



QRIS ACCEPTANCE COMPARISON BETWEEN BATAM CITY AND SAMPIT CITY

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Abstract

The emergence of digital payment technology services or Quick Response Code Indonesian Standard (QRIS) digital transactions has brought rapid changes to the way we as a society transact. This research aims to find out what influences or factors make people use QRIS, especially in Batam City and Sampit City, by applying the Technology Acceptance Model (TAM) research model. This research uses a quantitative approach method and uses the SPSS 25 system to analyze the data that has been obtained, and the variables used are Perceived Ease of Use, Perceived Usefulness, System Quality, Information Quality, Service Quality, these variables will be tested against the variables User Satisfaction to find out what factors influence customer satisfaction using QRIS. This research shows differences in results and public perceptions between the two cities, but also similarities in understanding of the advantages of QRIS. There for we can conclude that two different cities have a different perspective.

Keywords:

QRIS;
TAM;
Digital Payment.



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I. INTRODUCTION

In the rapidly growing era of global digitalization, technology service providers that help people carry out daily activities have become easier, including payment methods [1]. Payment methods have developed and created new payment methods, namely digital payment methods or what are called digital payments. Digital payments, such as the Quick Response Code Indonesian Standard (QRIS), have become a popular choice in Indonesia. QRIS allows easy transactions through scanning QR codes, making it more practical and efficient than other non-cash payment methods [2].

The increase in the use of digital payments is in line with the official approval of 38 digital wallets by Bank Indonesia [3]. The use of electronic money, including QRIS, provides opportunities for financial institutions to implement electronic money applications. The advantage of QRIS lies in using one application for all transactions, overcoming the complexity faced by other payment methods that require multiple applications on the user's device [4].

The study of digital payment technology acceptance uses the Technology Acceptance Model

(TAM) as a basic framework [5]. Factors such as usability, satisfaction, trust, and risk influence users' interest in adopting digital wallets. The COVID-19 pandemic has also played a role in increasing people's interest in switching to digital payments, as non-cash transactions are recommended to reduce the risk of infection. With QRIS and other digital payment technologies, people in Batam City and Sampit City now have practical and safe transaction options.

This research aims to assess customer satisfaction in using the QRIS digital payment method in Batam City and Sampit City and contribute to academic development by implementing the Technology Acceptance Model (TAM). In addition, there is the DeLone and McLean model, which provides a framework for evaluating and quantifying how information systems affect people and organizations. The most used model for gauging how well information systems are working. Three factors can be used to assess the quality of an information system: system quality, information quality, and service quality. This research focuses on measuring the level of QRIS customer satisfaction. In this research, we aim to identify factors that influence

technology acceptance, including aspects of ease of use and system reliability. The hope is that this research will provide valuable insights for digital payment service providers and will also contribute to the development of academic literature regarding technology adoption and customer satisfaction levels.

According to research [6] regarding the level of satisfaction of the people of Batam City in using online ordering applications, especially the BOS (Batam Online Supermarket) application, during the COVID-19 pandemic. The results show that people feel that the BOS application makes shopping very easy for them, especially during the pandemic.

According to research [7] regarding the use and influence of consumer perceptions of digital wallets in Jabodetabek. The results show that more than 70% of respondents, especially the millennial generation, use digital wallets because of the many promotions.

According to research [8] regarding the acceptance of digital payment technology by MSMEs in Batam City. The results show that the most common payment method is mobile banking, and there is an interplay between the variables studied.

According to research [9] regarding student preferences for payment applications, especially using QRIS. This research shows that performance expectations and conditions are one of the factors in students' interest in making transactions using QRIS as a transaction method.

According to research [10] regarding the conceptual model of the level of acceptance of the use of digital payment systems in the city of Surabaya. In the results of this research, it was found that trust factors and risk perception do not have a significant influence on interest in using digital wallets in the city of Surabaya.

These previous researches that have been conducted by [6] - [10] are research on TAM acceptance at an institution or a region only and no combination of TAM and Delone and Mclean models, could be used as an example of how to use and accept technology. The aim of my research is to find out the results and comparisons between two particular regions or cities for their acceptance of QRIS as a digital payment method so that they can be used as a reference for future research and studies.

II. LITERATURE

2.1. Digital Payment

In general, digital payments can be summed up as a transfer of funds from buyers to sellers. Digital payment is a transaction method that relies on technology. Digital payments use special software, payment cards and electronic money. This is different from conventional payment methods that use cash, checks, or credit cards. Money is stored, processed and sent in the form of digital data. The digital payment system consists of several main components, including money transfer applications, network

infrastructure, as well as regulations and procedures that regulate the use of this system[3].

2.2. Technology Acceptance Model

Fred Davis developed the Technology Acceptance concept (TAM) in 1989 based on the Theory of Reasoned Action (TRA) concept, and is used to understand how users receive and receive the information technology systems they will use[11]. TAM aims to explain and predict how users receive technology. This model is very important and is often used to explain how people accept technological systems[12].

2.3. Delone and Mclean

The DeLone and McLean model is the one that has drawn the most attention from researchers among the various models of information system success[6]. Researchers have used the straightforward but comprehensive Delone and McLean success model extensively when developing their studies on the effectiveness of information systems. The Delone & McLean Model states that the following six variables make up its composition: Users, User Satisfaction, System Quality, Information Quality, and Net Benefits[13].

2.4. Perceived Ease Of Use

The term "perceived ease of use" refers to a person's perception of how simple it is for them to learn how to utilize and take advantage of technology. This indicates how at ease and confident a person is to accept and use technology[14]. The influence that perceived ease of use has on the uptake of technology makes it significant. People are more inclined to embrace and actively use a product or system if they believe it to be user-friendly. On the other hand, discomfort or trouble utilizing the technology could prevent acceptance and restrict how often the goods or service are used.

2.5. Perceived Usefulness

Perceived Usefulness is a psychological concept that describes an individual's belief in the benefits they obtain from using a technology or application. In the digital world and the development of information technology, this belief greatly influences user behavior. An individual tends to be more open to adopting and using technology if they believe that its use will increase efficiency, productivity, or the quality of their work [15].

2.6. System Quality

System Quality in the context of information technology refers to a number of attributes and characteristics used to evaluate the extent to which an information technology system meets the needs and expectations of users and organizations. Evaluation of system quality is very important because it has a

direct bearing on how well the system is used, implemented, and implemented. [16].

2.7. Information Quality

The goal of information quality assessment is to determine how well users who require system-related information are met in terms of expectations. Accuracy, comprehensibility, completeness, and applicability of the information are all indicators of the way people assess the quality of the information they get. When discussing the quality of information and its content, particularly as it relates to how customers use the information system's resources, the phrase "information quality" is used[6].

2.8. Service Quality

Service Quality in information systems includes services provided to users by information system developers, such as system updates and responses to problems that may arise. Service quality measurement indicators, according to DeLone and McLean, involve quick response, assurance, and empathy on the part of the developer. As a result, a company's success depends on its ability to provide high-quality services, which is also seen to have a significant impact on customers' happiness with service platforms. [17].

2.9. User Satisfaction

User Satisfaction is satisfaction which refers to the user's response to the output of the information system[16]. The overall understanding a purchaser has regarding the performance of an invention or service, either before or after purchase, can be defined by the customer's expectations of the invention before and after purchase. The level of satisfaction felt by consumers before and after using a particular product or service changes depending on the extent to which they are consistent in assessing the expected consistency by comparing initial expectations[17].

with Delone and Mclean IS Success model. In the research model used there are variables in the form of Perceived Ease of Use, Perceived Usefulness, System Quality, Information Quality, Service Quality dan User Satisfaction. This model will analyze whether the variables Perceived Ease of Use, Perceived Usefulness, System Quality, Information Quality, Service Quality have an influence on User Satisfaction in using QRIS as a payment method in Batam City and Sampit City.

With the research model and the description of the variables contained in the research model above, the research hypothesis is as follows:

1. H01: User satisfaction is impacted by perceived ease of use
2. H02: The perception of usefulness influences the use Customer Satisfaction
3. H03: The Impact of System Quality on User Satisfaction
4. H04: User satisfaction is impacted by the quality of the information
5. H05: The Impact of Service Quality on User Satisfaction

3.2. Data Collection and Sampling Method

The author will distribute the questionnaire via Google Form to obtain data that will be used in this research. This questionnaire was distributed by spreading it openly on social media in the form of Whatsapp, Line, Facebook, and other media. The population used is people who live or live in Batam City and Sampit City. As for the number of samples the data used in the research consisted of data from 370 respondents each with calculations based on calculation Slovin Formula with sampling error rate as much as 0.05 and the population is approximately 1,196,396 residents of Batam City and the population of Sampit City is approximately 417,509 residents. The target respondents or strata in this research are the entire community in Batam City and Sampit City, therefore the author will use a sample in the form of random sampling in this research.

3.3. Data Analysis

This analysis stage will begin by testing the validity and reliability of each variable using the program Statistical Package for Social Sciences (SPSS) 25 by IBM, this program is utilized to assess the validity and reliability of variables, as well as for conducting hypothesis testing. A variable will be declared valid if it has a value Pearson Correlation more than 0.05, then the reliability of a variable if the value Cronbach's Alpha more than 0.6. If from the results of the validity and reliability tests there are indicators that do not meet the requirements, then these indicators will be excluded from the variables of this research. Then the hypothesis is tested using the method Multiple Linear Regression Analysis namely by testing t-test and f-test. The results from both data of Batam City and Sampit city will then be

III. RESEARCH METHODS

3.1. Research Model

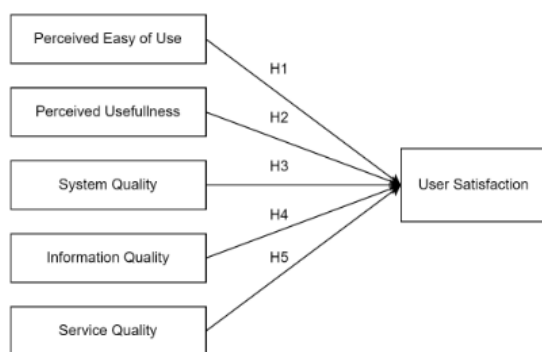


Figure 1. TAM Research Model

This research model uses references from previous research conducted by[6] that adopts TAM

compared and by then we can conclude the similarity and difference between Batam City and Sampit City.

IV. RESULTS

4.1. Respondent Distribution

The total responses of Batam City and Sampit City can be seen in the table below:

BATAM CITY			
Category	Characteristic	Frequency	Percentage
Gender	Male	183	50,8%
	Female	177	49,2%
Age	18-27 years old	161	44,7%
	28-37 years old	113	31,4%
	38-47 years old	69	19,2%
	Older than 48	17	4,7%
Occupation	Student	119	33,1%
	Private Sector	123	34,2%
	Civil Servants/Police	67	18,6%
	Others	51	14,2%
Length of time using QRIS as a payment method	< 1 month	21	5,8%
	1-6 months	112	31,1%
	7-12 months	112	31,1%
	> 1 year	115	31,9%

Figure 2. Batam Responses Table

Based on Figure 2, the data for Batam City reveals that 50.8% of the respondents are male, while 49.2% are female. In terms of age, 44.7% were between 18-27 years old, 31.4% were between 28-37 of age, 19.2% were between 38-47 years old, and 4.7% were older than 48. Occupation-wise, 33.1% of the respondents were students, 34.2% were employed in the private sector, and 18.6% were civil servants/police. Another 14.2% fell into the 'Others' category. Regarding the usage of QRIS, 5.8% of the respondents had been using it for less than a month, 31.1% had been using it for 1-6 months, another 31.1% had been using it for 7-12 months, and 31.9% had been using QRIS for more than a year.

SAMPIT CITY			
Category	Characteristic	Frequency	Percentage
Gender	Male	166	48,4%
	Female	177	51,6%
Age	18-27 years old	138	40,2%
	28-37 years old	137	39,9%
	38-47 years old	60	17,5%
	Older than 48	8	2,3%
Occupation	Student	82	23,9%
	Private Sector	142	41,4%
	Civil Servants/Police	90	26,2%
	Others	29	8,5%
Length of time using QRIS as a payment method	< 1 month	14	4,1%
	1-6 months	79	23,0%
	7-12 months	102	29,7%
	> 1 year	148	43,1%

Figure 3. Sampit Responses Table

Meanwhile, based on Figure 3, the data collected for Sampit City shows that 48.4% of the respondents are male, while 51.6% are female. In terms of age distribution, 40.2% were between 18-27 of age, 39.9% were between 28-37 of age, 17.5% were

between 38-47 years old, and only 2.3% were older than 48. Occupation-wise, 23.9% of the respondents were students, 41.4% were employed in the private sector, and 26.2% were civil servants/police. The remaining 8.5% fell into the 'Others' category. Regarding the usage of QRIS, 4.1% of the respondents had been using it for less than a month, 23.0% had been using it for 1-6 months, 29.7% had been using it for 7-12 months, and the majority, 43.1%, had been using QRIS for more than a year.

4.2. Test Result for Validity Instruments

Validity testing is a method used to assess whether a measuring indicator, such as a questionnaire, can actually measure what is intended. In the context of a questionnaire, the validity test assesses whether the questions in it are able to accurately reflect the things to be measured. In other words, a questionnaire is considered valid if the questions in it accurately reveal the information that is supposed to be measured. Looking at the loading factor value of more than 0.6 will help determine the validity of our research.[18]. The results from the data validity test for Batam City and Sampit City can be seen as follows:

Variable	Batam City		
	R Count	R Table	Conclusion
Perceived Ease Of Use	PEOU1	0,84	0,6 Valid
	PEOU2	0,82	
	PEOU3	0,81	
	PEOU4	0,83	
	PEOU5	0,74	
Perceived Usefulness	PU1	0,76	
	PU2	0,76	
	PU3	0,86	
System Quality	SQ1	0,73	
	SQ2	0,8	
	SQ3	0,7	
	SQ4	0,78	
	SQ5	0,73	
Information Quality	IQ1	0,77	
	IQ2	0,76	
	IQ3	0,77	
	IQ4	0,84	
Service Quality	SEQ1	0,66	
	SEQ2	0,86	
	SEQ3	0,73	
User Satisfaction	US1	0,86	
	US2	0,85	

Figure 4. Batam Validity Test Result

Variable	Sampit City		R Table	Conclusion
	R Count			
Perceived Ease Of Use	PEOU1	0,89	0,6	Valid
	PEOU2	0,76		
	PEOU3	0,73		
	PEOU4	0,73		
	PEOU5	0,7		
Perceived Usefulness	PU1	0,78		
	PU2	0,71		
	PU3	0,83		
System Quality	SQ1	0,76		
	SQ2	0,67		
	SQ3	0,76		
	SQ4	0,67		
	SQ5	0,78		
Information Quality	IQ1	0,8		
	IQ2	0,76		
	IQ3	0,72		
	IQ4	0,83		
Service Quality	SEQ1	0,75		
	SEQ2	0,8		
	SEQ3	0,88		
User Satisfaction	US1	0,84		
	US2	0,84		

Figure 5. Sampit Validity Test Result

Based on Figure 4 and Figure 5, it shows that all indicators for Batam City and Sampit City are valid, because the variables for perceived usefulness, ease of use, system quality, information quality, service quality, and user satisfaction all have loading factor values greater than 0.6.

4.3. Test Result for Reliability Instruments

Reliability test is a measure that shows how trustworthy or reliable a measuring instrument is. Reliability tests are used to assess whether the measuring device remains consistent when measurements are repeated. A measuring instrument is considered reliable if the results remain the same even though it is measured many times. Before testing reliability, it is important to test the validity of the data first, because the data to be measured must be truly valid. If the data is invalid, reliability testing does not need to be carried out. If the Cronbach alpha value of a questionnaire is more than or equal to 0.6, it is considered reliable and trustworthy[18]. The results from the data reliability test for Batam City and Sampit City can be seen as follows :

Batam City				
Variable	Cronbach's Alpha	N Of Items	Min Value	Conclusion
Perceived Ease Of Use	0,869	5	0,6	Valid
Perceived Usefulness	0,704	3		
System Quality	0,804	5		
Information Quality	0,797	4		
Service Quality	0,629	3		
User Satisfaction	0,651	2		

Figure 6. Batam Reliability Test Result

Sampit City				
Variable	Cronbach's Alpha	N Of Items	Min Value	Conclusion
Perceived Ease Of Use	0,798	5	0,6	Valid
Perceived Usefulness	0,664	3		
System Quality	0,785	5		
Information Quality	0,783	4		
Service Quality	0,742	3		
User Satisfaction	0,605	2		

Figure 7. Sampit Reliability Test Result

Based on Figure 6 and Figure 7, all of the variables have a Cronbach's Alpha value of greater than 0.6. It can be said, such that each and every variable used in this study may be trusted and reliable.

4.4. T test

The impact of each independent variable used separately on the dependent variable is described using the T test. According to the significance value, the hypothesis can be accepted or rejected. The hypothesis is accepted if the significance value is less than 0.05 and rejected if it is greater than 0.05. [6].

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.003	.163		-.021	.984		
	PEOU	.269	.054	.267	4.987	.000	.291	3.441
	PU	-.103	.053	-.103	-1.955	.051	.298	3.360
	SQ	.270	.076	.228	3.546	.000	.200	4.988
	IQ	-.002	.065	-.001	-.023	.981	.251	3.986
	SEQ	-.570	.065	-.497	8.763	.000	.258	3.870

a. Dependent Variable: US

Figure 8. T test on Batam

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.053	.154		.347	.728		
	PEOU	.259	.124	.310	2.890	.004	.072	13.859
	PU	.294	.085	.268	3.474	.001	.140	7.166
	SQ	.016	.090	.013	.173	.862	.147	6.786
	IQ	.293	.095	.266	3.089	.002	.112	8.908
	SEQ	.029	.073	.027	.392	.696	.169	5.929

a. Dependent Variable: US

Figure 9. T test on Sampit

Based on Figure 8 and Figure 9, the following conclusions can be drawn from the findings of the hypothesis testing for Batam City and Sampit City based on the analysis done using SPSS above:

1. The Impact of Perceived Ease of Use Towards User Satisfaction

The previously mentioned table indicates that in both Batam City and Sampit City, the Perceived Ease of Use (PEOU) variable positively affects User Satisfaction. A significance value that is smaller than the frequently used significance level (0.05) in statistical analysis serves as an indicator of this. The significant values in Batam City and Sampit City are (.000 and 0.004), respectively both less than 0.05, suggesting that PEOU has a favorable impact on user satisfaction in both cities.

2. The Impact of Perceived Usefulness Towards User Satisfaction

This table indicates that there are differences in the impact of the Perceived Usefulness (PU) variable on User Satisfaction across the two cities. The significance value in Batam City is (0.051) > 0.05, indicating that perceived usefulness either has no positive influence on user satisfaction or has a negligible effect. Conversely, in Sampit City, the significance value is (0.001) < 0.05, signifying a

noteworthy positive impact of Perceived Usefulness on User Satisfaction.

3. The Impact of System Quality Towards User Satisfaction

This table indicates that there are differences in the impact of the System Quality (SQ) variable on User Satisfaction between the two cities. The significance value in Batam City is (0.000) < 0.05, indicating a significant positive relationship between System Quality and User Satisfaction. On the other hand, the significance value in Sampit City is (0.862) > 0.05, indicating that there is no significant relationship between System Quality and User Satisfaction there.

4. The Impact of Information Quality Towards User Satisfaction

This table indicates that there are differences in the impact of the Information Quality (IQ) variable on User Satisfaction between the two cities. The significance value in Batam City is (0.981) > 0.05, indicating that there is no statistically significant relationship between information quality and user satisfaction in the city. On the other hand, the significance value in Sampit City is (0.002) < 0.05, indicating that there is a considerable positive impact of information quality on user satisfaction.

5. The Impact of Service Quality Towards User Satisfaction

It is clear from this table that there are differences in the impact of the Service Quality (SEQ) variable on User Satisfaction between the two cities. The significance value in Batam City is (0.000) < 0.05, indicating a substantial positive relationship between user satisfaction and service quality. Conversely, the significance value in Sampit City is (0.696) > 0.05, indicating that there is no significant relationship between Service Quality and User Satisfaction in Sampit City.

4.5. F test

This study's F statistical test seeks to determine if the model's independent variables all together have an effect on the dependent variable. This test aims to identify the combined influence of these independent variables on the dependent variable[6].

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	87.489	5	17.498	170.166	.000 ^b
	Residual	36.298	353	.103		
	Total	123.787	358			

a. Dependent Variable: US
b. Predictors: (Constant), SEQ, IQ, PU, PEOU, SQ

Figure 10. F test on Batam

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	95.049	5	19.010	176.576	.000 ^b
	Residual	34.558	321	.108		
	Total	129.607	326			

a. Dependent Variable: US
b. Predictors: (Constant), SEQ, SQ, PU, IQ, PEOU

Figure 11. F test on Sampit

The viability of this model was evaluated by examining a significant value of 0.000, which is less than the α value (0.05). Based on the study, it can be concluded that the independent variables that were used such as perceived usefulness, ease of use, system quality, information quality, and service quality have an impact on the user satisfaction variable either concurrently or concurrently.

V. CONCLUSION

Perceived Ease of Use (PEOU) has a favorable impact on user satisfaction in both Batam and Sampit, according to the findings of the data analysis that was conducted. The impact of additional factors on user satisfaction varies between the two locales. Though, user satisfaction in Batam City is significantly positively impacted by System Quality (SQ) and Service Quality (SEQ), despite the fact that Perceived Usefulness (PU) and Information Quality (IQ) are not significant. In contrast, Sampit City's user satisfaction is significantly positively impacted by perceived usefulness (PU) and information quality (IQ), but not by system quality (SQ) or service quality (SEQ). Therefore, it is recommended to carry out further analysis to understand the contextual factors that influence user satisfaction in each city. Local system development in Sampit City and improving the quality of information in Batam City can be the focus of improvement, while service monitoring must continue to be improved in both locations to ensure a satisfactory user experience. Additionally, further cross-city studies could also provide deeper insights, guiding the development of better payment systems in the future.

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