

Effect of Digital Lifestyle, Security Perception, and Ease of Application on Interest in Using QRIS in Islamic Perspective

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ABSTRACT

The research objective is to analyze the influence of Digital Lifestyle, Security Perception, and Application Convenience simultaneously on the interest in using QRIS among students in Bandar Lampung. This research is a quantitative approach using primary data through questionnaires. The research uses a multiple linear regression model with SPSS version 25. The sampling technique is purposive sampling, and data testing uses validity tests, reliability tests, classical assumption tests with a significance level of 10%, normality tests, multicollinearity tests, and heteroscedasticity tests, Multiple linear regression test, t-test, F-test, and coefficient of determination. The research results based on the t-test show that Digital Lifestyle has a positive and significant effect on the Interest in Using QRIS. Security Perception has a positive and significant effect on the Interest in Using QRIS. Furthermore, Application Convenience has a positive and significant effect on the Interest in Using QRIS. The F-test results show that digital lifestyle, security perception, and application convenience simultaneously affect the interest in using QRIS among students in Bandar Lampung. From an Islamic perspective, the use of QRIS is permissible as long as it complies with Sharia principles, is safe, transparent, and aligns with the principles of trustworthiness and taysir (ease).



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INTRODUCTION

Technology is an integral part of modern society. Its continuous development over time is the result of human ingenuity aimed at simplifying various activities, so its application extends to almost all sectors of life (Sania, 2024). One sector that has experienced significant development due to technological advances is the financial sector, especially in the context of the digital economy. In this sector, payment systems are an aspect that is strongly influenced by technological innovation (Mutiasari, 2020). Advances in payment system technology have driven a shift from the use of cash to non-cash transactions that are considered more efficient and economical. In addition, the development of information technology contributes to the improvement of the digital economy and the acceleration of financial inclusion in a country (Handayani & Soeparan, 2022). These conditions encourage people to switch from conventional payment systems to digital payments that are considered more practical, secure, and provide various conveniences (Hasanuddin et al., 2024). Along with the rapid technological innovation, payment systems continue to develop, one of which is marked by the emergence of electronic wallets (e-wallets) as part of financial technology (fintech) (Febriyanti, 2024).

The development of non-cash payments in Indonesia, especially the use of e-wallets, is aligns with the policy of Bank Indonesia which launched the national non-cash movement (GNNT) on August 14, 2014 with the aim of forming a cashless society ecosystem. (Musdalifah, 2018) In an effort to support the program, Bank Indonesia published the Indonesia Payment System Blueprint (SPI) 2025, one of which is to encourage the integration of the Indonesia Payment System Blueprint Until now national digital economy and finance (Andriani et al., 2022). In order to respond to the development of payment

technology, Bank Indonesia launched an innovative QR code-based payment system, QRIS (Quick Response Code Indonesian Standard), on the 74th anniversary of the Independence Day of the Republic of Indonesia in 2019. QRIS is a national standard QR code designed to facilitate digital payment transactions in Indonesia. The implementation of QRIS is expected to create a payment system that is easier, faster, more efficient, and safer (Rambe, 2023). Currently, the use of QRIS is increasingly popular in the community and has been adopted by various e-wallet companies registered as Payment System Service Providers (PJSP) licensed by Bank Indonesia, such as OVO, GoPay, LinkAja, Dana, ShopeePay, PayTren, DOKU, BluePay, and OttoCash.

The use of QRIS has continued to increase over the past four years. According to the Indonesian payment systems Association (ASPI), since its launch until 2024, QRIS ' nominal transaction has reached Rp1, 021.75 trillion. In the first year QRIS was launched, nominal QRIS transactions were at Rp8.21 trillion, and transaction volume at 124.11 million transactions. Entering the second year, QRIS transaction volume grew to 374.69 million transactions, with a nominal transaction of Rp27.63 trillion. In the third year, QRIS transaction volume grew again to 1,003.19 million transactions with nominal transactions reaching Rp99. 98 trillion. In 2023, QRIS transaction volume reached 2.14 billion with nominal transactions reaching Rp226 trillion. In 2024, the volume and nominal of QRIS transactions reached the highest number over the past four years, QRIS transaction volume this year reached 6.24 billion transactions, and nominal transactions this year reached Rp659.93 trillion.

Public interest in using QRIS is getting higher, this is because the existence of QRIS can facilitate all activities. Interest is a sense of preference or tend to be interested terhadap something based on their own desires without anyone asking or forcing (Sania, 2024). But the interest that arises in oneself will be tempered by a factor. Interest in using the QRIS application is not only among certain people, almost all people use QRIS to support their daily activities in terms of payment. (Sania, 2024) Interest that affects a person using payment through QRIS is based on excess in the use of QRIS itself. The advantages of this QRIS system are that it is easier to make payments because this system is more practical and secure, and there is no need to bother carrying a lot of money in a wallet that is prone to the risk of theft (Kamil, 2020). By using the QRIS system also do not have to worry about any form of change, because with QRIS simply pay in accordance with the nominal price to be paid without fear of getting a change of a thousand pieces of money sometimes also coins (Hera, 2024).

Students are part of a community that actively uses digital technology in their daily lives almost all lifestyles are not far from technology ranging from learning, selling, buying goods and other things that are often done. (Muawanah, 2019) This makes students the largest users in using online transactions, the reason students transact with a cashless system is to get Ease of use, help with the allocation of funds and many promos on offer so they can save, and feel the security and convenience for international reach (Kharisma, 2022). However, there are other possibilities that can arise, for example consumptive behavior due to the ease of the transaction. However, the consumptive behavior of young people today has become a reasonable lifestyle for urban communities (Sandi, 2022). Coupled with current technological developments and the development of the digitalization era, it makes it easier for someone to buy goods with practical and simple (Purnama Ramadani Silalahi & Chairina, 2023).

The adoption of digital payment technologies such as QRIS is inseparable from various driving factors, one of which is changes in people's lifestyles. The digital lifestyle that is increasingly pervasive in students ' daily lives demands payment solutions that are practical and in accordance with their fast-paced and mobile habits. They tend to be more comfortable with transactions that do not involve physical cash, relying on the device for most of their needs, including when it comes to payments. Therefore, the availability of QRIS as a payment method integrated with digital applications has become very relevant for this demographic group. However, despite the enormous potential of QRIS, the rate of adoption and interest in use among students is not always linear. Various studies show that in addition to the ease and modernity offered, there are still doubts or obstacles that influence their decision to use QRIS consistently.

One crucial factor that often comes up in discussions about the adoption of financial technology is the perception of security. In the midst of rampant cybercrime and digital fraud, concerns about the security of personal data and funds are a major consideration for users, especially for students who are very concerned about their digital privacy and security. A security risk is a threat related to the dissemination of personal data. Advances in Information Technology in the creation of applications such as QRIS, often give a warning to be careful (IP et al., 2023). Because hackers are popping up,

trying to steal our data for personal gain. With indirect security risks, people will pay attention to knowledge, ease of Use, and trust in the interest of using the QRIS application (Taryanda, et.al., 2024). The perception of security risks in using QRIS can support the indirect influence between a person's knowledge, ease of use of QRIS, and trust in the interest of using QRIS (Putri, et.al., 2023).

In addition to security, the ease of application factor also plays a vital role in determining the interest in using QRIS. Students are known as the generation that values efficiency and intuitive user experience. Payment apps that are complex, require many steps, or have a less user-friendly interface will be quickly abandoned. On the contrary, applications with a simple design, clear transaction flow, and easily accessible features will be more attractive to them (Hazriyanto et al., 2025). Ease in the process of registration, use, until the resolution of technical problems, is the key to attracting and retaining users. The ease of use of the QRIS app can ease the needs of every society. When people feel the ease of using the QRIS application as practical, can save energy, time, and does not require special training in using the application, then the community will have a high interest in using the QRIS application (Sembada, 2024).

The ease of use of the application provided by QRIS will make people think that the payment transaction solution that is easy for any group is the QRIS application. The ease of application also has to do with the availability of supporting infrastructure, such as a stable internet connection and compatibility with different types of devices (Rahmi et al., 2025). If the QRIS application often lags or crashes, or cannot be accessed on devices commonly used by students, this will decrease their interest. The positive experience of using payment applications will create an overall positive perception of QRIS, which in turn will encourage increased interest in use.

From an Islamic perspective, Fatwa DSN-MUI No. 116/DSN-MUI/IX / 2017 on electronic money is an important reference. This Fatwa serves as a legal guideline for Islamic financial institutions in providing electronic money services in accordance with Sharia provisions (Inuddanis & Santika, 2024). Interest in using QRIS is based not only on technical factors such as convenience and safety, but also on its compliance with Sharia principles. The majority of Islamic scholars and financial institutions view transactions using QRIS as permissible or even advisable (mubah). The main principle that must be met so that digital transactions such as QRIS are valid in Syar'i is the willingness of both parties, avoiding the elements of usury, gharar (uncertainty), and maysir (gambling). The Qur'an clearly forbids eating the property of others in a way that is false, as stated in Surah An-Nisa' verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

"O you who have believed, do not devour one another's wealth unjustly, except as a trade between you by mutual consent."(QS. An-Nisa': 29).

The use of QRIS is based on this principle, where transactions occur on a mutual basis, where the buyer is willing to pay and the seller is willing to accept payment, without coercion. In addition, QRIS is also considered a secure and transparent means of payment, which reduces the risk of fraud and vagueness in transactions, thus further strengthening its position as a legal tender in the Islamic perspective.

This is in line with the words of the Prophet Muhammad: *"an honest and trustworthy merchant will be resurrected with the prophets, the shiddiqin, as well as those who are martyred."*[HR. At-Tirmidhi 1209, Sahih At-Targhib]. This hadith confirms the importance of honesty and trustworthiness in every muamalah activity, including digital transactions through QRIS. With the principles of honesty, security, and transparency that form the basis of the QRIS system, the use of QRIS can be seen as a form of applying Islamic Business Ethics in the digital era. Digital transactions such as the use of QRIS on GoFood services not only involve modern payment systems, but also contain several contracts in Islamic economics such as buying and selling contracts, wakalah, and ijarah.

Bandar Lampung city, as one of the major cities in Lampung province, has a significant student population. Universities in Bandar Lampung attract thousands of students from various regions. This group is a very potential market segment for the development of digital payment systems such as QRIS, given the characteristics of those who are familiar with technology and tend to be adaptive to innovation. According to data from BI representatives of Lampung province, until June 2025 the volume of QRIS

transactions in Lampung Province had reached around 6.8 million times, while the number of users reached around 1.3 million people. The Data shows that the use of QRIS in Lampung province continues to increase significantly. Empirically, this condition indicates an increase in the adoption of digital payment technology in society.

However, the phenomenon also raises questions about the factors that affect people's interest, especially students, in using QRIS as a digital payment tool. Students are known as the generation of digital natives who are familiar with technological developments, but it is not yet certain whether their digital lifestyle is fully integrated with the use of QRIS. In addition, perceptions of transaction security and ease of application are also thought to play an important role in determining their decision to use QRIS in their daily activities. Therefore, it is empirically important to examine how the digital lifestyle, perception of security, and ease of application affect the interest of students in the city of Bandar Lampung in using QRIS in an Islamic perspective.

The use of QRIS in everyday life is influenced by various factors that make it can be considered better or have shortcomings. QRIS is considered better because it provides the convenience of cashless transactions, with just one QR code that can be used by various payment applications, making it more practical, fast, and efficient, and helps financial records become more transparent and neat. In addition, QRIS also supports financial inclusion, especially for MSMEs, because it makes it easier to accept digital payments without the need for an EDC machine. However, on the other hand, QRIS can be considered less effective in certain conditions, such as when the internet network is unstable, limited understanding of technology in some communities, and the risk of system disruption or transaction failure that can hinder daily activities. Therefore, whether or not the use of QRIS in everyday life depends on the readiness of technology, network conditions, and the ability of users to utilize the digital payment system.

Research conducted by Ramadhan et al. (2023) entitled "The Influence of convenience perception, benefit perception, lifestyle and Digital Financial Literacy on QRIS usage decisions in the younger generation", digital lifestyle is one of the important factors that influence a person's behavior in choosing a payment method, including the use of QRIS. The younger generation tends to choose services that suit their activities and habits that are all practical and technology-based. When students feel that the use of QRIS reflects their modern lifestyle and supports their digital routine, the tendency to use QRIS will be higher.

This is in line with research conducted by Seputri & Yafiz (2022) entitled "QRIS as a Generation Z Digital transaction tool: factor analysis" that lifestyle influences QRIS usage decisions reflect modern lifestyle patterns, where people tend to follow the trend of non-cash payments that are considered more relevant and in accordance with the development of the digital era. The choice to switch to digital transactions is also often seen as part of efforts to stay abreast of technological developments and demonstrate existence in an increasingly digital environment.

Research conducted by Utami (2020) with the title the effect of perception of ease, Trust, Security and Risk Perception on interest in using E-Commerce. indicates that the perception of convenience and the perception of security have a positive and significant influence on the interest in the use of digital services. This study is in line with research conducted by Mirva Rahyana, and Heri Abrianto (2022) with the title the influence of Digital literacy, perception of Ease of Use and perception of security on decisions in using QRIS shows that ease of Use and security are the two main factors that influence a person's decision to use QRIS. QRIS is considered practical, easy to operate, and does not require complicated processes that encourage increased interest in the community, including students, to use it. In addition, the considered high level of security ranging from data protection, transaction encryption, to transparent digital traces provides a sense of security for users. Both of these findings confirm that the perception of convenience and security has an important role in increasing interest and decisions on the use of QRIS as a digital payment instrument.

This study focuses on the influence of digital lifestyle, security perception, and ease of application on the interest in using QRIS in students in Bandar Lampung City. Although previous studies have examined many of the factors driving the adoption of digital payment technology, there are still inconsistent results. research gap in understanding the specifics of the interaction and dominance of these three variables (digital lifestyle, perception of security, and ease of application) in shaping interest in the use of QRIS in the student segment, especially in the student environment that in fact is a digital native and has unique characteristics in terms of digital literacy and technology

preferences. The limitations of previous studies often lie in the generalization of findings without considering in depth the nuances of student consumer behavior that is strongly influenced by digitization trends and data privacy issues, as well as the lack of comprehensive exploration of how highly digitized lifestyles in students mediate or strengthen the influence of perceived security and ease of application on interest in using QRIS in specific geographical contexts such as Bandar Lampung City.

This study offers a novelty with a focus on the interest in the use of QRIS among students in Bandar Lampung, which is a segment of the population with digital lifestyle characteristics that are very distinctive but have not been explored specifically in the context of QRIS in the region. Although previous studies have examined factors such as digital lifestyles, perceived security, and ease of application to the adoption of digital payment technology, this study uniquely integrates these three variables in a single analytical framework to understand student motivation. In addition, the emphasis on the specific location of Bandar Lampung provides a valuable empirical contribution, given the potential differences in digital payment behavior and preferences between regions. Thus, the findings of this study are expected to fill the gaps of existing literature and provide deeper insights for payment service providers and regulators in devising more effective strategies to encourage adoption of QRIS among the digitally literate younger generation.

RESEARCH METHODS

This study uses a quantitative approach to the type of empirical research. The time used for this study began in July 2025, starting from the start of the submission of thesis proposals to data processing which includes presentation in the form of a thesis. Further research was conducted on until the completion of the study. In this study took the subject of research on students in Bandar Lampung. So that the location of this study was conducted in the city of Bandar Lampung, with the source of data taken from the object of respondents, namely students in Bandar Lampung.

In this case the population that is the object of research is all active students in Bandar Lampung based on data from the database of Higher Education (PDDikti) the number of population in this study is 108,199.

Table 1. Number Of Students at the University Of Lampung

No	University	Total
1	UIN Raden Intan Lampung	27.180
2	University Of Lampung	39.940
3	Lampung State Polytechnic	7.885
4	University Of Malahayati	8.212
5	Kemenkes Tanjung Karang Polytechnic	4.303
6	Bandar Lampung University	4.607
7	University Teknokrat Indonesia	4.696
8	Institute of Informatics and business Darmajaya	4.811
9	University Of Mitra Indonesia	1.863
10	University Of Tulang Bawang	1.464
11	University Of One Nusa Lampung	5.761
12	Stikes Adila	779
13	Sang Bumi Ruwai Jurai University	1.883
14	STKIP PGRI Bandar Lampung	2.398
Total		115.782

Based on the above calculations, the number of samples used in this study is 100 respondents who were selected purposively sampling based on certain criteria. Data collection techniques that will be used in this study are questionnaires and literature studies. In this study, the instrument used is a questionnaire (questionnaire), which is a method of data collection carried out by providing a number

of questions or written statements to respondents to be answered in accordance with their conditions and views.

RESULTS AND DISCUSSION

Data Collection

Data collection was carried out for three weeks, namely on November 20 to December 9, 2025, by distributing questionnaires online through Google Form placing questionnaires on the page: <https://forms.gle/dGnJTMLKjwU3UMPW9>

Descriptive Analysis

At this stage, it will be explained about the general picture of respondents based on gender, age level, college/university origin. The research was conducted from November to December 2025 with a total of 100 respondents from universities / universities in Bandar Lampung.

1. Based On Gender

The following are data based on the sex of student in Bandar Lampung.

Table 2. Description Of Gender Characteristics Of Respondents

No	Gender	Total	Percentage (%)
1	Men	22	22%
2	Female	78	78%
Total		100	100%

Source: data processed in December 2025

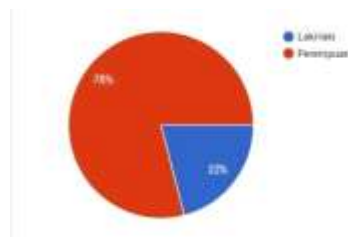


Figure 1 Gender

Based on table 2, it can be seen that the total number of respondents is 100 students. Based on gender, there are 22 male students and 78 female students.

2. Based On Age Level

Here is the data based on the age level of student in Bandar Lampung.

Table 3. Description of the Age Characteristics Of Respondents

No	Age	Total	Percentage (%)
1	18-20 years old	60	60%
2	21-23 years old	33	33%
3	>24 years old	7	7%
Total		100	100%

Source: data processed in December 2025

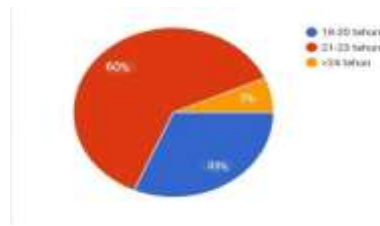


Figure 2 Age Range

Based on Table 3, it can be seen that the criteria for respondents based on the age of 18-20 years are 60 students, 21-23 years are 33 students, >24 years are 7 students.

3. Based On College Origin

Here is the data based on the age level of student in Bandar Lampung.

Table 4. College/University Origin

No	College/University Origin	Total	Percentage
1	University Of Lampung (UNILA)	36	36%
2	UIN Raden Intan Lampung	33	33%
3	University Of Malahayati	5	5%
4	Lampung State Polytechnic (POLINELA)	5	5%
5	University Teknokrat Indonesia	5	5%
6	Institute of Informatics and business Darmajaya	2	2%
7	Bandar Lampung University (UBL)	4	4%
8	STKIP PGRI Bandar Lampung	1	1%
9	University of Mitra Indonesia	1	1%
10	University Of Tulang Bawang	2	2%
11	Sang Bumi Ruwa Jurai University	1	1%
12	STIKES Adila	1	1%
13	University Of One Nusa Lampung	1	1%
14	The Open University	1	1%
15	Kemenkes Tanjung Karang Polytechnic	2	2%
Total		100	100 %

Source: Data processed in December 2025

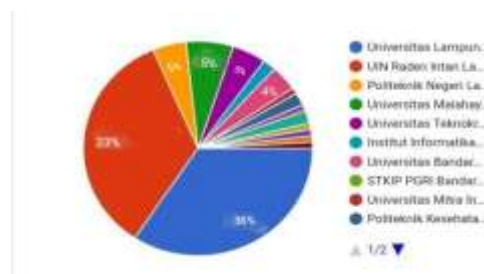


Figure 3 Origin Of The College

Based on Table 4, respondents can be determined based on the origin of Higher Education. In this study, respondents came from several universities in Bandar Lampung

Research Data Analysis

1. Test Research Instruments

a. Validity Test

Validity test is done in order to determine the validity or not of the questionnaire of each variable. The following are the results of the validity test through SPSS v25 software and are described in the following table:

Table 5. Validity Test Results

Variable	Variable	Indicators	r count	Sig	r table	status
X1	Digital Lifestyle	X1.1	0,503	0,000	0,1996	Valid
		X1.2	0,490	0,000	0,1996	Valid
		X1.3	0,579	0,000	0,1996	Valid
		X1.4	0,450	0,000	0,1996	Valid
		X1.5	0,532	0,000	0,1996	Valid
		X1.6	0,372	0,000	0,1996	Valid
X2	Security Perception	X2.1	0,598	0,000	0,1996	Valid
		X2.2	0,731	0,000	0,1996	Valid
		X2.3	0,561	0,000	0,1996	Valid
		X2.4	0,476	0,000	0,1996	Valid
		X2.5	0,528	0,000	0,1996	Valid
		X2.6	0,542	0,000	0,1996	Valid
X3	Ease Of Application	X3.1	0,347	0,000	0,1996	Valid
		X3.2	0,342	0,000	0,1996	Valid
		X3.3	0,293	0,003	0,1996	Valid
		X3.4	0,451	0,000	0,1996	Valid
		X3.5	0,255	0,010	0,1996	Valid
		X3.6	0,247	0,013	0,1996	Valid
		X3.7	0,288	0,004	0,1996	Valid
		X3.8	0,268	0,007	0,1996	Valid
Y	Interest In Use	Y.1	0,627	0,000	0,1996	Valid
		Y.2	0,600	0,000	0,1996	Valid
		Y.3	0,540	0,000	0,1996	Valid
		Y.4	0,592	0,000	0,1996	Valid
		Y.5	0,701	0,000	0,1996	Valid
		Y.6	0,617	0,000	0,1996	Valid

Source: Data processed in December 2025

Based on Table 5 of the validity test results above, the questionnaire or questionnaire consists of 4 variables and 26 indicators statements have been filled by 100 respondents. Known R-count above is the result of data processing through software SPSS v25. While r-table obtained from the formula $(df)=n-2$ so $100-2=98$, so that $r\ table=0.1996$. Based on the results of the validity test in the table above, it is stated that 26 statement indicators are valid because $R\ count > r\ table$.

b. Reliability Test

This study also requires a reliability test to determine whether the questionnaire used has a good level of consistency. Before performing the reliability test, in the previous chapter has been explained the basis of decision-making is used, the cronbach's Alpha value of at least 0.60. A variable is considered reliable if its cronbach's alpha value exceeds its tolerance limit. A variable is considered reliable if its cronbach's alpha value exceeds its tolerance limit. If < 0.60 then the variable is declared unreliable. The results of the reliability test in this study as follows.

Table 6. Reliability Test

Variable	Variable Symbol	Cronbach's Alpha	N of item	Standard	Status
Digital Lifestyle	X1	0,656	6	0,60	Reliabel

Security Perception	X2	0,681	6	0,60	Reliabel
Ease Of Application	X3	0,790	8	0,60	Reliabel
Interest In Use	Y	0,774	6	0,60	Reliabel

Source: Data processed in December 2025

Based on Table 6 above, the table above shows that the Cronbach Alpha value for Digital lifestyle variables (X1) 0.656, security perception variables (X2) 0.681, ease of application variables (X3) 0.790 and interest in use variables (Y) 0.774. So each variable shows a cronbach's alpha value greater than 0.60. This means that all variables in this study are reliable. This means that the questionnaire as a tool to measure variables in this study showed consistency.

2. Classical Assumption Test

a. Normality Test

In this study, normality test was conducted to determine whether the residual value has a normal distribution or not. Normality testing was conducted using SPSS version 25 through Kolmogorov Smirnov method.

Table 7. Normality Test Results One-Sample Kolmogorov-Smirnov Tes

N			100
Normal Parameters	Mean		.0000000
	Std. Deviation		1.35821774
Most Extreme Difference	Absolute		.113
	Positive		.053
	Negative		-.113
Test Statistic			.113
Asymp. Sig. (2- tailed)			.003 ^c
Monte Carlo Sig. (2-tailed)	Sig.		.146 ^d
	99% Confidence Interval	Lower Bound	.137
		Upper Bound	.155

Source: Data processed in December 2025

Based on Table 7 above, it can be concluded that asymmp.sig (2-tailed) shows a value of $0.003 < 0.05$. From these results, the data is not normally distributed, so this study uses another option, namely the Monte Carlo method. After conducting normality test with Monte carlo model sig. (2-tailed) value shows $0.146 > 0.05$, so it can be concluded that the residual or normal distribution of research data.

b. Multicollinearity Test

This test is performed to determine whether there is a relationship or correlation between independent variables in the regression model. A good regression Model should be free from multicollinearity, that is, the absence of a high correlation between independent variables. Multicollinearity detection can be done through tolerance value and variance inflation factor (VIF). A model is declared to have multicollinearity if the tolerance value is less than 0.1 and the VIF value is more than 10. The results of multicollinearity test in this study are as follows:

Table 8. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF

1	Digital Lifestyle	.629	1.591
	Security Perception	.813	1.230
	Ease Of Application	.584	1.711

Source: Data processed in December 2025

Based on Table 8 above, it can be seen that Digital lifestyle, Security perception, and ease of application are 0.629; 0.813; 0.584 showing tolerance value > 0.1 and variance inflation factor (VIF) value 1.591; 1.230; 1.711 < 10 . So it can be concluded that the independent variables in this study are free in multicollinearity problems or there is no correlation between the independent variables.

c. Heteroscedasticity Test

Heteroscedasticity testing aims to check whether there is a difference in the residual variation between one observation and another in the regression model. If heteroscedasticity is not found in the test, then this type of regression is considered good. In this study the method used by researchers is a statistical method with Spearman Rho test method.

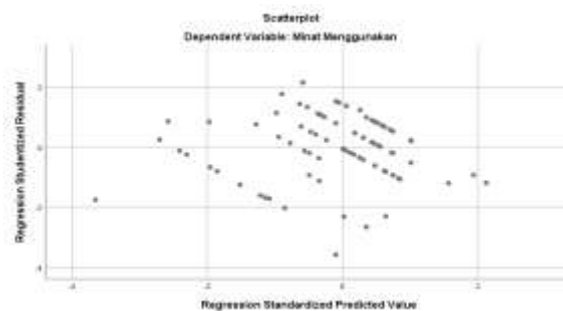


Figure 4. Scatteplot Graphics

Based on the scatterplot graph, it can be seen that the data points spread randomly and do not form a specific pattern. Thus, it can be concluded that the regression model used does not show any symptoms of heteroscedasticity.

3. Hypothesis Test

a. T Test

Partial test is a method used to determine the effect of each independent variable separately on the dependent variable. Testing is done by comparing the value of t-count and T-table. If t-count is greater than T-table, then the independent variable is declared to have an influence individually on the dependent variable.

Table 9. T Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Sig
	B	Std. Error	Beta	t	
(Constant)	-.394	2.326		-.169	.866
Digital Lifestyle	.301	.082	.303	3.667	.000
Security Perception	.432	.065	.480	6.615	.000
Ease Of Application	.204	.098	.178	2.084	.040

Source: Data processed in December 2025

Based on the results, The significance value for the effect of Digital lifestyle (X1) on the variable interest in use (Y) is equal to $0.000 < 0.05$ and the value of t count $3.667 > t$ table 1.987. It can be concluded that the digital lifestyle variable (X1) has a positive and significant effect on the interest in use variable (Y), which means that H1 is accepted. Significance value

for the effect of security perception (X2) on the variable interest in use (Y) is equal to $0.000 < 0.05$ and the value of t count $6.615 > t$ table 1.987. It can be concluded that the security perception variable (X2) has a positive and significant effect on the use of interest variable (Y), which means that H1 is accepted. And significance value for the effect of Ease of application (X3) on the variable interest in use (Y) is equal to $0.040 < 0.05$ and the value of t count $2.084 > t$ table 1.987. It can be concluded that the variable K ease of application (X3) has a positive and significant effect on the variable interest in use (Y) which means H1 is accepted.

b. F Test

The F-test, also known as the conformity test, is used to determine whether there is a mutual influence exerted by the independent variable on the dependent variable. In this study, the significance level used was 0.05 or 5%.

Table 10. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	261.559	3	87.186	45.830	.000 ^b
Residual	182.631	96	1.902		
Total	444.190	99			

Source: Data processed in December 2025

Based on Table 10, it can be seen that the significance value is less than $0.000 < 0.05$ and F count is $45.830 > 3.089$ so that it can be concluded that there is an influence of digital lifestyle variables, security perception, and ease of application (variable X) simultaneously on the interest in using QRIS on students in Bandar Lampung (Y).

c. Coefficient Of Determination Test (R²)

The coefficient of determination is used to measure the extent to which the model can explain the variation of the dependent variable. The value of the coefficient of determination is in the range $0 < R^2 < 1$. If the value of R² is large close to 1, then the contribution of the independent variable to the dependent variable becomes higher. This means that the model is able to provide most of the information about the dependent variable. Conversely, if the value of R² approaches 0, the contribution of the independent variable to the dependent variable is considered low, and the model has only a limited ability to explain its dependent variable

Table 11. Coefficient Of Determination Test Results (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.767 ^a	.589	.576	1.379

Source: Data processed in December 2025

Based on the results of the determination test calculations shown in the table above, the magnitude of the coefficient of determination or adjusted R² is 0.589 this means that 58.9% of the variable usage decisions can be explained by variations of three independent variables Digital Lifestyle, security perception, and ease of application that affect the interest in use. While the rest ($100\% - 58,9\% = 41,1\%$) described by other variables that are not included in the equation of the research model.

Discussion

1. The influence of Digital lifestyle on interest in using QRIS on students in Bandar Lampung.

Based on the results of research conducted using SPSS v25 program. Based on the results of the analysis, the digital lifestyle variable (X1) showed a positive and significant effect on interest in using QRIS. This is evidenced by the value of Standardized Coefficient (Beta) of 0.301 with a positive direction, the significance value of $0.000 < 0.05$, and the value of t count of $3.667 > t$ table

1.987. Thus, it can be concluded that the H1 hypothesis is accepted, which means that the digital lifestyle has an effect on the interest in using QRIS. In addition, the results of digital lifestyle variable data processing (X1) from about 100 respondents, showed that the majority of answers were on a scale of 4 (agree) and 5 (strongly agree), so it can be concluded that the level of digital lifestyle of respondents is high. This indicates that respondents are accustomed to using digital technology in their daily activities. Although there are few answers on a scale of 3 (neutral) and very few on a scale of 1-2, it shows that only a small percentage of respondents are not yet fully optimal in adopting digital technology. Overall, the high level of digital lifestyle reflects that respondents have a good acceptance of technological developments, thus potentially supporting the use of digital payment systems such as QRIS in everyday life.

Digital lifestyle is a pattern of life that is formed from the intensive use of digital technology in daily activities, such as working, communicating, shopping, learning, to Entertainment. (Suharto, 2020) This lifestyle reflects the individual's dependence on digital devices and the internet, where almost all aspects of life are connected and run through digital media. These changes not only affect the way individuals interact with the world, but also form new values, habits and preferences in modern society (Aksenta et al., 2023). The results of this study are in line with the grand theory used in Chapter II, namely The Theory of Technology Acceptance Model (TAM) shows that lifestyle affects user interest. which explains that individual factors, including digital lifestyles, can influence a person's decisions and interest in using technology. Digital lifestyle reflects the way a person lives their daily activities, manages expenses, and utilizes time in the context of technological developments. Therefore, the digital lifestyle proved to have a significant influence on the interest in using QRIS. Advances in technology and students' preference for fast, efficient, and practical services encourage individuals to choose digital-based payment methods. Thus, students who have a lifestyle attached to the use of technology tend to be more interested in utilizing QRIS as a means of non-cash transactions.

In addition, the results of this study are also supported by previous research conducted by Seputri & Yafiz (2022), which states that lifestyle influences the decision to use QRIS in Generation Z. Another study by Ramadhan et al. (2023) it also concluded that lifestyle had a significant effect on the decision to use QRIS. Students who have a practical and modern lifestyle believe that the use of QRIS facilitates transactions without the need to carry cash, thus increasing their interest in using QRIS as a digital payment tool.

2. The effect of security perception on interest in using QRIS on students in Bandar Lampung.

Based on the results of testing data for the second hypothesis, the security perception variable (X2) has a positive and significant effect on the interest in the use of (Y) QRIS. This is evidenced by the value of Standardized Coefficient (Beta) of 0.432 with a positive direction, the significance value of $0.000 < 0.05$, and the value of t count of $6.615 > t$ table 1.987. Thus, it can be concluded that the H2 hypothesis is accepted, which means that the perception of security has an effect on the interest in the use of QRIS. In addition, the results of data processing security perception variables (X2), it is seen that the majority of respondents gave answers on a scale of 3 (neutral) and 4 (agree), with most others being on a scale of 5 (strongly agree). This shows that the level of security perception of the use of QRIS is in the category of high enough, but not fully maximized. The finding of answers on scales 1 and 2 on several indicators indicates that there are some respondents who doubt the security of the QRIS system, both in terms of data protection and transaction risk. Overall, it can be concluded that respondents tend to have a fairly good perception of the security of QRIS, but there are still doubts in a small percentage of respondents, so that the security aspect remains an important factor that needs to be considered in increasing the trust and use of QRIS.

Security is one of the important factors in forming consumer confidence. (Kinasih & Albari, 2012) Security discusses consumer information and personal data that must be maintained so that consumers will feel safe and comfortable to be able to entrust their personal data to the company or the Application Manager (Shabilla et al., 2025), Then an application can be said to be good if it can provide security guarantees against all stored data information, both personal data and transaction data at the time of use of an application (Satria & Handoyo, 2022). Thus, a good level of security can improve community transactions, especially students in using the application. Conversely, a

low level of security will decrease student transactions using digital payments. The results of this study are in line with the grand theory of Technology Acceptance Model (Tam) theory states that the acceptance of technology is influenced by the perception of ease of Use and perceived benefits, but in the context of the use of QRIS, the perception of security is also an important factor that affects user interest. For students in Bandar Lampung, the perception that QRIS is a secure payment system will strengthen the belief that this technology is feasible and useful in supporting their digital financial activities. Although security is not a major variable in TAM, perceptions of security can affect perceptions of usability and trustworthiness of the technology.

In addition, the results of this study are also supported by previous research conducted by Kurniawati L. & Mustofan F J. (2024) and Khoiriyah et al. (2023) which states that the perception of security has a significant effect on the intention to use and satisfaction of QRIS users as well as electronic money. These studies show that security is an important factor that influences a person's decision to use digital payment services. The higher the perceived level of security, the greater the interest and decision of the user to use the service.

3. The effect of Ease of application on interest in using QRIS on students in Bandar Lampung.

Based on the results of testing data on the third hypothesis, the Ease of application variable (X3) simultaneously affect the interest in the use of (Y) QRIS in students in the city of Bandar Lampung. This is evidenced by the value of Standardized Coefficient (Beta) of 0.204 with a positive direction, the significance value of $0.040 < 0.05$, and the value of t count of $2.084 > t$ table 1.996. Thus, it can be concluded that the H3 hypothesis is accepted, which means that the ease of application has an effect on the interest in using QRIS. In addition, the results of data processing variable ease of application (X3), showed that the majority of respondents gave answers on a scale of 4 (agree) and 5 (strongly agree) on all indicators used. This indicates that respondents rate the QRIS application as easy to use, both in terms of understanding, operation, and ease of making transactions. Although there are few answers on a scale of 3 (neutral) and very few on a scale of 2, it shows that only a small percentage of respondents still experience obstacles in using the application. Overall, it can be concluded that the level of ease of application is in the high category, so the easier a system is to use, the more it will increase respondents' interest in using QRIS as a digital payment method in everyday life.

Perception of ease is the level of one's belief that in using it on something, it will be free from effort. Free from this effort means regardless of the difficulty or does not require effort in using it (Noviyanti & Erawati, 2021), An application that is easier to use will be more widely accepted by its users. From the definition, if a person believes that the system he uses is easy to operate then he will use the system, and vice versa (Pratiwi & Indriani, 2017). The results of the study in line with The Theory of Technology Acceptance Model (TAM) directly put the ease of use (perceived ease of use) as one of the main factors that affect the interest of individuals in receiving and using a technology. In the context of the influence of ease of application on interest in using QRIS among Bandar Lampung City students, TAM explained that the easier an application is used both in terms of interface, transaction process, and accessibility, the higher the perception of usability felt by users. Students who are familiar with technology tend to appreciate a fast, intuitive, and efficient system, so if the QRIS application is easy to use, it will increase their interest in adopting it in everyday transactions.

In addition, the results of this study are also supported by previous research conducted by Rahyana et al. (2024), states that the perception of ease has a positive relationship to the interest in using QRIS. The perception of ease has a significant effect on user satisfaction/interest in using QRIS because one increasingly believes that technology can be used easily or with minimal effort. Another study by Robaniyah & Kurnianingsih (2021), concluded that ease of use affects the interest in using the ovo application.

4. The influence of Digital Lifestyles, perceptions of security, and ease of application on QRIS usage interests is studied in an Islamic perspective.

In the Islamic perspective, the use of financial technology such as QRIS is allowed and in line with the basic principles of muamalah which prioritizes convenience and does not burden the Ummah (Sari et al., 2025). QRIS serves as a wasilah that facilitates the exchange of values and

payments, replacing cash processes that are often less efficient. Islam encourages its people to take advantage of technological advances, including in finance, as long as they do not violate the limits of Sharia, which are free from elements, gharar and maysir (Muttaqin, 2024). Students who have religious understanding will be more interested in using QRIS if the system is verified and meets Sharia propriety standards.

The digital lifestyle among Bandar Lampung students, which encourages the use of QRIS, can be seen as a positive adaptation to the Times. Islam views the use of technology as a means to achieve public benefit. QRIS provides benefits in the form of ease, speed, and efficiency in transactions, which can ultimately increase the economic productivity of students and society in general. Oktaviani, "Pengaruh Persepsi Kemudahan, Persepsi Manfaat, Persepsi Risiko, Dan Inovasi Teknologi Terhadap This is in line with the word of God in the Qur'an. Al-Isra' [17]: 84:

فَلَنْ كُلُّ يَّعْمَلُ عَلَىٰ شَاكِلَتِهِ فَرُبُّكُمْ أَعْلَمُ بِمَنْ هُوَ أَهْدَىٰ سَبِيلًا

Say, " everyone does his own thing, and your Lord Knows Best who is truer in his way. "

This verse reminds that every individual is responsible for the way he lives his lifestyle, including in the digital world, so that he should always hold on to the values of truth and piety in every technological activity.

A strong security perception of QRIS is in line with Islamic principles of protecting economic rights. In Sharia, guarding property and avoiding loss is a must. Digital payment applications that implement a layered security system are considered to have fulfilled the obligation to maintain the trust of the user's property. (Zainal Fanani et al., 2025) The interest of students increased because they saw that the QRIS system, which is regulated by the regulator and supervised by the relevant authorities, has made maximum efforts to avoid dharar and fraud. Thus, using QRIS is a form of effort in guarding assets according to religious guidance. This is confirmed in QS. Al-Baqarah [2]: 188:

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتُدْخُلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنتُمْ تَعْلَمُونَ

"And do not devour your neighbor's property in a way that is false, and do not bring the matter to the judge so that you may devour part of another's property in a way that is sinful, while you know."

This paragraph affirms that maintaining security in transactions, including digital transactions, is a moral and religious obligation so that there is no fraud, fraud, or unlawful taking of the rights of others.

In addition, the Ease of application in the Islamic perspective, ease (taysir) is an important principle that marks the teachings of this religion as a mercy for all mankind. Islam encourages all forms of convenience that bring benefits and do not cause harm, including in the use of technology such as digital financial applications. The ease with which applications such as QRIS, which facilitate cashless transactions and speed up the payment process, are in line with Islamic values as long as they are used for lawful and beneficial purposes. Islam does not reject technological advances, it encourages its people to utilize innovation as a means of efficiency and benefit in everyday life. With this ease, users can manage their time, energy, and resources more optimally, thus supporting the Islamic principle of balance between the affairs of this world and the hereafter.

However, convenience in Islam should not make humans inattentive, wasteful, or overly dependent on technology. Every convenience must be used with moral responsibility and a spiritual awareness that all the blessings of technology come from Allah and must be used in accordance with the guidance of Sharia. This principle is in line with the word of God in the Qur'AN. Al-Baqarah [2]: 185:

يُرِيدُ اللَّهُ بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ

"Allah wants ease for you, and he does not want hardship for you..."

As for the verse regarding the ease stated in the Qur'an, Allah says: (QS. Al-Insyirah:5-6)

يُسْرًا أَلْتَسْرًا مَعَ إِنْ يُسْرًا أَلْتَسْرًا مَعَ فَإِنَّ

"With hardship comes ease. With hardship comes ease."

These verses show that Islam always prioritizes convenience in all aspects of life, including in transactions, as long as the convenience remains in the corridor of goodness and does not violate religious values. Thus, the ease of application in the Islamic perspective is not only a matter of technological efficiency, but also about how it is used to support the benefit, honesty, and blessing in every digital activity.

The interest in using QRIS is a manifestation of the spirit of Islam that encourages its people to be part of the progress of civilization, provided that such progress is used in the corridors of goodness and obedience. High interest from students, as early adopters and agents of change, has a major impact on the development of the Islamic financial ecosystem in the future. The more students use QRIS, especially at merchants labeled sharia or connected to Islamic financial institutions, the stronger the integration of this technology with Islamic principles. In this context, the use of QRIS is not just a digital trend, but also a support for efforts to realize a more transparent, fair, and sharia-compliant economic system. This interest reflects students' awareness to combine religious values with the demands of modern practicality.

Interest in the use of QRIS in Bandar Lampung students is the result of the interaction between digital lifestyle, perception of security, and ease of application. This interest reflects students' awareness to combine religious values with the demands of modern practicality. The more positive the student's digital lifestyle, the higher the perception of security, and the easier the application is to use, the greater the student's interest in using QRIS in daily activities. Students' interest in QRIS is also influenced by Islamic values that emphasize the importance of transparency and clarity in every contract or transaction. The Qur'an makes it easy for people to relate to one another. In this case, the use of QRIS can be considered as a modern form of effort to improve the economic effectiveness of the Ummah, provided that it is based on Islamic ethics such as honesty, justice, and social responsibility. As Allah says in the Qur'an. Al-Baqarah [2]: 282:

وَلَا تَسْمُوا أَنْ تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلِهِ

"...And do not get tired of writing off the debt, whether small or large, until the deadline..."

This verse affirms the importance of record keeping and transparency in transactions, which is relevant to digital payment systems such as QRIS that record every transaction clearly and securely in accordance with Islamic financial principles.

Thus, it can be concluded that the digital lifestyle, security perception, and ease of application together have an influence on the interest in using QRIS in students in Bandar Lampung and can be accepted in an Islamic perspective. This influence is in line with the principles of muamalah Islam which emphasizes ease (taysir), security of property (hifz al-mal), transparency, and the benefit of the people, as long as the use of QRIS does not contain elements of usury, gharar, and maysir. Therefore, QRIS can be viewed as a means of legitimate modern transactions and in accordance with Sharia values. This discussion is a theoretical basis for interpreting the results of empirical testing in quantitative research on the influence of these three variables on the interest in the use of QRIS.

CONCLUSION

Research on the influence of digital lifestyle, security perception, and ease of application on the interest in using QRIS in students in Bandar Lampung concluded that these three variables, either partially or simultaneously, have a positive and significant effect on student interest in adopting the digital payment method. Increasing digital lifestyle in harmony with technological developments, high levels of trust in data and transaction security, and the practicality of application systems are key factors that encourage interest in use, while from an Islamic perspective, the use of QRIS is considered as a permissible means of muamalah because it meets the principles of transparency, security, and taysir (ease). Thus, students' interest in using QRIS is the result of integration between the needs of modern lifestyles, technological security guarantees, ease of operation, and awareness to align Islamic values with the progress of transactions in the digital era.

The implications of these findings indicate that strategies to increase QRIS adoption among students must integrate practical technology approaches with security guarantees that are aligned with ethical values, so service providers need to continue to strengthen user-friendly system infrastructure and education about digital transaction security. However, this study has limitations on the scope of the area that only focuses on Bandar Lampung as well as research subjects that are limited to students, so the generalization of the results may be different if applied to other demographic groups or regions with varying levels of digital literacy. Therefore, the suggestion for future research is to expand the locus of research to a national scale, adding moderation variables such as income level or Sharia financial literacy, as well as using qualitative methods to explore deeper the psychological or technical barriers still felt by users in transacting digitally.

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