



The impact of GENBI SUL-TENG's socialization and implementation on Islamic Economics students' QRIS payment preference.

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ABSTRACT

This study aims to determine the effect of socialization and implementation of Generasi Baru Indonesia Central Sulawesi (GenBi Sul-Teng) on the interest of students at the Faculty of Economics and Islamic Business in using non-cash payments through QRIS in Era 5.0, with convenience as a moderating variable, both partially and simultaneously. This research is an associative quantitative study utilizing a quantitative approach. Primary data were collected through observation and distribution of questionnaires, with all members of the population being included as samples. Data analysis techniques, classical assumptions, and MRA were performed using the SPSS version 23 for Windows program.

The results indicate that, partially, through the T test, socialization variables have a positive and significant effect on student interest, and application variables also exhibit a positive and significant effect on student interest. Meanwhile, in the F test, both socialization and application variables simultaneously influence student interest. The convenience variable moderates the effect of socialization on student interest but is not significant. However, the convenience variable can moderate the effect of application on student interest, with the coefficient of determination (R Square) being 0.452. This implies that the independent variables' influence on the dependent variable in this study is 45.2%, while the remainder is influenced by other variables not examined.

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QR Code Indonesia Standard (QRIS), Socialization, Implementation

Introduction

In 2011, Bank Indonesia provided scholarships to students from underprivileged backgrounds, outstanding students, and, of course, students from all universities that cooperate with Bank Indonesia. The purpose of this scholarship is to foster Change Agents (individuals who become agents of change and role models among students and the

community), Future Leaders (individuals who become future leaders in various fields and levels), and, of course, to groom them to become the frontliners of Bank Indonesia or the frontline in delivering Bank Indonesia policies..

With the establishment of this scholarship, Bank Indonesia formed a community called *Generasi Baru Indonesia (GenBi)* with the vision of cultivating Indonesian youth into a competent generation across various scientific fields, capable of instigating positive changes and serving as inspiration for the nation and state. This new generation of Indonesians is spread across all provinces, including *GenBi Central Sulawesi Province (GenBi SUL-TENG)*. Various policy programs from Bank Indonesia Central Sulawesi have been disseminated, one of which is QRIS (Quick Response Code Indonesian Standard).

Socialization and implementation have been underway since 2020 until 2022, targeting 100,000 merchant users this year. Various efforts have been made by Bank Indonesia in collaboration with *GenBi*, ranging from socialization and application to MSMEs, students, children, and even video competitions related to QRIS promotion. One such socialization was conducted by *GenBi Komisariat UIN Datokarama Palu* in 2021, focusing on the theme QRIS UNGGUL (Universal, Easy, Profitable, and Direct). This initiative will continue to be promoted and implemented throughout 2022.

In the campus of UIN Datokarama Palu, particularly within the Faculty of Economics and Islamic Business, where students will eventually enter the workforce, it is imperative for them to become acquainted with the concept of Society 5.0. This paradigm represents a society capable of addressing diverse challenges and social issues through the utilization of innovations stemming from the Fourth Industrial Revolution, such as the Internet of Things (IoT), Artificial Intelligence (AI), Big Data, and robotics. These advancements aim to enhance the quality of human life, ensuring that all segments of society are not left behind in accessing information and opportunities.

Some previous researchers who have examined QRIS include (Setiawan & Mahyuni, 2021). Their study delves into the perceptions and intentions of MSMEs regarding the use of QRIS for transactions. The findings reveal various public perceptions of QRIS, and MSMEs in Denpasar city demonstrate a distinct interest in QRIS. However, it's important to note that the findings of this study may have limited applicability to other regions with different characteristics from Denpasar city.

Another study by (Nurdin et al., 2021) explores how social media influences student knowledge about the Quick Response Indonesian Standard (QRIS) among students at FEBI IAIN Palu. The results indicate that social media significantly impacts knowledge about QRIS. Additionally, students primarily obtain information about QRIS through the

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WhatsApp application, which is commonly disseminated by QRIS agents, many of whom are recipients of Bank Indonesia scholarships, particularly from GenBi Central Sulawesi.

Other research indicates that QRIS remains poorly understood by certain individuals, particularly those residing in rural areas (Arianti, N. 2019) This lack of understanding can be attributed to insufficient socialization efforts and limited access to information among rural populations. Additionally, research conducted by (Setiawan & Mahyuni, 2021) highlights the significant impact of understanding or knowledge of QRIS on its usage.

Based on previous research and the challenges faced at Datokarama Palu State Islamic University, where students lack comprehensive understanding of QRIS and its application, this study aims to investigate whether convenience, as a moderating variable, contributes to the low adoption of QRIS. The researchers are interested in examining "The impact of GENBI SUL-TENG's socialization and implementation on Islamic Economics students' QRIS payment preference".

Literatures Review

Socialization

Socialization is a process that helps individuals learn and adjust, to the way of life and the way of thinking of the group so that he can play a role and function in the group (Damsar, 2011).

Socialization is a complex process in which individuals are able to gain certain knowledge, skills and attitudes, so that they can successfully participate (get along) in the society around them (Sejati, 2012).

Implementation

Implementation is actions carried out either by individuals or groups directed at achieving the objectives outlined in the decision. In this case, application is the implementation of a work result obtained through a method so that it can be practiced in society (wahab, 2008).

Based on these understandings, it can be concluded that the term "application" (implementation) refers to the activity, action, or mechanism of a system. The term "mechanism" implies that implementation is not merely an activity but rather a planned and diligently executed endeavor based on specific normative references to achieve defined goals.

Ease

Ease of Use is defined as an individual's belief that if they use a certain system it will be free from effort. So if someone believes that a technology is easy to use then that person will use it. So that this ease variable provides an indication that a system is made not to make it difficult for the user, but instead a system is made with the aim of providing convenience for the user. Thus, someone who uses a certain system will work more easily when compared to someone who works manually. Several previous studies have proven that Ease of Use has an influence on attitudes towards using technology, including research conducted by Ramadhani (2008) (Andi Fauziah, 2021).

In QRIS, the ease of use of non-cash payment technology through QRIS in the 5.0 era is related to a person's attitude towards using this technology. Usability and Ease of Use are two characteristics that are widely studied in depth because they are the main things in using QRIS (Nurdin et al., 2021).

Interests

Behavioral intention is the desire of an individual to engage in a specific behavior. This means that a person's intention to perform a behavior is predicted by their attitude toward the behavior and how they perceive others will judge them if they engage in that behavior. Intention to utilize information technology is defined as the level of desire or intention of users to continuously use a system, assuming that they have access to information (Adiwijaya, 2018).

Interest is a consistent tendency of the soul to pay attention to and remember certain activities or actions. So, someone who is interested in an activity and pays attention to it is surely driven by pleasure, and when pleasure arises, then they will consistently use it in the future.

Cashless Payment

Cashless payment services have been widely carried out by banks and non-bank institutions both in the process of sending funds, or organizing clearing and settlement systems that are already available and can take place in Indonesia. Cashless payment transactions with large transaction values will use the BI-RTGS system by Bank Indonesia and the clearing system. BI-RTGS is the estuary for the completion of all financial transactions in Indonesia.

In the provisions of Bank Indonesia Regulation Number 11/12/PBI/2009 on Electronic Money in the provisions of the Article 1 Paragraph 3, "Electronic Money is a

payment instrument issued on the basis of the value of money deposited in advance by the holder to the issuer”, the value of money stored electronically in a chip that is used as a means of payment to a party that is not the issuer of the electronic money.

QR Code Indonesia Standard (QRIS)

Quick Response Code or QR Code is a form of technological advancement that was first created in Japan in 1994 in the form of a two-dimensional barcode. This creation was originally intended for the needs of data collection needs in the inventory of tools on vehicle parts products with its development now penetrating into service and marketing business transactions. Many describe the QR Code as a code that can be read and translated at high speed. The advantages and benefits of the QR Code are that it is vertically and horizontally able to store information. This results in that the QR Code is more than one-dimensional (Gabril, 1998).

Era Society 5.0

Society 5.0 is a concept initiated by the Japanese government by considering technological aspects to facilitate human life. However, this idea is also supported by consideration of the humanities aspect so as to obtain the concept of balance in the implementation of the technology. In order to achieve a community defined as a super smart society, various future services are needed in various sectors. This can be fulfilled with strong technological capabilities, as well as competent human resources in their respective fields to carry out their professions digitally while contributing to providing better services for the community (Al Faruqi, 2019)

Hypotheses Development

Based on the background and problems stated, the hypotheses used in this study are:

H1 : It is suspected that socialization through the New Generation of Indonesia (GENBi SUL-TENG) has a partially significant effect on the interest of FEBI students in using non-cash payments through QRIS in the 5.0 era (Y).

H2 : It is suspected that the implementation through Generasi Baru Indonesai (GENBi SUL-TENG) has a partially significant effect on the interest of FEBI students in using non-cash payments through QRIS in the 5.0 era (Y).

H3 : It is suspected that socialization and implementation through the New Generation of Indonesia (GENBi SUL-TENG) simultaneously have a significant effect on the interest of FEBI students in using non-cash payments through QRIS in the 5.0 era (Y).

H4 : It is suspected that Socialization through Generasi Baru Indonesai (GENBi SUL-TENG) affects the Interest of FEBI Students in using Non-Cash payments through QRIS in the 5.0 era (Y) with convenience as a moderating variable (Z).

H5 : It is suspected that the application of Generasi Baru Indonesai (GENBi SUL-TENG) affects the interest of FEBI students in using non-cash payments through QRIS in the 5.0 era (Y) with convenience as a moderating variable (Z).

Methods

This research uses a quantitative approach. Quantitative research is conducted by collecting data in the form of numbers or data in the form of words or sentences that are converted into numerical data. The data in the form of numbers is then processed and analyzed to obtain scientific information behind the numbers. The object of this research is Students of the Faculty of Economics and Islamic Business, State Islamic University (UIN) Datokarama Palu Class of 2019-2020.

Data collection techniques used by researchers to collect information using interviews questionnaires, books, articles, documents and so on. This research uses Moderated Regression Analysis (MRA).

Results

Analisis Regresi

Table 1. Multiple Linear Regression Analysis Results

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	2.654	.925		2.868	.005
	Socialization	.413	.130	.393	3.176	.002
	implementation	.322	.124	.322	2.602	.011

a. Dependent Variable: interest

From the above equation shows that the two variables in which variable X1 (Socialization) has a positive direction, variable X2 (implementation) to the dependent variable (Student Interest). the results of the above calculations are explained as follows:

a. The constant value of the linear equation shows the number 2.654, this means that if the independent variables, namely X1 (Socialization), and (Implementation) X2 are assumed (0), then the student interest variable is equal to 2,654.

b. The regression coefficient value of Socialization (B1) is 0.393 and is positive. This shows that if the socialization variable (X1) has a good relationship, then interest (Y) will increase 0,393.

c. The coefficient value of the Application variable (X2) is positive, which is 0.322. This indicates that if the application has a good relationship, then interest (Y) will increase 0,322.

Hypothesis Test

Hypothesis T

Table 2. Hypothesis Test Results T

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.654	.925		2.868	.005
	Socialization	.413	.130	.393	3.176	.002
	implementation	.322	.124	.322	2.602	.011

Source: Data Output SPSS 23

In table 2 the results of the statistical calculations above, the T test of the variables is known that the Socialization variable (X1) obtained t count $3.176 > t$ table 1.98 and the significance value (sig) .002 is smaller than the alpha value (α) 0.05 meaning $0.02 < 0.05$ with this shows that the socialization variable has a significant effect on student interest. Then the Implementation variable (X2) obtained tcount $2.602 > t$ table 1.98 and the significance value (sig) 0.11 is greater than the alpha value (α) 0.05, meaning $0.011 < 0.05$ with this indicating that the application variable has a significant effect on student interest.

Hypothesis F

Table 3. Hypothesis Test Results F

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	206,796	2	103,398	35,470	,000 ^b
	Residual	250,694	86	2,915		
	Total	457,490	88			

A. Dependent Variable: interest

B. Predictors: (Constant), implementation, Socialization

In table 3, the results of the Anova (Analysis Of Variance) test or F test show that the significance value for socialization and application simultaneously affects the interest of

students of the Faculty of Economics and Islamic Business in using non-cash payments through QRIS in Era 5.0 with convenience as a moderating variable of $0.000 < 0.05$ and the F-count value of $35.470 > F\text{-table } 3.10$, so it is concluded that H3 is accepted.

Moderating variable test

Table 4. Moderating Variable Test of convenience moderating socialization on Interest

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	2,714	,896		3,031	,003
	interest	-,057	,085	-,072	-,672	,504

a. Dependent Variable: ABS_RES1

From the test results above, the t-count value is negative -0.672 and the significant value is $0.504 > 0.05$. This means that convenience moderates the effect of socialization on interest but the effect is not significant because the significance value is greater than 0.05.

Table 5. Moderating Variable Test of convenience moderating implementation on Interest

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	4,169	,903		4,618	,000
	Interest	-,192	,086	-,233	-2,236	,028

a. Dependent Variable: ABS_RES2

From the test results above, the t-count value is negative -2.236 and the significant value is $0.028 < 0.05$. This means that convenience moderates the effect of application on student interest because the t-Count value is negative and significant.

Determinant Coefficient Test (R2)

Based on the results of the Determinant Coefficient Test (R2), the Adjusted R Square (R2) value of 0.452 is obtained, this means that the percentage or variation in the contribution of the independent variable (X) to the dependent variable (Y) is 45.2%. While the remaining 54.8% are other variables that can affect student interest which are not examined in this study.

Discussion

The Effect of Socialization on Student Interest in using non-cash payments through QRIS in the 5.0 era

Based on the results of this study indicate that socialization has a positive and significant effect on interest, as evidenced by the results of the T test. Socialization (X1) obtained $t_{count} 3.176 > t_{table} 1.98$ and significance value (sig) 0.02 smaller than the alpha value (α) 0.05 means $0.02 < 0.05$ with this indicates that the socialization variable has a significant effect on student interest.

The results of the analysis show that the socialization carried out by the new generation of Indonesia (GenBi SUL-TENG) indicates that the better and more often QRIS socialization is carried out, the higher the interest in using non-cash payments through QRIS. Socialization needs to be carried out continuously and effectively both planned, adaptive and attractive socialization, both through electronic and print media to increase public knowledge and understanding of non-cash payments through QRIS (Hidaatinaa, 2018).

This research is also in line with research conducted by Hartiansi "The influence of socialization and perceptions of FEBI IAIN Palu students on interest in investing in the capital market" (PALU, IAIN PALU:2021) with the results of his research stating that socialization has a positive and significant effect on interest in using.

One way to introduce non-cash payments through QRIS in this case to students of the Faculty of Economics and Islamic Business, Datokarama Palu State Islamic University is by means of massive and preventive socialization. The implementation of socialization and public education of non-cash payments through QRIS will effectively reach its targets, among others, because of the existence of adequate advertising and other promotional media and cannot be separated from the role of GENBI Central Sulawesi in conducting seminars and QRIS socialization.

Effect of Implementation on Student Interest in using non-cash payments through QRIS in the 5.0 era

Based on the results of this study indicate that implementation has a positive and significant effect on interest, as evidenced by the results of the T test of the implementation variable (X2) obtained $t_{count} 2.602 > t_{table} 1.98$ and the significance value (sig) 0.011 is smaller than the alpha value (α) 0.05, meaning $0.011 < 0.05$, this shows that the implementation variable has a significant effect on student interest.

From the results of the analysis above, it shows that the implementation of non-cash payments through QRIS can increase student interest in using non-cash payments in the 5.0 era. This is in line with the results of an interview by the Monetary Policy Coordinator of GenBi Central Sulawesi, one of the divisions engaged in Bank Indonesia policy, which states that people will be interested in using it when they know how to use it. In this case including the non-cash payment system through QRIS which was surprised by the socialization from Bank Indonesia regarding how to implement QRIS.

In Islamic law, it is explained that nowadays, communication science is an important part and is studied by many humans. Even early success in various lines of life depends from the ability and wisdom in communication which in religious language is called wisdom. Wisdom is of higher value than knowledge. Inviting people, which is termed da'wah, must be based on the values of wisdom. Something good must be delivered at a good time and place too. This wisdom is described in Qs al-Nahl: 125.

أَدْعُ إِلَى سَبِيلِ رَبِّكَ بِالْحُكْمَةِ وَالْمَوْعِظَةِ الْحَسَنَةِ وَجَادِلْهُمْ بِالَّتِي هِيَ أَحْسَنُ إِنَّ رَبَّكَ هُوَ أَعْلَمُ بِمَنْ
ضَلَّ عَنْ سَبِيلِهِ وَهُوَ أَعْلَمُ بِالْمُهْتَدِينَ

Translation :

Call (people) to the way of your Lord with wisdom and good teaching, and argue with them in a good way. Verily your Lord, He is the One who knows better who is astray from His way and He is the One who knows better who is guided.

This verse explains the invitation to preach to the religion of God (Rabb) and obey Him by means of al-hikmah, al-maw'idhah al-hasanah and al-mujadalah. These three models of da'wah are interesting to discuss. This da'wah is not inviting the body, but the spirit and mind. Including the application carried out by GenBI Central Sulawesi in increasing student interest in using non-cash payments through QRIS in the 5.0 era is including da'wah in inviting positive things in this case is inviting the use of non-cash payments through QRIS.

The influence of socialization and implementation on student interest in using non-cash payments through QRIS in the 5.0 era

Based on the results of the SPSS test research, it shows that the Socialization and Application variables have a significant effect on student interest as evidenced by the F test results of $0.000 < 0.05$ and the Fcount value of $35.470 > F_{table} 3.10$, so it is concluded that H3 is accepted.

This shows that socialization and application simultaneously or simultaneously influence the interest of FEBI students in using non-cash payments in the 5.0 era with

convenience as a moderating variable. This research is supported by theory Socialization is a process of transmitting essential knowledge, attitudes, values, norms and behaviors in order to be able to participate effectively in society (Edianto Muin, n.d.).

Based on the above understanding, it can be concluded that QRIS socialization is an activity of delivering information about QRIS in order to achieve the target of using QRIS and adding insight and knowledge related to non-cash payments through QRIS (Hartiansi, 2021).

This research is also supported by the theory implementation is practicing, pairing, or implementation. Meanwhile, Riant Nugroh implementation is a method that is carried out in order to achieve the desired goal. Based on the theory above, it can be concluded that the theory is in line with the results of the study which states that when we provide socialization and implementation or procedures, it will increase interest in using, including in this case the socialization and implementation carried out by GenBi Central Sulawesi on student interest in using non-cash payments in the 5.0 era.

Socialization and implementation affect the interest of FEBI students in using non-cash payments through QRIS in the 5.0 era with convenience as a moderating variable, this is also reinforced by the Society 5.0 theory as a pioneering idea, hopefully able to resolve this issue. However, it still needs a lot of development, especially in terms of technology to "pick up" this fifth societal era. To carry out a massive revolution, there needs to be strong enough capital. In this case, the quality of human resources is quite crucial in forming an integrated system that suits the needs. If all resources are sufficient, naturally the dream of turning the world into Society 5.0 is no longer an impossibility. In fact, this is very possible, reviewing various technological developments in all parts of the world that are very fast, characterized by new discoveries in the field of technology that can facilitate work and human life.

From the Society 5.0 theory, it can be concluded that the current generation is more interested in using digital payment systems including in this case the QRIS digital payment system in the 5.0 era is prepared to digitize a fast, easy, safe and reliable payment system.

Ease moderates the effect of socialization on student interest in using non-cash payments through QRIS in the 5.0 era

Based on the results of the SPSS test research, it shows that the convenience variable moderates the influence of socialization on student interest as evidenced by the test results of the t-count value of -0.672 and a significant value of $0.504 > 0.05$.

The results of this study indicate that the convenience variable is a moderating variable between the influence of socialization on interest but does not provide a significant influence between socialization on user interest so that the ease or difficulty provided will not affect the interest of QRIS users. This may happen because the rapid progress of the times has made the respondents of this study who come from the millennial generation capable and accustomed to applying technology in various aspects of life so that the level of difficulty is no longer a consideration.

The results of this study are in accordance with research belonging to (Anjelina, 2018) (Danilo, 2021) on Consumer Perceptions of E-money Use, which proves that perceived convenience does not have a positive effect on interest in using e-money. Because according to him, the distribution of e-money has not been evenly distributed to all people in Indonesia, so they are unable to judge whether the use of e-money is easy to use or not. But in contrast to (Romadloniyah, 2018) states that there is a significant influence between perceived ease of use on interest in using emoney.

The conclusion that can be drawn from this research is that the many or few conveniences provided by QRIS cannot influence each individual in using non-cash payments. This is because FEBI students are likely to be mostly literate in android-based technology, so they already find it very easy to operate android-based applications (Zakiyyah, 2020).

Ease moderates the effect of implementation on student interest in using non-cash payments through QRIS in the 5.0 era

From the test results, the t-count value is negative -2.236 and the significant value is $0.028 < 0.05$. This means that convenience moderates the effect of application on student interest because the t-Count value is negative and significant.

This shows that convenience moderates the effect of application on the interest of FEBI students in using non-cash payments through QRIS in the 5.0 era. The results of this study support the TAM theory put forward by Davis (1989) that these two variables can influence the intention to use a technology, including in this case the interest in using QRIS (Wibisono & Toly, 2014).

The results of this study are also supported by (Amijaya, 2010)), (Yanti & Yusu, 2020) which states that this perceived ease will have an impact on behavior, namely the higher a person's perception of the ease of using the system, the higher the level of information technology utilization.

Conclusion

This study shows that the socialization of Generasi Baru Indonesia Central Sulawesi (GenBi Sul-Teng) has a partial and significant effect on the interest of students of the Faculty of Economics and Islamic Business in using non-cash payments through QRIS in Era 5.0. The same also applies to the application of GenBi Sul-Teng, which also has a partial and significant effect on student interest in this matter. Furthermore, the socialization and implementation of GenBi Sul-Teng have a simultaneous and significant effect on student interest, indicating the importance of these two aspects in influencing student payment preferences.

However, there is a finding that the ease of moderating the effect of GenBi Sul-Teng socialization on student interest is not significant, as well as a lack of explanation of the significance level of ease of moderating this effect. Therefore, more in-depth follow-up research is needed to further understand the dynamics and factors involved in this moderation, as well as determine a clearer level of significance. Overall, these findings provide important insights into the role of socialization and the implementation of GenBi Sul-Teng in influencing student payment behavior, as well as highlighting the importance of further understanding the factors that moderate the influence of socialization on student interest in using non-cash payments through QRIS in Era 5.0.

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