The Eastasouth Journal of Social Science and Humanities
Vol. 2, No. 03, June 2025, pp. 302 – 312
ISSN: 3026-5592, DOI: 10.58812/esssh.v2i03

The Influence of Digital Financial Literacy, Perceived Ease of Use, Perceived Usefulness, Social and Political on The Intention and Use Behavior of Using QRIS as a Payment System in Traditional Retail

Jimly Majidi Asaif[1], Suripto[2], Kussuyatmono Bagus Wardianto[3], Jeni Wulandari[4]
[1,2,3,4] Universitas Lampung

Article Info

Article history:

Received Jun, 2025
Revised Jun, 2025
Accepted Jun, 2025

Keywords:

Digital Financial Literacy;
Intention;
Perceived Ease of Use;
Perceived Usefulness;
Politics;
Social;
Use Behavior

ABSTRACT

The presence of QRIS in traditional retail in Pringsewu Regency as one of the digital payment systems is part of the steps to support the National Non-Cash Movement (GNNT). This study aims to determine the direct influence of digital financial literacy, perception of convenience, perception of benefits, social and political on the intention and behavior of using QRIS as a payment system in traditional retail (study on traditional retail in Pringsewu Regency). This type of research is explanatory research using a quantitative approach. The data obtained from the questionnaire consisted of 23 questions and were submitted to 105 respondents, then analyzed using SmartPLS, so that the results of the study were in the form of relationships between the variables being compared. The results of this study indicate that the variables of digital financial literacy, perception of benefits, and politics do not significantly influence the intention to use QRIS. However, the variables of perception of convenience and social have a significant effect on behavioral intentions. While the variable of intention to use QRIS is known to have a significant influence on the behavior of using QRIS in traditional retail in Pringsewu Regency. The implications of this study support the cultivation of a digital-based economic system. There is a need to be supported with the development of technological infrastructure, such as expanding internet access, switching to a digital-based payment system, modernizing traditional retail, and so on. In order to be realized, contributions from various parties and related policy makers are needed so that this multidisciplinary issue can find a holistic solution.

Corresponding Author:

Name: Jimly Majidi Asaif
Institution: University of Lampung, Jl. Prof. Dr. Sumantri Brojonegoro No. 1 Bandarlampung, 35145, Indonesia.
E-mail: jimlymajidi@gmail.com

1. INTRODUCTION

The development of internet technology has given birth to a generation that has different behavior compared to previous generations [1]. Its use has consistently shown an increase from year to year. Some consumers seek immediate benefits from technology, focusing their attention on products and services that make

it easier or faster to do the tasks they want to do [2]. As a result, these technological advances can have a major impact on the standard business models of the highly regulated financial services sector to provide unique and desirable customer experiences [3].

FinTech become a new technology trend where FinTech offers easy access, thus facilitating transactions and increasing financial literacy [4]. The Indonesian government through the 7th President of the Republic of Indonesia, Ir. Joko Widodo, launched the Quick Response Code Indonesian Standard (QRIS) to accompany the technology trend which is part of encouraging the National Non-Cash Movement (GNNT). QRIS is a National QR code standard to facilitate QR code payments in Indonesia launched by Bank Indonesia and the Indonesian Payment System Association (ASPI) on August 17, 2019. QRIS is a combination of codes from various QR code payment system managers [5].

In terms of supporting the GNNT program, in mid-2023 the Pringsewu Regency Government together with PT. Bank Lampung conducted socialization regarding the use of QRIS as a digital payment system to 7 (seven) markets owned by the Pringsewu Regency Government, including: 1) Gadingrejo Market; 2) Pringsewu Market; 3) Pagelaran Market; 4) Pardasuka Market; 5) Sukoharjo Market; 6) Banyumas Market; and 7) Adiluwih Market. The goal is for traditional retailers to use QRIS as one of the payment methods in traditional markets, so that the modernization of traditional markets is achieved and reduces the circulation of cash in suppressing the circulation of counterfeit money that can harm consumers.

However, in order to be able to bring upIntention of useWhen someone uses QRIS, there must be a factor of ease and perceived benefits of use so that it can support well-literate users [6]. A good level of digital financial literacy can provide an understanding of the various advantages and benefits they can get so that they can drive the intention of traditional retailers to use QRIS [7]. In addition, social pressure can influence the acceptance of QRIS technology as a payment system at a merchant, especially for those who have close ties such as relatives or business colleagues [8]. Not only that, there needs to be political will from policy makers in encouraging the use of QRIS in a country's economic climate so that it can have a significant influence [9] and then can influence the intention of traditional retailers to use QRIS [10].

Due to the lack of research on the use of QRIS as a payment method in traditional retail, by considering the objectives of digital financial literacy, perception of convenience, perception of benefits, social and political to be able to see the intention and behavior of using QRIS as a payment method in traditional retail, especially in the Pringsewu Regency area, this research is important to be conducted.

2. LITERATURE REVIEW

This chapter discusses the theoretical framework and key concepts related to this research in detail. They serve as a basis for understanding the research problem and constructing the analysis.

2.1 Consumer Behavior

Consumer behavior refers to how consumers individually make purchasing decisions by using available resources and then exchanging them for goods or services to feel the benefits [11]. Consumer behavior is the things that underlie consumers in making purchasing decisions. When deciding to buy an item or product, consumers always think first about the item to be purchased. The focus of consumer behavior is how individuals make decisions to use their available resources to consume an item. The following are factors that influence consumer behavior [11].

2.2 Theory of Planned Behavior (TPB)

Theory of Planned Behavior (THB) is an extension of the Theory of Reasoned Action (TRA) developed by Icek Ajzen and Martin Fishben in 1980 [12]. The Theory of Planned Behavior

(TPB) recognizes the possibility that many behaviors are all under the full control of the individual. In the Theory of Planned Behavior, the behavior displayed by an individual arises because of the intention to behave [13]. People tend not to form a strong intention to display a certain behavior, if they do not have the opportunity to do so even though they are positive and believe that other people who are important to them will approve of it [14].

2.3 *Technology Acceptance Model (TAM)*

TAM is information system theory that models the process of users accepting and using technology. This model explains that when users use information systems, a number of factors influence their decisions about how and when to use the information system [15]. TAM focuses on two main constructs, namely Usefulness (PU), referring to a person's view of the extent to which technology can improve performance or effectiveness in carrying out certain tasks and Ease of Use (PEOU) which characterizes the perception of the simplicity of learning and using technology, these constructs will then influence the intention and behavior of using a technology [6].

2.4 *UTAUT (Unified Theory of Acceptance and Use of Technology)*

This model describes the factors that influence individual acceptance of information technology. In the UTAUT model, there are four constructs or variables that are direct determining factors that are significant for the behavior of acceptance or use of technology [16]. One of them is social influence, which is when social networks in the form of signals or messages from other people can influence people's behavior, which gives rise to the creation of social values. Social factors in the form of work or social environments have a large influence on the mindset of someone who lives in it [8].

2.5 *Digital Financial Literacy*

Digital Financial Literacy is defined as a multi-faceted concept that encompasses a range of knowledge and awareness regarding digital financial products and services [17]. Digital financial literacy also enables effective use of FinTech products and services while warning them about digital frauds, such as phishing and hacking [18] and empowers citizens to embrace a cashless economy in addition to enhancing financial inclusion [19].

2.6 *Political*

The government plays a vital role in encouraging the development of a conducive environment for QRIS services [9]. A previous study conducted in Pakistan, which is characterized as a lower-middle-income country, demonstrated the success of the government's implementation of financial inclusion policies and strategies, due to the important innovative approaches, particularly the implementation of Fintech as a catalyst for expanding the scope of financial services [10].

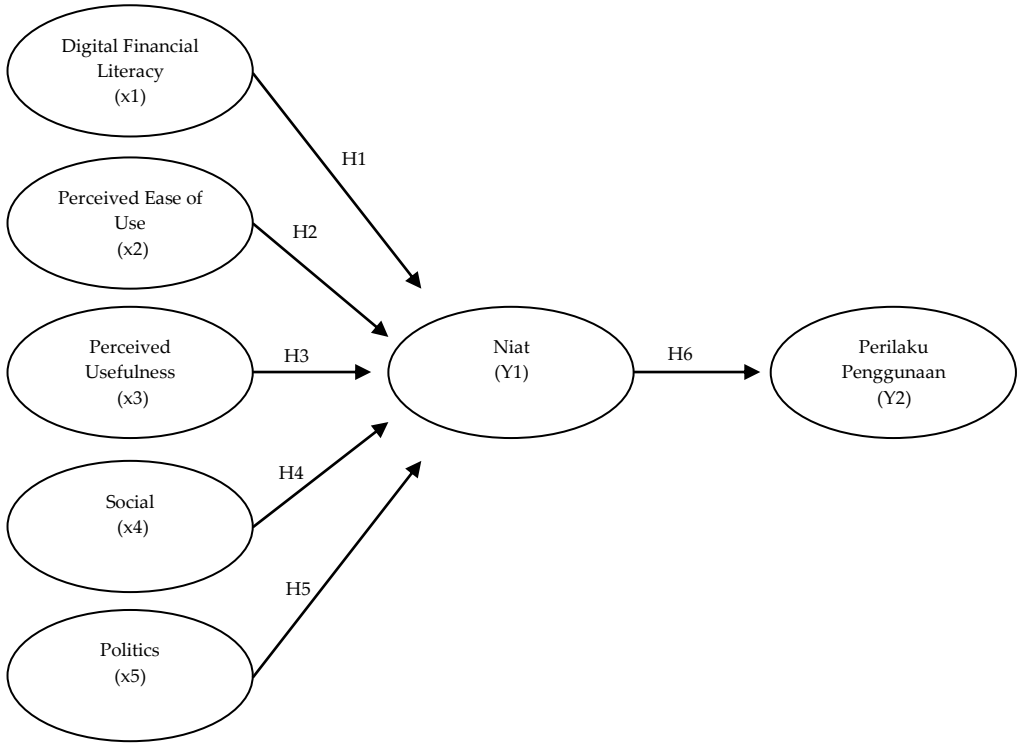

Figure 1. Conceptual Framework

3. METHODS

This study is an explanatory quantitative study because the purpose of this study is to test how independent variables and dependent variables influence each other, as well as the relationship between the two [20]. The survey was given to respondents who met the criteria desired by the researcher. The research data was originally collected from 105 respondents consisting of traders in 7 (seven) markets owned by the Pringsewu Regency Government, including: 1) Gadingrejo Market; 2) Pringsewu Market; 3) Pagelaran Market; 4) Pardasuka Market; 5) Sukoharjo Market; 6) Banyumas Market; and 7) Adiluwih Market. This study also uses judgmental sampling which is a non-probability sampling technique. Then, the validity testing of this study was carried out using a computer and the SmartPLS program, which tests each statement item from each variable.

4. RESULTS AND DISCUSSION

4.1 Outer Model

Output Measurement of the outer model can show an initial picture of the coefficients between variables and their respective indicators. At a glance, the loading scores of each variable tested against each of its indicators, as well as each variable against other variables, look quite good. This can also provide an initial picture of the average variance extracted (AVE) achievement of each variable tested.

4.1.1 Convergent Validity

To fulfill convergent validity, this study will rely on two measurements: (1) loading factor and (2) AVE. The results of the analysis of both using SmartPLS software can be seen in the following table:

Table 1. Loading Factor

Variables	Indicator	Loading Factor Value	Information
Digital Financial Literacy	LKD1	0.929	Valid
	LKD2	0.855	
	LKD3	0.883	
Perception of Ease	PK1	0.808	
	PK2	0.872	
	PK3	0.825	
	PK4	0.671	
Perception of Benefits	PM1	0.595	
	PM2	0.809	
	PM3	0.890	
	PM4	0.843	
Social	SOS1	0.942	
	SOS2	0.925	
Political	POL1	0.632	
	POL2	0.836	
	POL3	0.897	

Source: Processed primary data (2025)

Table 2. Average Variance Extracted (AVE)

Variables	AVE	Information
LKD	0.792	Valid
NP	0.708	
PK	0.636	
PM	0.628	
POL	0.635	
PP	0.708	
SAUCE	0.871	

Source: Processed primary data (2025)

4.1.2 Discriminant Validity

Furthermore, for discriminant validity, the media used in this study is Cross Loading. For the results of the analysis, it can be seen in the following table:

Table 3. Discriminant Validity

	LKD	NP	PK	PM	POL	PP	SAUCE
LKD1	0.929	0.402	0.656	0.375	0.340	0.334	0.434
LKD2	0.855	0.253	0.538	0.278	0.327	0.216	0.397
LKD3	0.883	0.444	0.568	0.366	0.308	0.299	0.524
NP1	0.364	0.832	0.493	0.155	0.181	0.493	0.461
NP2	0.261	0.866	0.387	0.064	0.158	0.516	0.366
NP3	0.315	0.849	0.408	0.119	0.136	0.563	0.429
NP4	0.483	0.817	0.479	0.240	0.179	0.658	0.396
PK1	0.444	0.429	0.808	0.274	0.358	0.181	0.563
PK2	0.639	0.540	0.872	0.335	0.245	0.334	0.571
PK3	0.615	0.356	0.825	0.429	0.332	0.339	0.460
PK4	0.391	0.304	0.671	0.381	0.298	0.248	0.357
PM1	0.307	-0.034	0.249	0.595	0.048	0.041	0.291
PM2	0.349	0.148	0.368	0.809	0.267	0.134	0.482
PM3	0.412	0.138	0.371	0.890	0.170	0.142	0.302
PM4	0.242	0.129	0.354	0.843	0.086	0.160	0.308

	LKD	NP	PK	PM	POL	PP	SAUCE
POL1	0.347	0.068	0.333	0.285	0.632	0.101	0.503
POL2	0.305	0.138	0.286	0.135	0.836	0.288	0.400
POL3	0.285	0.210	0.325	0.181	0.897	0.303	0.544
PP1	0.254	0.594	0.261	0.036	0.259	0.873	0.306
PP2	0.304	0.577	0.305	0.237	0.363	0.899	0.406
PP3	0.270	0.513	0.311	0.182	0.171	0.744	0.414
SOS1	0.506	0.487	0.632	0.406	0.601	0.439	0.942
SOS2	0.457	0.430	0.530	0.400	0.489	0.386	0.925

Source: Processed primary data (2025)

4.1.3 *Reliability Test*

The final stage in measuring the outer model is the reliability test. To be considered reliable, this study relies on two measurements, namely the value of (1) Cronbach's alpha, and (2) composite reliability. The discussion of both is as follows:

Table 4. Discriminant Validity

Variables	Cronbach's alpha
LKD	0.872
NP	0.862
PK	0.811
PM	0.840
POL	0.738
PP	0.790
SAUCE	0.853

Source: Processed primary data (2025)

Table 5. Composite Reliability

Variables	Composite reliability
LKD	0.919
NP	0.906
PK	0.874
PM	0.869
POL	0.836
PP	0.878
SAUCE	0.931

Source: Processed primary data (2025)

4.1.4 *Inner Model*

The relationship between variables that appear in this model shows the strength of the estimation between latent variables. To produce it, researchers conducted a test based on the bootstrapping method relying on SmartPLS. The inner model analysis will examine two measurements, namely (1) Rsquare; and (2) Qsquare. For more details, the results of the analysis will be elaborated as follows:

Table 6. R Square (R2)

Variables	R-square	R-square adjusted
NP	0.359	0.327
PP	0.447	0.442

Source: Processed primary data (2025)

Table 7. Q Square (Q2)

Variables	Q^2 prediction
NP	0.299
PP	0.149

Source: Processed primary data (2025)

4.1.5 Hypothesis Testing Results

Table 8. Hypothesis Testing Results

Variable Relationship	T statistics	P values
LKD ~ NP	0.994	0.320
NP ~ PP	10,238	0.000
PK ~NP	2,055	0.040
PM ~NP	1,057	0.291
POL ~NP	1.388	0.165
SOS ~NP	2.976	0.003

a. H1: The relationship between the Digital Financial Literacy (DFL) variable and Intention (NP) obtained a statistical value T-Statistics of 0.994 < 1.64 (ttable) or P-Value 0.320 > 0.05, then H1 is rejected.
b. H2: The relationship between the variables of Perceived Ease of Use (PK) and Intention (NP) obtained a statistical value T-Statistics of 2.055 > 1.64 (ttable) or P-Value 0.040 < 0.05, then H2 is accepted.
c. H3: The relationship between the variables of Perceived Benefits (PM) and Intention (NP) obtained a statistical value of T-Statistics of 1.057 < 1.64 (ttable) or P-Value 0.291 > 0.05, then H3 is rejected.
d. H4: The relationship between Social variables (SOS) and Intention (NP) obtained a statistical value T-Statistics of 2.976 > 1.64 (ttable) or P-Value 0.003 < 0.05, then H4 is accepted.
e. H5: The relationship between the Political variable (POL) and Intention (NP) obtained a statistical value T-Statistics of 1.388 < 1.64 (ttable) or P-Value 0.165 > 0.05, then H5 is rejected.
f. H6: The relationship between the variable Intention (NP) and Usage Behavior (PP) obtained a statistical value T-Statistics of 10.238 > 1.64 (ttable) or P-Value 0.000 < 0.05, then H6 is accepted.

4.2 Discussion

a. Digital Financial Literacy has no significant effect on QRIS Usage Intention

Based on the results of table 8, it can be seen that the LKD variable does not have a significant effect on NP. Digital financial literacy is not the only most significant determinant factor to influence behavioral intentions, there is a significant gap in the level of financial literacy between developing and developed countries [21]. So that several other factors are also needed, such as self-efficacy, perceived usefulness, perceived ease of use, and others to determine an intention to use technology [1].

When viewed from the respondent age data, where there are 35.24% of respondents aged 26-30

years and 24.76% of respondents aged 31-35. These data can indicate that age factors can influence resistance to new technology. In this age range, a person will tend to have a narrow view [22]. This narrow view refers to the decision to use a technology will depend on social pressure compared to prioritizing knowledge which is a characteristic of generations Y and Z.

In addition, the reason for using QRIS which stated that respondents used QRIS because of consumer demand, which was 56.19%, allows QRIS users in traditional retail in general to be not ready in terms of knowledge, only the high demand factor forces them to use it. Kotler and Keller [11] believe that consumer behavior is greatly influenced by various available sources around consumers.

b. Perception of Convenience has a significant effect on Intention to Use QRIS

The convenience factor can only occur if a technology can answer the needs of the user, equipped with adequate interface features [15]. There have been quite a lot of studies that prove that the perception of convenience is an important factor that can influence the behavioral intentions of economic actors in using financial technology (QRIS) [1], [5], [23], [24]. This is also in line with the findings of this study which show that perceived ease is sufficient to influence behavioral intentions. One of the determinants of intention is the attitude towards behavior which believes that the views of economic actors (both positive and negative) towards a behavior will influence their intention to carry out that behavior [2].

c. Perceived Benefits do not have a significant effect on QRIS Usage Intentions

There are several things that can generally hinder the role of the aspect of perceived benefits of QRIS adoption in economic activities, such as the lack of supporting facilities and internet limitations [25]. The influence of conservative views on contemporary digital approaches that are considered less familiar [26], the lack of feature customization that suits general and specific needs [27] and many more.

The benefits that tend to be felt more by consumers are one of the reasons behind the research results in this variable, consumers can make transactions with any nominal amount without having to worry about being charged additional fees by the operator, while from the side of traditional retail traders, the use of QRIS can only be felt if the nominal transaction is below IDR 100,000.00, if the nominal transaction is carried out above that amount, traders will be subject to the Merchant Discount Rate (MDR) and Value Added Tax (VAT), but this is not imposed on consumers [28].

d. Social has a significant influence on the intention to use QRIS

Many studies state that social aspects, such as encouragement from family, friends, relatives, including customers, are aspects that greatly influence the intentions of economic actors in using QRIS [5], [8]. This is a separate encouragement to finally adopt the use of QRIS in economic activities in line with the findings of this study which show that social aspects are sufficient to influence behavioral intentions. From a consumer behavior perspective, the social environment plays a role in shaping preferences and technology adoption decisions [11]. In the TPB framework,

normative influence or subjective norms are one of the main determinants in shaping intentions [2].

e. Politics does not have a significant effect on the intention to use QRIS

From a consumer behavior perspective, technology adoption decisions are generally influenced by factors that are directly related to consumers' practical needs [11]. Although government policies are often a framework that facilitates behavioral change, in reality, the influence of political factors is not always felt directly by microeconomic actors such as traditional retail sellers. Meanwhile, [16] in UTAUT theory recognizes the role of facilitating conditions, but its influence is greater on actual behavior, not intention. The lack of direct involvement of business actors in the policy process, as well as the low perception of policy relevance, makes political factors not strong enough in shaping the intention to use QRIS.

In addition, according to the statement from the Head of Trade Division of the Pringsewu Regency Cooperatives and Trade Service, Mr. Reka Pahlefi, MT, the Pringsewu Regency Government still has many limitations in terms of socializing the existence of QRIS in the traditional retail ecosystem, in addition to inadequate time, lack of infrastructure such as internet limitations in several markets owned by the Pringsewu Regency Government, on the other hand, the Pringsewu Regency Government has not yet issued regulations related to this, which are several inhibiting factors in accelerating the modernization of traditional markets. Thus, although in theory politics can be a driver, in this context its influence has not been proven significant on the use of QRIS in traditional retail in Pringsewu Regency.

f. Intention has a significant influence on QRIS Usage Behavior

There are quite a few studies that show how behavioral intention can greatly influence QRIS usage behavior in economic activities [29]–[31]. This explains how a behavior will generally be preceded by the existence of intention, which also occurs in the context of this study: testing how the intention to use QRIS is one of the important factors in obtaining QRIS usage behavior among economic actors. The findings of this study also show that intention is sufficient to influence usage behavior.This finding is also consistent with TAM, where intention is the midpoint between initial perceptions of technology and usage behavior [15].

5. CONCLUSION

Based on the findings and discussion of this study, it shows that the variables of digital financial literacy, perceived benefits, and politics do not have enough influence on the intention to use QRIS. However, the variables of perceived ease and social have a significant influence on behavioral intentions. Meanwhile, the variable of intention to use QRIS is known to have a significant influence on the behavior of using QRIS in traditional retail in Pringsewu Regency. The implications of this study support the growth of a digital-based economic system. There needs to be support with the development of technological infrastructure, such as expanding internet access, switching to a digital-based payment system, modernizing traditional retail, and so on. In order to be realized, contributions from various parties and related policy makers are needed so that this multidisciplinary problem can find a holistic solution.

ACKNOWLEDGEMENTS

Of course, I really appreciate and value the guidance and support that has been given by my supervisors, Dr. Suripto, Dr. Kussuyatmono Bagus Wardianto, and Dr. Jeni Wulandari, throughout the conduct of this research. I would also like to thank the University of Lampung and the Postgraduate Program, Master of Administrative Science study program, Lampung University, for the resources and facilities provided. I express my deepest gratitude to my friends and family for their continuous encouragement throughout this journey. I express my gratitude to God Almighty for the completion of this research.

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