions. Therefore, security constitutes an important consideration before users decide to adopt QRIS, e-wallets, or mobile banking. Perceived security has also been found to positively influence Generation Z's intention to use QRIS as a digital payment instrument (Harahap & Zoraya, 2024). Users are more likely to feel confident in using QRIS when they believe that their transactions are protected against fraud, unauthorized access, and personal data leakage (Al Ansori & Lestari, 2025; Zuniatami & Mahardhika, 2025).

Perceived ease of use refers to an individual's belief that a technology is easy to understand, learn, and operate without requiring substantial effort. Within the Technology Acceptance Model (TAM), perceived ease of use is one of the primary variables influencing technology acceptance. Perceived ease of use is defined as the degree to which an individual believes that using a particular system would be free of effort (Davis, 1989). The easier a technology is to understand and operate, the greater the likelihood that individuals will accept and use it. In the context of this study, ease of use refers to Generation Z's perceptions regarding the ease of operating QRIS, e-wallets, and mobile banking, ranging from registration procedures to transaction processes (Davis, 1989). In the UTAUT model, the concept of ease of use is represented by effort expectancy, which refers to the degree of ease associated with the use of a technological system. Technologies that are easier to learn and operate generally increase users' intention to adopt them (Harahap & Zoraya, 2024; Wiratama et al., 2025).

Service quality refers to the ability of a service to meet users' needs and expectations. In digital payment services, quality encompasses not only system quality but also information quality, transaction speed, application reliability, and the quality of services provided to users (Mondego & Gide, 2024; Nissa et al., 2024). The success of an information system is influenced by system quality, information quality, and service quality, which collectively contribute to user satisfaction and encourage continued

technology use (DeLone & McLean, 2003). Furthermore, the quality of digital services is closely related to the ability of service providers to maintain system stability, minimize transaction disruptions, and provide accurate and timely information to users. Better service quality can increase user satisfaction and subsequently encourage the continued use of digital payment services (Andini et al., 2025; Rahayu et al., 2026).

The quality of digital services also needs to be supported by reliable information technology infrastructure to provide users with effective and efficient experiences. Higher service quality can contribute to greater user satisfaction and stronger intentions to continue using digital payment services. Overall, security, ease of use, and service quality represent important factors influencing the adoption of QRIS, e-wallets, and mobile banking among Generation Z. These factors are interconnected in shaping user trust, satisfaction, and intention to use digital payment services sustainably (Belmonte et al., 2024; Sjioen et al., 2026).

3. Research Method

This study employs a quantitative research approach as the primary method for analyzing the research problem. quantitative research is a scientific approach that utilizes numerical data, which is then systematically analyzed using statistical techniques. This approach is grounded in the positivist paradigm, which assumes that phenomena can be observed, measured, and objectively explained based on empirical evidence (Ardyan et al., 2023).

Quantitative research is characterized by a structured research design, standardized research instruments, measurable numerical data, and the application of statistical analysis in data processing. In addition, the instruments used must meet validity and reliability requirements to ensure that the data accurately represents the real conditions and can be scientifically justified (Ardyan et al., 2023).

In this study, the quantitative method was chosen because it aligns with the research objective, which is to examine the effect of security, ease of use, and service quality on the adoption of QRIS, e-wallets, and mobile banking among Generation Z. Data were collected through questionnaires distributed to respondents who met the research criteria.

The questionnaire was administered online using Google Forms and contained several questions designed to capture respondents' perceptions of ease of use, security, and the quality of digital payment services. From the data collection process, a total of 48 respondents participated in the survey; however, only 40 respondents met the required criteria and were included in the final analysis. The data from these 40 respondents were then analyzed using statistical techniques to determine the influence of each independent variable on the dependent variable in an objective and measurable manner.

4. Result and Discussion

4.1 Respondent Characteristics

The respondents in this study are dominated by female respondents. Out of 40 respondents, 32 are female and 8 are male. This means that female respondents account for 80 percent of the sample, while male respondents account for 20 percent. The dominance of female respondents should be considered when interpreting the findings because the results represent the views of the people who participated in the questionnaire. Nevertheless, both male and female respondents are represented, allowing the study to provide a general descriptive picture of digital money preference within the collected sample.

The age distribution shows that most respondents are in the 16 to 25 year age group. There are 38 respondents in this group, representing 95 percent of the sample. Only 2 respondents are in the 26 to 40 year age group, representing 5 percent. There are no respondents below 15 years or above 41 years. This pattern indicates that the findings largely reflect the behavior and perception of young users. This is relevant because younger users are often more exposed to smartphones, online services, and digital payment habits.

The status distribution also confirms that the sample is dominated by students. There are 25 respondents with student status, equal to 63 percent of the sample. Workers account for 12 respondents or 30 percent. SMA/SMK respondents account for 2 respondents or 5 percent, and housewives account for 1 respondent or 3 percent. The student dominance is important because students often conduct daily small transactions, such as food purchases, transportation, online shopping, and tuition-related payments. These activities

INCOME JOURNAL OF ECONOMICS DEVELOPMENT
Volume 6, No. 2, July 2026, pp. 224-241
e-ISSN: 3025-3225, DOI : 10.54065/ijed.6.2.2026.781

may influence the preference for practical payment instruments.

Table 1. Respondent Profile

Characteristic	Category	Freq.	%
Gender	Female	32	80
Gender	Male	8	20
Age	16-25 years	38	95
Age	26-40 years	2	5
Status	Student	25	63
Status	Worker	12	30
Status	SMA/SMK	2	5
Status	Housewife	1	3

Table 1 shows that the respondents were predominantly female (80%), aged 16–25 years (95%), and mostly students (63%). This composition indicates that the study primarily reflects the perceptions and digital payment behavior of young users who are relatively familiar with smartphones and digital financial services. The demographic profile should therefore be considered when interpreting the overall findings of the study.

4.2 Preference by Frequency of Use

The first preference indicator is the digital money instrument used frequently by respondents. The data show that QRIS is the dominant instrument in this category, with 21 respondents or 53 percent. Mobile banking is selected by 12 respondents or 30 percent, while e-wallet is selected by 7 respondents or 18 percent. This pattern indicates that QRIS has become a common choice for regular transactions among the respondents. The result is consistent with the practical character of QRIS as a scan-based system that can be used across merchants without requiring the user to ask for a specific provider code.

The second preference indicator is the instrument used fairly frequently. QRIS remains the highest option in this category, with 16 respondents or 40 percent. E-wallet and mobile banking both record 12 respondents or 30 percent each. This distribution suggests that QRIS is not only preferred for frequent use but also remains important when respondents use more than one digital payment instrument. The equal share of e-wallet and mobile banking in the fairly frequent category shows that both instruments still have meaningful roles, especially for users who combine payment methods based on transaction context.

The third preference indicator is the instrument used rarely. In this category, mobile banking records the highest frequency with 19 respondents or 47.5 percent. E-wallet follows with 16 respondents or 40 percent, while QRIS is rarely used by only 5 respondents or 12.5 percent. The low rare-use percentage of QRIS reinforces the interpretation that QRIS is more widely integrated into respondent routines. The higher rare-use proportion of mobile banking does not mean that mobile banking is unimportant; rather, it may indicate that respondents use it for specific transaction types instead of daily point-of-sale payments.

The three frequency categories together provide a clearer picture of preference than a single question would provide. QRIS is dominant in frequent and fairly frequent use, and it is least represented in rare use. This combination suggests a strong preference for QRIS. E-wallet occupies a middle position. It is not the leading instrument in frequent use, but it still appears in fairly frequent and rare categories. Mobile banking has a different pattern: it is moderately represented in frequent use but highest in rare use. This implies that the respondents may perceive mobile banking as useful but not always the most convenient instrument for daily payments.

The dominance of QRIS can be interpreted through ease, compatibility, and merchant acceptance. A user can scan a QRIS code using different payment applications, which reduces the need to choose a specific platform before paying. The payment process is also visually simple and suitable for small transactions. For students and young users, this simplicity is especially important because many daily transactions require speed and practical confirmation. QRIS therefore provides a relative advantage that is visible in daily environments such as canteens, small shops, cafes, and service counters (Andriyani et al., 2025; Muchtar et al., 2024).

E-wallet preference may be influenced by the range of application features and promotions (Ramadhani & Nasir, 2025; Fitria et al., 2024). Some users choose e-wallets because they are connected to online shopping, transport, food delivery, and digital services. However, e-wallets may require users to manage a separate balance or top up before making transactions. This additional step may reduce frequent use for some respondents, especially if QRIS can be accessed through a banking or wallet application without the user thinking about the provider. The data therefore

INCOME JOURNAL OF ECONOMICS DEVELOPMENT
Volume 6, No. 2, July 2026, pp. 224-241
e-ISSN: 3025-3225, DOI : 10.54065/ijed.6.2.2026.781

suggest that e-wallets remain relevant but not as dominant as QRIS in this sample.

Mobile banking preference should be interpreted in relation to transaction type. Respondents may use mobile banking for bank transfers, checking balances, or paying formal bills. These functions are important, but they may not occur as frequently as small daily purchases. Mobile banking may also involve authentication steps that users perceive as more formal or less immediate. This can explain why mobile banking is present in frequent use for 30 percent of respondents but also appears as the instrument most commonly identified as rarely used. The result reflects differentiated use rather than complete rejection (Wusko, 2026; Febisatria et al., 2025).

From a technology acceptance perspective, the preference pattern shows that perceived ease and situational fit matter strongly. A digital payment method becomes preferred when it fits the moment of payment. QRIS fits quick merchant transactions, while mobile banking fits account-based transactions. E-wallet fits app ecosystem transactions. Therefore, service providers should not interpret preference as a zero-sum competition. Instead, they should understand that users maintain a portfolio of digital payment methods and select the one that best fits the transaction situation (Purwatiningsih et al., 2025; Rahmawaty et al., 2025).

Table 2. Digital Money Use by Frequency Category

Category	QRIS	E-Wallet	M-Banking
Frequently used	21 (53%)	7 (18%)	12 (30%)
Fairly frequent	16 (40%)	12 (30%)	12 (30%)
Rarely used	5 (12.5%)	16 (40%)	19 (47.5%)

Table 2 indicates that QRIS was the most frequently used digital payment instrument, selected by 53% of respondents, while mobile banking recorded the highest proportion in the rarely used category at 47.5%. These findings suggest that QRIS is more integrated into respondents' daily transactions, whereas mobile banking tends to be used for more specific financial activities. E-wallets occupy an intermediate position and remain relevant as an alternative digital payment method.

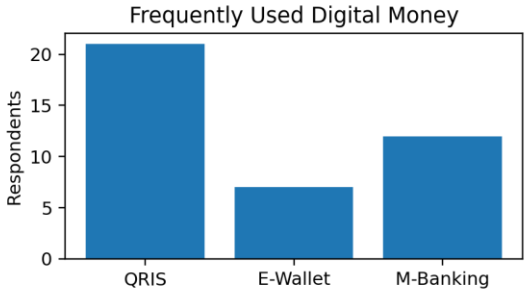


Figure 1. Frequently Used Digital Money Instruments

Figure 1 illustrates the distribution of digital payment instruments that respondents use most frequently. QRIS accounts for the largest proportion at 53%, followed by mobile banking at 30% and e-wallets at 18%. This pattern confirms that QRIS is the dominant payment method among the respondents, indicating its strong practical acceptance for routine and everyday transactions.

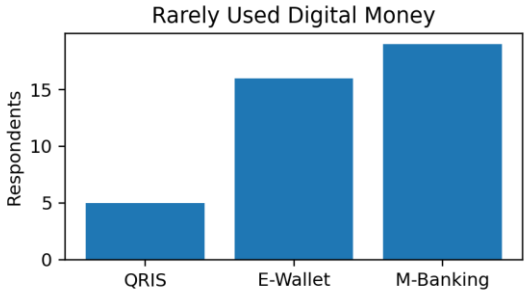


Figure 2. Rarely Used Digital Money Instruments

Figure 2 presents the distribution of digital payment instruments that are rarely used by respondents. Mobile banking has the highest proportion at 47.5%, followed by e-wallets at 40%, while QRIS records the lowest proportion at 12.5%. The relatively low percentage of QRIS in the rarely used category further reinforces its position as the digital payment instrument most commonly incorporated into respondents' daily transaction activities.

4.3 Ease of Use

The ease of use dimension shows a positive response from respondents. The aggregated data indicate that no respondent response falls into the strongly disagree category. The disagree category accounts for only 6 responses or 3 percent. Neutral responses account for 56 responses or 28 percent. The agree category records 96 responses or 48 percent, and strongly agree records 42 responses or 21 percent. Taken

together, agree and strongly agree responses reach 69 percent. This result indicates that respondents generally perceive digital money as easy to use.

The high level of agreement on ease of use supports the preference pattern observed earlier. If users perceive digital money as easy, they are more likely to adopt it in routine transactions. Ease of use can include simple registration, clear menus, quick transaction steps, and understandable confirmation. For QRIS, ease may come from the simple scan-and-pay process. For e-wallets, ease may come from familiar application interfaces. For mobile banking, ease may come from the ability to access bank services without visiting a branch or ATM. In all cases, simplicity reduces barriers to use (Harahap & Zoraya, 2024; Samuel et al., 2026).

The neutral responses should also be considered. A neutral response does not necessarily mean rejection; it may indicate that some users have mixed experiences. For example, a user may find digital money easy when the internet connection is stable but difficult when the application slows down. Another user may find QRIS easy but consider mobile banking more complicated. Neutral responses therefore suggest that ease of use is not experienced uniformly across all platforms and transaction settings. Service providers need to identify which steps still create hesitation or confusion for users (Ikwanto & Indriani, 2024; Budiman & Firdausy, 2025).

The small proportion of disagreement indicates that usability problems are present but not dominant. These problems may include failed scans, forgotten PINs, confusing application menus, top-up errors, or uncertainty about whether a payment has been received. Even if only a few users experience such problems, they can influence word-of-mouth and trust. Therefore, improving ease of use should remain a priority. Providers can simplify transaction flows, improve help features, provide clearer notifications, and make error messages easier to understand (Beanning & Zulkarnain, 2024; Wiratama et al., 2025).

4.4 Security

The security dimension also shows a generally positive response, although the neutral category is relatively large. The data report 0 responses or 0 percent in the strongly disagree category and 9 responses or 4.5 percent in the disagree category. Neutral responses reach 70 or 35 percent. The agree category records 100 responses or 50 percent, while strongly agree records 21 responses or 10.5 percent. Combined agreement is therefore 60.5 percent. This means that most respondents feel positively about digital money security, but a substantial group remains cautious or uncertain.

The relatively high neutral response in the security dimension deserves attention. Security is often difficult for users to evaluate directly because they cannot see the technical protection behind the application. Users usually judge security from visible cues such as PIN requirements, OTP verification, biometric login, transaction notifications, brand reputation, and experience with previous errors. If those cues are not sufficiently clear, users may choose a neutral response. The data suggest that respondents generally trust digital money, but some still need stronger assurance about data protection, account safety, and error resolution.

Security perception is crucial because digital payment services involve money and personal information. Even a convenient payment method may be avoided if users worry about unauthorized transactions or account loss. For QRIS, security concerns may include scanning the correct code and confirming the correct merchant. For e-wallets, users may worry about balance loss or account access. For mobile banking, users may be concerned about phishing, password security, and transaction authentication. Each instrument therefore requires security education tailored to its specific risk points (Garnita et al., 2026; Riza & Aditya, 2025; Riasat et al., 2025).

The findings imply that digital payment providers should not rely only on technical security. They should also communicate security in a user-friendly manner. Clear transaction receipts, immediate notifications, confirmation screens, fraud warnings, and accessible complaint channels can strengthen user confidence. Educational campaigns can also explain safe practices, such as checking merchant names, keeping PINs private, avoiding suspicious links, and updating applications. When security is understood by users, trust can increase and digital money preference can become more stable (Bodorin & Ciobanu, 2026; Garnita et al., 2026; Riasat et al., 2025).

INCOME JOURNAL OF ECONOMICS DEVELOPMENT
Volume 6, No. 2, July 2026, pp. 224-241
e-ISSN: 3025-3225, DOI : 10.54065/ijed.6.2.2026.781

4.5 Service Quality

The quality dimension produces the strongest positive evaluation among the three dimensions. The data show 0 responses or 0 percent in the strongly disagree category and only 2 responses or 1 percent in the disagree category. Neutral responses account for 51 responses or 25.5 percent. The agree category reaches 126 responses or 63 percent, while strongly agree records 21 responses or 10.5 percent. Combined agreement is 73.5 percent. This result indicates that respondents generally perceive digital money services as having good quality in supporting their transaction needs.

The high quality evaluation can be related to the reliability and convenience of digital payment services. Respondents may perceive quality when transactions are processed quickly, application menus are stable, notifications are delivered, and merchants can confirm payments without delay. Quality is also reflected in the availability of multiple functions in one application, such as payment, transfer, purchase, top-up, and transaction history. When these functions work consistently, users feel that digital money is not only an alternative payment instrument but also a dependable part of their financial routine.

The quality result also supports the dominance of QRIS. If QRIS transactions are processed smoothly in everyday environments, users will associate the instrument with practical service quality. However, quality should not be understood only as technical performance. It also includes the overall experience before, during, and after payment. A high-quality payment experience is one in which the user understands the steps, trusts the process, receives confirmation, and can solve problems if something goes wrong. In this sense, quality integrates usability and trust into a broader service assessment.

The existence of neutral responses suggests that service quality can still be improved. Some users may experience inconsistent internet connection, application maintenance, delayed notifications, or merchant-side problems. These issues can make users uncertain even when they generally support digital money. Providers should therefore monitor transaction reliability and customer feedback. Institutions that encourage digital payment use should also ensure that users and merchants understand the transaction process. Service quality depends on both the application provider and the surrounding payment ecosystem.

Table 3. Respondent Evaluation of Digital Money Services

Response	Ease	Security	Quality
Strongly disagree	0 (0.0%)	0 (0.0%)	0 (0.0%)
Disagree	6 (3.0%)	9 (4.5%)	2 (1.0%)
Neutral	56 (28.0%)	70 (35.0%)	51 (25.5%)
Agree	96 (48.0%)	100 (50.0%)	126 (63.0%)
Strongly agree	42 (21.0%)	21 (10.5%)	21 (10.5%)
Total	200 (100%)	200 (100%)	200 (100%)

Table 3 shows that respondents generally provided positive evaluations of digital payment services across the dimensions of ease of use, security, and service quality. The highest combined proportion of agree and strongly agree responses was found in service quality at 73.5%, followed by ease of use at 69% and security at 60.5%. These results indicate that respondents perceive digital payment services as generally reliable and convenient, although security remains the dimension with the greatest level of uncertainty.

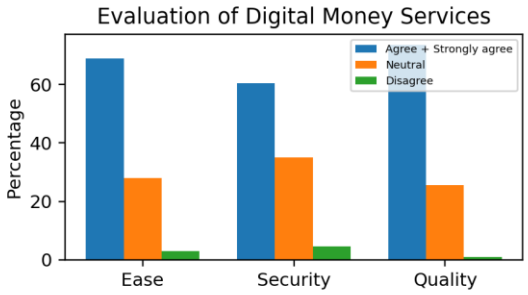


Figure 3. Evaluation of Ease, Security, and Quality

Figure 3 visually compares respondents' perceptions of ease of use, security, and service quality in digital payment services. Service quality received the strongest positive evaluation, followed by ease of use, while security showed a relatively higher proportion of neutral responses. This comparison suggests that although respondents are generally satisfied with digital payment services, strengthening users' confidence in transaction security and personal data protection remains an important area for improvement.

4.6 Integrated Discussion

The results show that QRIS is the most preferred instrument in the sample. This conclusion is supported by three findings: QRIS is the most frequently used instrument, QRIS is the highest in the fairly frequent category, and QRIS is the lowest in the rarely used category. The pattern is stronger than a single frequency result because it shows consistency across categories. QRIS is not merely selected by many respondents as a frequent payment method; it is also least likely to be identified as rarely used. This indicates that QRIS has become a practical and familiar option for the respondents.

The preference for QRIS can be connected to the literature on relative advantage and compatibility. QRIS provides relative advantage because it simplifies payment at merchants and reduces dependence on cash. It is compatible with daily transaction settings because users can pay small amounts through a standard code. The process is easy to observe because many merchants display QR codes openly. These characteristics support diffusion because users can see other people using the same method and can try it in low-risk transactions. As the service becomes familiar, it is more likely to become part of routine behavior.

The role of ease of use is particularly important in explaining QRIS preference. The ease dimension has a combined agreement rate of 69 percent, showing that respondents generally do not find digital money difficult. A payment instrument that is easy to understand has a better chance of being repeated. QRIS supports this repetition by offering a simple transaction flow. The user does not need to count cash, wait for change, or provide bank account details. The payment process can be completed with a scan and confirmation. This makes QRIS suitable for time-sensitive daily payments.

Security also contributes to preference, although the security dimension has more neutral responses than ease and quality. This means that while many respondents are confident, some remain uncertain. In practical terms, users may accept QRIS, e-wallet, and mobile banking because they are convenient, but they still want assurance that their transactions are safe. The implication is that security must be visible and understandable. If users receive clear payment confirmation and know how to report errors, their trust can increase. Security perception therefore works together with usability to strengthen digital money adoption.

Service quality appears to be the strongest evaluative dimension, with 73.5 percent combined agreement. This finding suggests that respondents are satisfied with the overall performance of digital money services. High perceived quality can increase continued use because users are more likely to reuse a service that works consistently. This is especially important for digital payments because one failed transaction can reduce confidence. The finding implies that the success of digital money is not only determined by initial adoption but also by the reliability of repeated use.

The position of e-wallet in the data is more moderate. E-wallet is used frequently by 18 percent of respondents, fairly frequently by 30 percent, and rarely by 40 percent. This indicates that e-wallet is relevant but not the dominant daily payment choice. One possible explanation is that e-wallets are more strongly associated with specific platforms, promotions, and stored balance management. Users may enjoy these features but not use them for every transaction. E-wallet providers can strengthen preference by improving interoperability, reducing top-up friction, and ensuring that users understand the benefits beyond promotional campaigns.

Mobile banking shows a mixed pattern. It is frequently used by 30 percent of respondents, which indicates meaningful adoption. However, it is also rarely used by 47.5 percent, the highest rare-use figure among the three instruments. This pattern suggests that mobile banking may serve more specific financial needs rather than general daily purchases. Users may rely on mobile banking for transfers and formal payments but prefer QRIS for merchant transactions. Banks should therefore design mobile banking interfaces that are efficient for both account management and daily payment contexts. Integration with QR-based payment features may help reduce the gap.

The demographic profile helps explain the results. Most respondents are between 16 and 25 years old and many are students. Young users tend to be familiar with smartphones and online services, which may make them more open to QRIS and other digital payment methods. Students also often make frequent small transactions, where speed and

practicality matter. This background supports the dominance of QRIS. However, because the sample is dominated by young users, the results may differ from older user groups who may have different habits, levels of trust, or access to digital services.

The findings have implications for digital financial literacy. Since respondents generally have positive perceptions but still show neutral responses in security and quality dimensions, educational efforts should not only introduce digital money but also teach safe and effective use. Users should know how to verify merchant names, check transaction amounts, protect credentials, read notifications, and report problems. Digital financial literacy is important because adoption without understanding can increase vulnerability. A well-informed user is more likely to use digital money confidently and responsibly.

For merchants, the findings suggest that accepting QRIS can support customer convenience. Since QRIS is the most preferred instrument among respondents, merchants that provide QRIS may reduce payment friction and serve customers more efficiently. However, merchants also need to ensure that the displayed QR code is correct, that staff can confirm payments, and that transaction records are organized. A payment instrument can only be perceived as high quality when both user and merchant experiences are smooth. Merchant readiness is therefore part of the broader digital payment ecosystem.

For service providers, the key lesson is that user preference is built through a combination of simple access, secure design, and reliable performance. A provider that focuses only on promotions may attract trial use but may not secure continued preference. A provider that focuses only on security may still lose users if the process feels complicated. A provider that focuses only on features may confuse users if the interface is not clear. The most sustainable preference emerges when the service is easy, trusted, and consistently useful in real transaction situations.

For public institutions and educational organizations, the data can be used as a basis for promoting non-cash payment literacy among students and young users. Since QRIS is already familiar to the respondents, educational programs can move beyond basic introduction and focus on responsible use. Topics may include transaction security, budgeting through transaction records, comparison of payment instruments, and awareness of digital fraud. Such programs can help users benefit from digital money while reducing potential risks. The results also demonstrate the value of transforming descriptive class data into a journal-style article. The original data contain practical information, but the journal format allows the information to be organized more academically. By connecting the data to literature and explaining the implications, the article becomes more useful for readers. This process shows that even a simple questionnaire can produce meaningful insight when analyzed carefully and presented according to scholarly structure (Ramayanti et al., 2024; Fakriah et al., 2025).

However, the findings should be interpreted cautiously. The sample size is limited and the respondent profile is not balanced across age and status. The study also does not measure income, digital literacy level, transaction amount, or frequency per week. These variables could provide deeper understanding of why users prefer one instrument over another. Future research could use larger samples, compare demographic groups, or test relationships among ease of use, security, quality, trust, and intention to continue using digital money (Al-Qudah et al., 2024; Samuel et al., 2026; Widiawati et al., 2026).

Despite these limitations, the descriptive evidence is coherent. QRIS emerges as the dominant digital money instrument in daily transactions, while e-wallet and mobile banking remain important complementary tools (Andriyani et al., 2025; Muchtar et al., 2024; Febisatria et al., 2025; Sjioen et al., 2026). Respondents generally agree that digital money is easy to use, secure, and high in quality, although security still requires stronger communication and education. The findings align with technology acceptance theory and diffusion of innovation because users prefer services that provide visible advantage, fit their routines, and reduce transaction effort (Purwatiningsih et al., 2025; Al-Qudah et al., 2024; Widiawati et al., 2026).

4.7 Practical Implications for Digital Payment Development

The first practical implication is the need to maintain simplicity in payment design. Users prefer digital money when the transaction process is direct and does not require

unnecessary steps. QRIS benefits from this principle because the scan-and-pay process is easy to understand. Other digital payment providers can learn from this model by reducing the number of screens, simplifying menus, and providing clear confirmation before and after payment. Simplicity is not only a design issue; it is an adoption strategy because it lowers the psychological cost of trying and repeating digital transactions (Harahap & Zoraya, 2024; Ishak et al., 2025; Muchtar et al., 2024; Nurfadia et al., 2026).

The second implication is the importance of visible security. Technical protection should be accompanied by user-facing assurance. Many users do not understand encryption or back-end risk management, but they do understand confirmation screens, official merchant names, transaction receipts, and warnings about suspicious activity. Providers should therefore design security features that are easy to notice and easy to interpret. Visible security can reduce neutral or doubtful responses and help users feel more confident when conducting non-cash transactions (Bombongan et al., 2026; Mondego & Gide, 2024; Riasat et al., 2025).

The third implication concerns the role of service quality in continued use. Digital payment providers should monitor transaction speed, failure rates, application stability, and customer support responsiveness. A user may forgive one minor inconvenience, but repeated failures can damage preference. Because digital money competes not only with other applications but also with cash, reliability is essential. A cash transaction rarely depends on network signal or application performance, so digital money must offer reliability strong enough to justify user dependence (Ihsan et al., 2026; Mondego & Gide, 2024).

The fourth implication is the need for context-sensitive product positioning. QRIS, e-wallets, and mobile banking should not be positioned as identical substitutes. QRIS is particularly suitable for merchant payments, e-wallets support platform-based transaction ecosystems, and mobile banking is primarily associated with account-based financial services. Providers should identify the transaction contexts in which their services provide the greatest value and subsequently improve integration with other payment instruments. An integrated ecosystem can enable users to move efficiently between QR payments, wallet balances, bank transfers, and digital transaction records (Ishak et al., 2025; Purwatiningsih et al., 2025; Sinha et al., 2025).

The fifth implication is the importance of digital financial education for young users. Since the respondents are dominated by students, educational institutions can play an important role in promoting safe and productive digital payment behavior. Students should learn not only how to conduct digital transactions but also how to manage spending, protect their accounts, understand transaction fees, and evaluate the reliability of digital financial services. Digital financial literacy is increasingly important because the growing use of digital payments can influence financial behavior and requires users to develop responsible financial management practices (Aisyah & Ismanto, 2026; Nadzarina & Susanti, 2026; Putri & Pratiwi, 2025).

The sixth implication concerns small merchants and local businesses. Accepting digital payment is not merely a matter of displaying a QR code. Merchants should also understand payment confirmation, reconciliation, refund procedures, transaction security, and customer communication. If merchants are not adequately prepared, users may experience delays or confusion even when the digital payment application functions properly. Evidence from QRIS implementation among MSMEs also indicates that digital payment can facilitate more efficient transactions and strengthen perceptions of payment security. Merchant training is therefore a necessary complement to user education, as a strong digital payment ecosystem requires readiness on both sides of the transaction (Bombongan et al., 2026; Firdausi & Antonio, 2025; Rahmawaty et al., 2025).

The seventh implication is that platform interoperability should remain a development priority. Users generally prefer payment channels that are widely accepted and operate predictably without requiring them to determine which specific application can be used by a particular merchant. QRIS offers an advantage in this respect because it provides a standardized payment mechanism that can reduce uncertainty during transactions. E-wallet and mobile banking providers can strengthen their position by ensuring that their services integrate smoothly with standardized payment infrastructure, merchant systems, and user transaction records (Muchtar et al., 2024; Nurfadia et al., 2026; Purwatiningsih et al.,

2025).

The eighth implication relates to financial inclusion. Digital money adoption should not exclude users with limited digital skills, unstable internet access, or low confidence in financial applications. Evidence from communities outside major urban centers indicates that digital payment adoption may still be constrained by limited digital literacy, security concerns, internet accessibility, socioeconomic conditions, and continued reliance on cash transactions. Therefore, service design should incorporate simple language, accessible help menus, low-data transaction processes, and clear instructions for new users, while institutions should provide appropriate digital payment education and user assistance (Anugrah et al., 2026; Shahen et al., 2025; Yuko et al., 2025).

The ninth implication concerns responsible spending. Digital payments can make transactions faster and more convenient, but the reduced physical visibility of money may also influence how users perceive and manage their expenditures. Users, especially students and Generation Z, therefore need to understand how transaction histories and digital financial information can be used as budgeting and financial management tools. Providers can support this process by presenting spending summaries, transaction categories, budgeting features, and financial reminders. In this way, digital payment services can function not only as transaction instruments but also as tools for supporting healthier and more responsible financial behavior (Helendriani & Hardaningrum, 2025; Nadzarina & Susanti, 2026; Novfrida et al., 2026).

The tenth implication is that future digital payment development should balance innovation and user protection. New features such as instant transfers, embedded finance, loyalty programs, integrated bill payments, and increasingly interconnected financial services can enhance usefulness and user experience. However, every additional feature may also introduce greater complexity and potential security risks. Providers should therefore evaluate whether innovations genuinely address user needs, remain easy to understand, and provide adequate protection for financial and personal information. Sustainable digital payment adoption depends on innovation that remains simple, secure, reliable, and relevant to users' everyday financial activities (Al-Shamali et al., 2025; Bodorin & Ciobanu, 2026).

4.8 Research Limitations and Future Research Agenda

This study is useful as a descriptive account, but it has several limitations that must be acknowledged. The first limitation is the sample size. Forty respondents are sufficient for a simple classroom-based descriptive analysis, but they are not enough to represent all digital money users. A larger sample would allow researchers to compare groups and examine whether preferences differ by gender, age, occupation, education level, or transaction intensity (Al-Qudah et al., 2024; Belmonte et al., 2024).

The second limitation is the respondent composition. The sample is dominated by young respondents and students, which means that the findings mainly reflect the experience of users who are relatively familiar with smartphones and online services. Older users, rural users, micro-entrepreneurs, and users with limited internet access may have different preferences. Future studies should include more diverse groups so that the results can explain digital payment adoption across wider social and economic contexts (Sjioen et al., 2026; Wicaksono, 2025).

The third limitation is related to measurement. The study uses descriptive indicators of frequency, ease, security, and quality. These indicators provide a useful picture, but they do not measure deeper psychological constructs such as trust, perceived risk, habit, satisfaction, digital literacy, or intention to continue using. Future research can develop a more detailed questionnaire and apply validity and reliability tests before analyzing the relationships among variables (Belmonte et al., 2024; Putri & Sabaruddin, 2025; Purwatiningsih et al., 2025).

The fourth limitation concerns the absence of transaction context. A user may prefer QRIS for food purchases, mobile banking for transfers, and e-wallet for online shopping. This study does not separate those transaction contexts. Future research should ask respondents about transaction purpose, transaction value, merchant type, and frequency per week. Such information would make it possible to understand not only which instrument is preferred, but also why it is preferred in a particular situation (Muchtar et al., 2024; Belmonte et al., 2024; Putri & Sabaruddin, 2025).

The fifth limitation is that the study does not use inferential statistics. Descriptive analysis is appropriate for the current objective, but future research can test hypotheses using regression, structural equation modeling, or comparative analysis. Researchers can examine whether ease of use, security, quality, and trust significantly influence preference or continuance intention. This would strengthen the theoretical contribution and provide stronger evidence for policy or business decisions (Muchtar et al., 2024; Febisatria et al., 2025; Purwatiningsih et al., 2025).

Based on these limitations, the future research agenda should focus on broader samples, better measurement, and stronger analytical methods. Studies can also compare urban and rural users, students and workers, or frequent and occasional users. In addition, qualitative interviews can be added to explore user stories behind the numerical patterns. A mixed-method approach would help explain the reasons behind preference and provide richer recommendations for digital payment development (Ramayanti et al., 2024; Widiawati et al., 2026; Al-Qudah et al., 2024).

5. Conclusion

This study concludes that QRIS is the most preferred digital money instrument among the 40 respondents in daily non-cash transactions. The descriptive results show that QRIS was selected by 21 respondents, or 53 percent, as the frequently used instrument and by 16 respondents, or 40 percent, as the fairly frequently used instrument. In contrast, only 5 respondents, or 12.5 percent, selected QRIS as rarely used. These findings indicate that QRIS has stronger practical acceptance than e-wallets and mobile banking within the observed sample.

The findings also show that respondents gave positive evaluations of digital money services. The quality dimension obtained the highest combined agreement at 73.5 percent, followed by ease of use at 69 percent and security at 60.5 percent. This suggests that digital money acceptance is shaped not only by availability but also by perceived usefulness, convenience, reliability, and security. The implication of this study is that digital payment providers should continue improving simple interfaces, visible security features, service reliability, and responsive customer support. Merchants are also encouraged to accept commonly used digital payment methods, especially QRIS, and ensure proper payment confirmation and transaction recording. Educational institutions should strengthen digital financial literacy so users can conduct transactions safely and responsibly.

This study is limited by its small sample size and descriptive approach, which does not test causal relationships among variables. Therefore, future research is recommended to use larger and more diverse samples and examine the influence of perceived ease of use, security, service quality, trust, and continued use intention in digital money adoption.

References

Afrizal, D., Luthfi, A., Bin Wallang, M., Hildawati, H., & Ekareesakul, K. (2024). Citizens' intention to use e-government services in local government by integrating UTAUT, TPB, and TAM model. *Journal of Local Government Issues, 7*(2), 129–143. https://doi.org/10.22219/logos.v7i2.32437

Aisyah, A., & Ismanto, H. (2026). Determinants of e-wallet user satisfaction: Digital financial literacy, ease of use, and trust in Generation Z. *Golden Ratio of Mapping Idea and Literature Format, 6*(3), 1942–1955. https://doi.org/10.52970/grmilf.v6i3.2083

Al Ansori, M. M., & Lestari, E. P. (2025). The effect of ease of use, benefits, and risks on QRIS usage intention with trust as moderator. *Research Horizon, 5*(4), 1049–1062. https://doi.org/10.54518/rh.5.4.2025.715

Al-Qudah, A. A., Al-Okaily, M., Shiyyab, F. S., Taha, A. A. D., Almajali, D. A., Masa'deh, R., & Warrad, L. H. (2024). Determinants of digital payment adoption among Generation Z: An empirical study. *Journal of Risk and Financial Management, 17*(11), 521. https://doi.org/10.3390/jrfm17110521

Al-Shamali, S., Al-Shamali, A., Alsaber, A., Haffar, M., Alkandari, A. M., Alkashti, F., & Aljuwaisri, A. (2025). Understanding mobile payment platform adoption: The mediating role of perceived security and trust in Kuwaiti market. *International Journal of Customer Relationship Marketing and Management, 16*(1), 1–24. https://doi.org/10.4018/IJCRMM.38108

8

Andini, A. Y., Suhud, U., & Kasofi, A. (2025). Analisis faktor kepuasan dan niat penggunaan berkelanjutan mobile banking: Tinjauan user experience, e-service quality, perceived security. *PENG: Jurnal Ekonomi dan Manajemen, 3*(1), 66–85. https://doi.org/10.62710/vc49td50

Andriyani, F., Siagian, B., Suciati, P., & Citra, A. (2025). QRIS adoption and utilization: Examining Gen Z's digital payment behavior among Indonesian vocational students. *Jurnal Vokasi Indonesia, 13*(1), Article 7. https://doi.org/10.7454/jvi.v13i1.1233

Anugrah, D., Jaya, A., & Adil, M. (2026). Public perceptions of the use of digital payment systems in financial transactions in Ulaweng Subdistrict, Bone Regency. *Journal Social Society, 6*(3), 2352–2370. https://doi.org/10.54065/jss.6.3.2026.1394

Ardyan, E., Boari, Y., Akhmad, A., Yuliyani, L., Hildawati, H., Suarni, A., Anurogo, D., Ifadah, E., & Judijanto, L. (2023). *Metode penelitian kualitatif dan kuantitatif: Pendekatan metode kualitatif dan kuantitatif di berbagai bidang*. PT Sonpedia Publishing Indonesia.

Beanning, L., & Zulkarnain. (2024). The effect of e-service quality on customer satisfaction and customer loyalty: A study on mobile banking application in Indonesia. *Communications in Humanities and Social Sciences, 4*(1), 51–58. https://doi.org/10.21924/chss.4.1.2024.73

Belmonte, Z. J. A., Prasetyo, Y. T., Cahigas, M. M. L., Nadlifatin, R., & Gumasing, M. J. J. (2024). Factors influencing the intention to use e-wallet among Generation Z and Millennials in the Philippines: An extended technology acceptance model approach. *Acta Psychologica, 250*, 104526. https://doi.org/10.1016/j.actpsy.2024.104526

Bodorin, B.-E., & Ciobanu, E. (2026). AI, security, and trust in the digital wallet: Evidence from current Romanian FinTech users. *International Journal of Financial Studies, 14*(1), Article 1. https://doi.org/10.3390/ijfs14010001

Bombongan, H. C., Nurfaisah, N., & Rifqiasyah, R. (2026). Analisis efektivitas penerapan metode pembayaran Quick Response Code Indonesia Standart dalam meningkatkan efisiensi transaksi dan keamanan pada UMKM di Alun-alun Lapangan Pancasila Kota Palopo. *Journal Social Society, 6*(1), 529–540. https://doi.org/10.54065/jss.6.1.2026.1014

Budiman, G. I., & Firdausy, C. M. (2025). Pengaruh perceived ease of use dan perceived usefulness terhadap intention to use aplikasi myBCA digital banking dengan perceived satisfaction sebagai mediator. *Jurnal Manajemen Bisnis dan Kewirausahaan, 9*(5), 785–798. https://doi.org/10.24912/jmbk.v9i5.35321

Cong, M. V. H., Nguyen, C. H., Nhu, L. T., & Tran, T. T. (2024). A study on the impacts of safety and security on consumer's intention to use electronic wallets in Hanoi. *Innovative Marketing, 20*(4), 85–99. https://doi.org/10.21511/im.20(4).2024.08

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340. https://doi.org/10.2307/249008

DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. *Journal of Management Information Systems, 19*(4), 9–30. https://doi.org/10.1080/07421222.2003.11045748

Fadilah, N., & Andriani, N. (2025). Consumer preferences and decision-making in digital payments: A systematic review using the Technology Acceptance Model (TAM). *Asian Journal of Management Analytics, 4*(2), 531–546. https://doi.org/10.55927/ajma.v4i2.14295

Fakriah, R. A., Alfhito, M. D., & Mardiyani. (2025). What drives digital payment adoption? Examining the role of ease of use, security, and trust. *Journal of Enterprise and Development, 7*(1). https://doi.org/10.20414/jed.v7i1.12863

Febisatria, A., Zulfahmi, Laega, E. T. Z. R., Sipayung, L. D., & Pratama, A. A. (2025). Digital banking adoption in Indonesia: The role of perceived usefulness and ease of use. *Target: Jurnal Manajemen Bisnis,*

7(2), 79–86. https://doi.org/10.30812/target.v7i2.5868

Firdausi, N. R., & Antonio, G. R. (2025). The impact of the Technology Acceptance Model on the use of QR code payment as a digital payment method among MSME entrepreneurs in the Culinary Tourism Center of Surabaya. *UTSAHA: Journal of Entrepreneurship, 4*(1), 14–30. https://doi.org/10.56943/joe.v4i1.692

Fitria, L., Khotimah, K., Yani, A., Rafki, R., Oktarina, Y., & Nofriadi, N. (2024). Analysis of ease of use, quality of service and promotion on interest in buying using e-wallet. *Dinasti International Journal of Digital Business Management, 5*(2). https://doi.org/10.31933/dijdbm.v5i2.2330

Garnita, M. F., Oktavian, P., & Ananda, A. S. (2026). The role of perceived security as a moderator in SMEs consumers' intention to adopt QRIS as a payment method. *Jurnal Ilmiah Ilmu Terapan Universitas Jambi, 10*(2), 753–767. https://doi.org/10.22437/jiituj.v10i2.54067

Gusmiarti, I., Farida, N., & Wijayanto, A. (2025). Pengaruh perceived usefulness dan e-trust terhadap intention to use e-wallet DANA. *Jurnal Ilmu Administrasi Bisnis, 14*(1), 21–33. https://doi.org/10.14710/jiab.2025.44916

Haedar, S., & Marsasi, E. G. (2025). How perceived usefulness, ease of use, and quality affect e-wallet intention in Gen Y and Z: A TAM perspective. *Sentralisasi, 14*(2), 70–98. https://doi.org/10.33506/sl.v14i2.4233

Harahap, R. A., & Zoraya, I. (2024). The influence of perceived ease of use, usefulness, and security on Gen Z's interest in using Q-RIS (Quick Response Code Indonesian Standard) as a payment method. *Formosa Journal of Applied Sciences, 3*(3), 853–866. https://doi.org/10.55927/fjas.v3i3.8407

Helendriani, L., & Hardaningrum, T. W. (2025). The influence of e-wallet usage, lifestyle, and financial literacy on the consumptive behavior of economic education students. *Classroom Action Research Journal, 7*(1), 11–20. https://doi.org/10.17977/um013v7i120 25p11-20

Herlina, Suhardi, Astuti, N., & Hamdan. (2025). QRIS adoption determinants: Analysis of the role of ease of use, trust, and promotion with user satisfaction as an intervening. *SIBATIK Journal, 4*(4), 289–306. https://doi.org/10.54443/sibatik.v4i4.2651

Hildawati, H., Haryani, H., Umar, N., Suprayitno, D., Mukhlis, I. R., Sulistyowati, D. I. D., Budiman, Y. U., Saktisyahputra, S., Ginting, T. W., Faisal, F., Thomas, A., Sampebua, M. R., Susiang, M. I. N., & Judijanto, L. (2024). *Literasi digital: Membangun wawasan cerdas dalam era digital terkini*. PT Green Pustaka Indonesia.

Ihsan, J. M., Imtihan, K., & Zulkarnaen, M. F. (2026). Integrating SERVQUAL and ECM to explain e-wallet satisfaction and continuance in semi-urban and rural Indonesia. *Journal of Information Systems and Informatics, 8*(1), 956–991. https://doi.org/10.63158/journalisi.v8i1.1458

Ikwanto, A. N. P., & Indriani, F. (2024). The impact of perceived usefulness, perceived ease of use, and digital literacy on QRIS adoption. *Research Horizon, 4*(6), 281–290. https://doi.org/10.54518/rh.4.6.2024.422

Ishak, A. F., Zahra, F., & Meldawati, L. (2025). Literature study on Go-Pay service acceptance model for consumers. *Income Journal of Economics Development, 5*(2), 275–282. https://doi.org/10.54065/ijed.5.2.2025.464

Karsim, K., Rini, R., Ronaldo, R., Anam, S., & Judijanto, L. (2024). The perception of security and risk, ease of use, and benefits are the determining factors in adopting a digital wallet. *Journal of Management: Small and Medium Enterprises, 17*(2), 525–535. https://doi.org/10.35508/jom.v17i2.17027

Mondego, D., & Gide, E. (2024). The impact of security, service quality, perceived usefulness, perceived ease of use, trust, and price value on users' satisfaction in cloud-based payment systems in Australia: A PLS-SEM analysis. *Journal of Information Systems and Technology*

Management, 21. https://doi.org/10.4301/S1807-1775202421004

Muchtar, E. H., Trianto, B., Maulana, I., Alim, M. N., Marasabessy, R. H., Hidayat, W., Junaedi, E., & Masrizal. (2024). Quick response code Indonesia standard (QRIS) e-payment adoption: Customers perspective. *Cogent Business & Management, 11*(1), 2316044. https://doi.org/10.1080/23311975.2024.2316044

Nadzarina, S. E., & Susanti, R. (2026). Pengaruh penggunaan digital payment, digital financial literacy dan lifestyle terhadap financial behavior di era cashless society. *Journal Social Society, 6*(3), 2668–2679. https://doi.org/10.54065/jss.6.3.2026.1583

Nawi, S. V., Riwu, Y. F., & Aman, D. K. T. (2025). How does e-wallets influence consumptive behaviour: The role of perceived ease of use and security. *Eco-Buss: Economics and Business, 8*(2), 1641–1652. https://doi.org/10.32877/eb.v8i2.3237

Nissa, H., Rosa, A., Maulana, A., & Wahab, Z. (2024). Mobile banking trust: The role of security and e-service quality in driving repurchase intention. *Al-Buhuts, 20*(2), 105–122. https://doi.org/10.30603/ab.v20i2.5932

Novfrida, K. D., Wikartika, I., & Khoirotunisa, F. (2026). The role of digital financial literacy in moderating the influence of digital payments on overspending behavior among Generation Z in Surabaya. *Al-Kharaj: Journal of Islamic Economic and Business, 8*(2). https://doi.org/10.24256/kharaj.v8i2.8456

Nurfadia, N., Amin, F. H. M., & Yamani, S. (2026). The influence of perceived ease of use and perceived usefulness on the intention to use QRIS as a digital payment solution among Generation Z in Ternate City. *Journal Social Society, 6*(3), 1872–1886. https://doi.org/10.54065/jss.6.3.2026.1339

Nursjanti, F., & Amaliawiati, L. (2025). Factors influencing continuance intention of ShopeePay e-wallet among Generation Z. *International Journal of Management and Economics Invention, 11*(12), 4883–4893. https://doi.org/10.47191/ijmei.v11i12.04

Purwatiningsih, A. P., Fitria, S., Indriani, A., & Kuriawan, C. S. (2025). Adoption of QRIS digital payment in Indonesia and Malaysia: A technology acceptance and knowledge perspective. *International Journal of Innovative Research and Scientific Studies, 8*(6), 704–713. https://doi.org/10.53894/ijirss.v8i6.9670

Putri, E. N., & Sabaruddin, L. O. (2025). Perceived ease of use, perceived usefulness and perceived trust on behavior intention to use mobile banking. *Amkop Management Accounting Review, 5*(2), 547–554. https://doi.org/10.37531/amar.v5i2.2362

Putri, K. K., & Pratiwi, N. (2025). How financial and digital literacy shape e-wallet adoption among students. *Journal of Economics and Management Research, 4*(2). https://doi.org/10.57030/jemr.v4i2.973

Rahayu, E. S., Arifin, M. F., & Rohmatulloh, R. (2026). Pengaruh kualitas sistem dan kualitas layanan QRIS terhadap kepuasan pengguna pada sistem pembayaran digital. *LOGIC: Jurnal Ilmu Komputer dan Pendidikan, 3*(6), 532–555. https://journal.mediapublikasi.id/index.php/logic/article/view/5951

Rahmawaty, Rachmawaty, Amraeni, Amirullah, N., & Syakur, R. M. (2025). The influence of QRIS and e-wallet adoption on transaction efficiency and profitability of MSMEs in Makassar City. *Jurnal Informasi dan Teknologi, 7*(2), 178–184. https://doi.org/10.60083/jidt.vi0.686

Rahmi, L. D. A., & Maulana, A. (2025). The influence of trust, perceived usefulness, perceived ease of use, perceived risk, and perceived security on continuance intention e-wallet ShopeePay on Generation Z in Padang City mediated by consumer attitude and consumer engagement. *Santhet (Jurnal Sejarah Pendidikan dan Humaniora), 9*(1), 337–351. https://doi.org/10.36526/santhet.v9i1.5039

Ramadhani, A. N., & Nasir, M. (2025). The influence of e-wallet usage on the decision to use the DANA application for transactions among state university students in Central Java. *Indonesian*

Interdisciplinary Journal of Sharia Economics, 8(1), 1799–1818. https://doi.org/10.31538/iijse.v8i1.6219

Ramayanti, R., Rachmawati, N. A., Azhar, Z., & Nik Azman, N. H. (2024). Exploring intention and actual use in digital payments: A systematic review and roadmap for future research. *Computers in Human Behavior Reports, 13*, 100348. https://doi.org/10.1016/j.chbr.2023.100348

Rante, Y., & Toii, I. E. W. (2025). The influence of perceived usefulness, ease of use, security, and trust on intention to use DANA e-wallet. *JIMKES: Jurnal Ilmiah Manajemen Kesatuan, 13*(5), 2815–2826. https://doi.org/10.37641/jimkes.v13i5.3877

Rashid, M., Shamsi, M. A., Anwar, I., Saleem, I., & Yahya, A. T. (2025). Consumer intention to adopt e-wallets in rural India: An investigation by extending the Technology Acceptance Model. *Cogent Business & Management, 12*(1). https://doi.org/10.1080/23311975.2024.2428776

Riasat, I., Shah, M., & Gonul, M. S. (2025). Strengthening cybersecurity resilience: An investigation of customers' adoption of emerging security tools in mobile banking apps. *Computers, 14*(4), 129. https://doi.org/10.3390/computers14040129

Riza, A. A., & Aditya, A. (2025). Evaluating the impact of trust and security on e-wallet adoption: Insights from the UTAUT2 model in Indonesia. *Jurnal SimanteC, 13*(2), 101–110. https://doi.org/10.21107/simantec.v13i2.29623

Roosdhani, M. R., Arifin, S., Komaryatin, N., Ali, A., Huda, N., & Khoiruddin, M. (2025). Generation Z decision to use e-wallets and its drivers. *Economics & Business Solutions Journal, 9*(2), 182–198. https://doi.org/10.26623/ebsj.v9i2.11982

Salma, S. N., & Permatasari, D. (2025). Investigating e-wallet adoption among Gen Z students: Determinants of behavioral intention and actual use. *Journal of Enterprise and Development, 7*(1), 192–205. https://doi.org/10.20414/jed.v7i1.13106

Samuel, E. G., Ruban, S., Parayitam, S., & Cristofaro, M. (2026). From ease of use to satisfaction: The roles of trust and risk in digital payment adoption. *Management Research Review, 49*(13), 77–94. https://doi.org/10.1108/MRR-10-2025-0801

Shahen, A. M., Alsulami, M. H., Omar, N. A., & Alkhateeb, T. T. Y. (2025). The role of digital payment technologies in promoting financial inclusion. *FinTech, 4*(4), 59. https://doi.org/10.3390/fintech4040059

Sinha, G. R., Mehta, R. C., Kaittila, A., & Viitasalo, K. (2025). Factors and patterns in mobile banking and payment services use in the United States. *Journal of Financial Services Marketing, 30*(4), Article 26. https://doi.org/10.1057/s41264-025-00319-6

Sjioen, A. E., Djawang, J. U. S. P., Rane, M. K. D., Mbado, M. R., & Lerrick, Y. F. (2026). What drives Generation Z to use e-wallets? The moderating role of trust in digital payment adoption. *Jurnal Manajemen Maranatha, 25*(2), 231–248. https://doi.org/10.28932/jmm.v25i2.14914

Wicaksono, I. (2025). Trust and satisfaction: The hidden drivers of QRIS adoption and long-term use among Generation X in Indonesia. *Indonesian Interdisciplinary Journal of Sharia Economics, 8*(3). https://doi.org/10.31538/iijse.v8i3.7587

Widiawati, D., Aman, Y. Z., & Jauhari, B. (2026). A comprehensive synthesis of technology adoption models in the context of QRIS digital payment in Indonesia: A systematic review of UTAUT, TAM, and TRAM. *Business Management Research, 5*(1), 1–15. https://doi.org/10.26905/bismar.v5i1.16586

Wiratama, B., Permana, M. V., Wahyono, W., & Wijaya, A. P. (2025). Continuance usage e-wallet: Menguji pengaruh perceived ease of use, perceived security, dan trust. *Jurnal Terapan Manajemen dan Bisnis, 11*(1). https://doi.org/10.26737/jtmb.v11i1.7356

Wusko, A. U. (2026). Security, trust, and transaction convenience in mobile banking: A moderated mediation model

of usage decision and satisfaction. *Global Review of Tourism and Social Sciences, 2*(2), 191–206. https://doi.org/10.53893/grtss.v2i2.443

Yuko, M., Suratin, M., Mahfudz, & Sukresna, I. M. (2025). The impact of digital payments on financial inclusion in rural areas. *Research Horizon, 5*(2). https://journal.lifescifi.com/index.php/RH/article/view/459

Zuniatami, A. L., & Mahardhika, A. S. (2025). The role of perceived security in e-wallet adoption using TAM among Generation Z. *Jurnal E-Bis, 9*(2), 802–817. https://doi.org/10.37339/e-bis.v9i2.2263