Volume 8 Issue 1 (2027) Pages 283 - 292
Economics and Digital Business Review
ISSN : 2774-2563 (Online)

The Effect of Ease of QRIS Use on Customer Satisfaction: Evidence from Say Laundry in Jombang, Indonesia

Darmadi[1], Mohammad Haidar Ali[2]
Program Studi Manajemen, Universitas Hasyim Asy'ari Tebuireng, Indonesia

Abstrak

Perkembangan teknologi digital telah mendorong perubahan perilaku masyarakat dalam melakukan berbagai aktivitas ekonomi, termasuk transaksi pembayaran. Transaksi yang sebelumnya didominasi oleh penggunaan uang tunai secara bertahap mulai beralih ke sistem pembayaran nontunai (*cashless payment*), yang dinilai lebih praktis dan sesuai dengan kebutuhan konsumen yang mengutamakan kemudahan, kecepatan, dan efisiensi. Salah satu bentuk inovasi pembayaran digital yang mengalami perkembangan pesat di Indonesia adalah *Quick Response Code Indonesian Standard* (QRIS), yang memungkinkan konsumen melakukan pembayaran dengan memindai kode QR menggunakan aplikasi pembayaran pilihan mereka.

Perkembangan tersebut juga tercermin dari peningkatan volume transaksi QRIS. Pada triwulan II tahun 2026, volume transaksi QRIS tumbuh sebesar **100,12% secara tahunan (*year-on-year*)**, yang didukung oleh peningkatan jumlah pengguna dan merchant (Bank Indonesia, 2026). Selain itu, Bank Indonesia melaporkan bahwa hingga Juni 2026, jumlah pengguna QRIS telah mencapai **65,77 juta**, sedangkan jumlah merchant yang terdaftar mencapai **44,86 juta**, dengan sebagian besar di antaranya merupakan pelaku usaha mikro, kecil, dan menengah (UMKM) (Bank Indonesia, 2026).

Kata Kunci: Kemudahan Penggunaan, QRIS, Kepuasan Pelanggan.

Abstract

The development of digital payment technology has shifted consumer behavior from cash-based to non-cash transactions that offer greater convenience, speed, and efficiency. One widely adopted innovation in Indonesia is the Quick Response Code Indonesian Standard (QRIS). In laundry services, ease of payment is an important aspect of customer experience that may influence satisfaction. This study examines the effect of QRIS Ease of Use on Customer Satisfaction at Say Laundry Jombang. A quantitative approach was employed using Partial Least Squares-Structural Equation Modeling (PLS-SEM). Data were collected through five-point Likert-scale questionnaires from 80 customers selected using purposive sampling. Analysis was conducted using SmartPLS. The results show that all outer loading values exceeded 0.70, while Cronbach's Alpha, Composite Reliability, and AVE met the recommended thresholds. Hypothesis testing revealed a positive and significant effect of QRIS Ease of Use on Customer Satisfaction (path coefficient = 0.642; T-statistic = 9.760; P-value = 0.000). The R^2 value of 0.412 indicates that QRIS Ease of Use explains 41.2% of the variance in Customer Satisfaction. Thus, the ease of learning, understanding, and using QRIS contributes significantly to customer satisfaction at Say Laundry Jombang.

Keywords: *Ease of Use, QRIS, Customer Satisfaction.*
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DOI : 10.37531/ecotal.v8i1.4303

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✉ Corresponding author :
Email Address : darmadi@unhasy.ac.id

INTRODUCTION

The development of digital technology has driven changes in people's behavior in conducting various economic activities, including payment transactions. Transactions that were previously predominantly conducted in cash have gradually shifted toward cashless payment systems, which are considered more practical and better suited to the needs of consumers who prioritize convenience, speed, and efficiency. One form of digital payment innovation that has gained significant traction in Indonesia is the Quick Response Code Indonesian Standard (QRIS), which enables consumers to make payments by scanning a QR code using their preferred payment applications.

This development is also reflected in the increasing volume of QRIS transactions. In the second quarter of 2026, QRIS transaction volume grew by 100.12% year-on-year, supported by an increase in the number of users and merchants (Bank Indonesia, 2026). Furthermore, Bank Indonesia reported that, as of June 2026, the number of QRIS users had reached 65.77 million, while the number of registered merchants had reached 44.86 million, the majority of which were micro, small, and medium-sized enterprises (MSMEs) (Bank Indonesia, 2026).

Juan and Indrawati (2023) demonstrated that perceived ease of use of QRIS has a significant effect on consumer satisfaction with QRIS-based payment transactions. Similarly, Alfian and Nainggolan (2022) found a positive and significant effect of QRIS ease of use on user satisfaction. Meanwhile, Prasanti and Padmantyo (2024) revealed that ease of use, together with information quality and system quality, influences QRIS user satisfaction. QRIS users consider ease of use an important feature because payments can be completed by scanning a single QR code through their preferred payment applications, without the need to adjust the QR code according to specific payment service providers (Bank Indonesia, 2025). Empirically, Prasanti and Padmantyo (2024) found that ease of use, information quality, and system quality simultaneously have a significant effect on QRIS user satisfaction. These findings suggest that ease of use is a relevant factor to be further examined in the context of QRIS adoption and usage.

According to Davis (1989), *perceived ease of use* refers to an individual's perception of the extent to which a system can be used effortlessly and without requiring substantial effort. The indicators of perceived ease of use include ease of learning, ease of use, clarity and understandability, and ease of completing transactions. Ease of learning indicates the extent to which users can quickly understand how to make payments using QRIS. Ease of use reflects customers' ability to use QRIS when conducting transactions. Clarity and understandability refer to the extent to which customers can easily comprehend the steps involved in QRIS payment procedures. Meanwhile, ease of completing transactions indicates the extent to which payments can be completed without procedures that are perceived as complicated or burdensome.

The implementation of QRIS as a non-cash payment method is not limited to the trading sector but can also be applied across various service industries that are directly related to consumers' transactional needs, including laundry services. Laundry services represent a growing service business in response to the increasing demand for convenient and efficient clothing-washing solutions. Changes in people's daily activities and increasingly busy lifestyles have encouraged some consumers to use laundry services to reduce the time and effort required to manage their laundry needs. In using these services, customers interact not only with the core services of washing and garment care but also with various stages of the transaction process, including dropping off clothes, order registration, payment, and receiving

DOI : 10.37531/ecotal.v8i1.4303

information regarding service completion. Therefore, convenience throughout the service process is an important aspect of laundry service operations, including the ease of making payments. Along with the development of digital payment systems, laundry businesses can also utilize QRIS as an alternative cashless payment method that enables customers to complete transactions more conveniently through digital devices.

The use of QRIS provides an alternative payment method that can facilitate customers in completing transactions. This condition is also evident at Say Laundry Jombang, a laundry business located at Jalan Gubernur Suryo No. 56, Sengon District, Jombang Regency. Based on preliminary observations conducted at Say Laundry Jombang, the ease of using QRIS can be identified through several aspects. Regarding the ease of learning indicator, customers can understand how to make payments through QRIS by following the steps of scanning the QR code and completing the payment process through their chosen application. In terms of ease of use, payments can be made using customers' smartphones and their preferred payment applications. Furthermore, clarity and understandability refer to the extent to which QRIS payment procedures can be easily understood by customers, as the process involves scanning a QR code and confirming the payment. Meanwhile, ease of completing transactions indicates that customers can finalize their payments after scanning the QR code and confirming the transaction. These preliminary observations suggest that the ease of using QRIS is a relevant aspect to investigate at Say Laundry Jombang, particularly in relation to customer satisfaction.

Previous studies have demonstrated that ease of use and satisfaction with digital payment systems have received considerable research attention across various contexts. Lestari et al. (2026) and Maulana et al. (2025) found that the ease of using e-wallets and QRIS is positively associated with user satisfaction; however, their studies focused on university students. Syaripa et al. (2026) demonstrated that QRIS usage influences convenience and public satisfaction at Sahabat Kosmetik Store. Meanwhile, Yanti et al. (2026) and Pahlevi et al. (2026) found that QRIS payment systems have a positive and significant effect on customer satisfaction in culinary MSMEs. Furthermore, Subrata et al. (2026), in their study of Intan Laundry, showed that QRIS implementation provides convenience in customer transactions. However, their study employed a community service approach and did not quantitatively examine the effect of QRIS ease of use on customer satisfaction. A similar finding was reported by Syahfiah et al. (2026) in their study of Va Laundry Digital, which indicated that QRIS implementation facilitates customer transactions. Nevertheless, the study focused on QRIS socialization and implementation activities rather than quantitatively examining relationships between research variables.

Based on these seven studies, research on QRIS, ease of use, and customer satisfaction has been conducted across various business contexts. However, studies specifically examining the effect of QRIS ease of use on customer satisfaction in the laundry service sector remain limited, particularly in the context of Say Laundry Jombang. Furthermore, previous studies involving laundry businesses have primarily focused on QRIS implementation, whereas the present study emphasizes the empirical examination of QRIS ease of use as the independent variable and customer satisfaction as the dependent variable. Therefore, this study is expected to extend previous research by empirically examining the relationship between these two variables in the context of laundry services.

METHODS

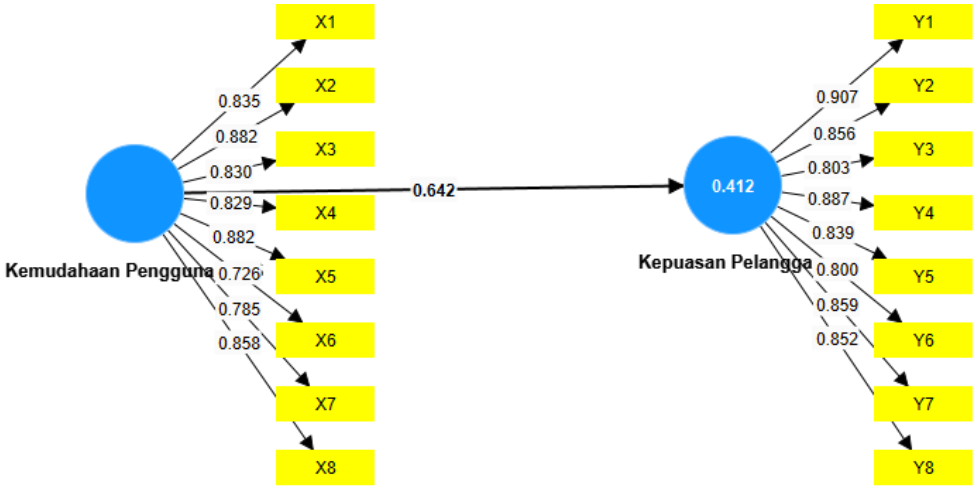
This study employed a quantitative approach using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method to analyze the effect of QRIS Ease of Use on Customer Satisfaction at Say Laundry Jombang. The study population consisted of Say Laundry Jombang customers who had previously used QRIS as a payment method. The sample was selected using purposive sampling, with the following respondent criteria: customers who had used Say Laundry Jombang's services and had made payments using

DOI : 10.37531/ecotal.v8i1.4303

QRIS. According to Hair et al. (2018), the sample size for SEM studies can be determined by multiplying the number of indicators by five to ten times. This study employed eight indicators; therefore, the sample size was determined as 8 × 10 = 80 respondents.

The data were collected through a questionnaire using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The QRIS Ease of Use (X) variable consisted of four indicators: ease of learning, ease of use, ease of understanding, and ease of completing transactions. Meanwhile, the Customer Satisfaction (Y) variable consisted of four indicators: fulfillment of expectations, satisfaction with the transaction process, suitability to customer needs, and overall satisfaction. The collected data were subsequently analyzed using PLS-SEM with the assistance of SmartPLS. The analysis involved evaluating the *outer model* to assess construct validity and reliability, as well as the *inner model* to examine the relationships between variables. Hypothesis testing was conducted using the *bootstrapping* procedure by examining the path coefficient, t-statistic, and p-value at a 5% significance level.

RESEARCH RESULTS AND DISCUSSION



Gambar 1. Outer model

Based on the results of the Convergent Validity Test using Loading Factors, all indicators of variables X and Y in the research model obtained outer loading values exceeding the minimum threshold of 0.70. Specifically, the loading values for variable X ranged from 0.726 to 0.882, while those for variable Y ranged from 0.800 to 0.907. These results indicate that each indicator has a good ability to reflect its respective construct. Therefore, all indicators X1–X8 and Y1–Y8 are considered to meet the convergent validity criteria and are suitable for further analysis in the PLS-SEM model.

Tabel. 1 Construct Reliability and Validity

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
QRIS Ease of Use	0.935	0.939	0.946	0.689
Customer Satisfaction	0.946	0.951	0.955	0.724

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Threshold	> 0.70	> 0.70	> 0.70	> 0.50

(Source: SmartPLS Output, Processed by the Researchers, 2026)

Based on the results of the Construct Reliability and Validity assessment, the QRIS Ease of Use construct obtained a Cronbach's Alpha value of 0.935, Composite Reliability (rho_a) of 0.939, Composite Reliability (rho_c) of 0.946, and an Average Variance Extracted (AVE) value of 0.689. Meanwhile, the Customer Satisfaction construct obtained a Cronbach's Alpha value of 0.946, Composite Reliability (rho_a) of 0.951, Composite Reliability (rho_c) of 0.955, and an AVE value of 0.724. All Cronbach's Alpha and Composite Reliability values exceeded the threshold of 0.70, while the AVE values for both constructs were above 0.50. These results indicate that both constructs demonstrate adequate reliability and convergent validity and are therefore suitable for further analysis.

Tabel. 2 Discriminant Validity

Indicator	QRIS Ease of Use	Customer Satisfaction
X1	0.835	0.525
X2	0.882	0.576
X3	0.830	0.520
X4	0.829	0.434
X5	0.882	0.613
X6	0.726	0.472
X7	0.785	0.570
X8	0.858	0.510
Y1	0.620	0.907
Y2	0.557	0.856
Y3	0.506	0.803
Y4	0.527	0.887
Y5	0.444	0.839
Y6	0.455	0.800
Y7	0.571	0.859
Y8	0.635	0.852

(Source: SmartPLS Output, Processed by the Researchers, 2026)

Based on the results of the Discriminant Validity Assessment using Cross Loadings, each indicator exhibited a higher loading on its associated construct than on the other construct. Indicators X1–X8 had their highest loadings on the QRIS Ease of Use construct, ranging from 0.726 to 0.882, whereas indicators Y1–Y8 had their highest loadings on the Customer Satisfaction construct, ranging from 0.800 to 0.907. Meanwhile, the cross-

DOI : 10.37531/ecotal.v8i1.4303

loading values of indicators X on Customer Satisfaction ranged from 0.434 to 0.635, while those of indicators Y on QRIS Ease of Use ranged from 0.444 to 0.635. Therefore, based on the cross-loading criterion, each indicator has a stronger association with its respective construct than with the other construct, indicating that the model satisfies the discriminant validity criterion.

Tabel.3 Discriminant Validity

Construct	QRIS Ease of Use	Customer Satisfaction
QRIS Ease of Use	0.830	0.642
Customer Satisfaction	0.642	0.851

(Source: SmartPLS Output, Processed by the Researchers, 2026)

Based on the Discriminant Validity Assessment using the Fornell–Larcker Criterion, the square root of the AVE for the QRIS Ease of Use construct was 0.830, while that for the Customer Satisfaction construct was 0.851. The correlation between the two constructs was 0.642. Since the square root of the AVE for each construct was greater than its correlation with the other construct (0.830 > 0.642 and 0.851 > 0.642), both constructs can be considered to satisfy the discriminant validity criterion. This indicates that QRIS Ease of Use and Customer Satisfaction represent distinct concepts and do not exhibit excessive construct overlap.

Tabel.4 Discriminant Validity

Construct	QRIS Ease of Use	Customer Satisfaction
QRIS Ease of Use	—	0.669
Customer Satisfaction	0.669	—
Threshold	—	< 0.90

(Source: SmartPLS Output, Processed by the Researchers, 2026)

Based on the Discriminant Validity Assessment using the Heterotrait–Monotrait Ratio (HTMT), the HTMT value between the QRIS Ease of Use and Customer Satisfaction constructs was 0.669. This value was below the commonly accepted threshold of **0.90**, indicating that the two constructs are sufficiently distinct and do not exhibit excessively high correlations. Therefore, based on the HTMT criterion, the model can be concluded to satisfy the discriminant validity requirement.

Tabel.5 R-Square

Endogenous Variable	R-Square (R^2)	Adjusted R-Square	Explained Percentage
Customer Satisfaction	0.412	0.404	41.2%

(Source: SmartPLS Output, Processed by the Researchers, 2026)

Based on the R-Square test results, the R^2 value for the Customer Satisfaction variable was 0.412, while the Adjusted R-Square value was 0.404. These results indicate that QRIS Ease of Use explains 41.2% of the variance in Customer Satisfaction, while the remaining 58.8% is explained by other factors outside the research model. The Adjusted R-Square value of 0.404

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indicates that, after adjustment, the explanatory power of the exogenous construct for Customer Satisfaction is 40.4%. Therefore, the model demonstrates an adequate level of explanatory power for examining the relationship between the variables in this study.

Tabel.6 Path Coefficient

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics	P-Values	Conclusion
QRIS Ease of Use → Customer Satisfaction	0.642	0.657	0.066	9.760	< 0.001	Positive and Significant

(Source: SmartPLS Output, Processed by the Researchers, 2026)

The hypothesis testing results indicate that QRIS Ease of Use has a positive and significant effect on Customer Satisfaction at Say Laundry Jombang. This is demonstrated by an *original sample* value of 0.642, a *sample mean* of 0.657, a *standard deviation* of 0.066, a T-statistic of 9.760, and a P-value of 0.000. The positive path coefficient indicates that the more favorable customers' perceptions of QRIS ease of use are, the higher their satisfaction with the payment transaction. Furthermore, the T-statistic exceeding the critical value and the P-value being below 0.05 indicate that the relationship is statistically significant. Therefore, the findings support the hypothesis that QRIS Ease of Use has a positive and significant effect on Customer Satisfaction. These results are presented in the *Path Coefficients* output of the research analysis, with a coefficient value of 0.642 and a T-statistic of 9.760.

These findings can be explained through the Technology Acceptance Model (TAM) developed by Davis (1989). The concept of *perceived ease of use* suggests that an individual's perception of the extent to which a technology can be used effortlessly is one of the key factors influencing technology acceptance. In the context of this study, QRIS ease of use is reflected in customers' ability to learn how to make payments, use QRIS, understand the transaction procedures, and complete payments without encountering significant difficulties. When customers can make payments through simple and easily understandable procedures, the transaction process becomes more convenient and requires less effort. This condition can provide a transaction experience that better meets customer expectations. This concept is consistent with the ease-of-use indicators employed in this study, namely ease of learning, ease of use, ease of understanding, and ease of completing transactions.

From the perspective of Expectancy Disconfirmation Theory, customer satisfaction is formed through an evaluation in which customers compare their expectations before using a service with their actual experience or perceived performance after using it (Oliver, 1980). In the context of QRIS payments at Say Laundry Jombang, customers expect the payment process to be easy, fast, and convenient. When QRIS functions in accordance with these expectations, customers are more likely to have a positive transaction experience, which may subsequently increase their satisfaction. In this study, customer satisfaction was measured through four indicators: fulfillment of expectations, satisfaction with the transaction process, suitability to customer needs, and overall satisfaction. Therefore, the positive coefficient of 0.642 can be interpreted as an indication that customers' perceptions of QRIS transaction convenience are positively associated with their satisfaction evaluations.

The findings of this study are also consistent with several previous studies. Juan and Indrawati (2023) found that perceived ease of QRIS use influences consumer satisfaction when making payments through QRIS. Nainggolan et al. (2022) also identified a positive and significant effect of QRIS ease of use on user satisfaction. Furthermore, Prasanti and

DOI : 10.37531/ecotal.v8i1.4303

Padmantyo (2024) found that ease of use, together with information quality and system quality, affects QRIS user satisfaction. Pahlevi et al. (2026) also demonstrated that ease of use has a positive and significant effect on customer satisfaction with QRIS usage at Coffee Shop Las.Co8 Rantauprapat. The consistency of these findings further supports the view that ease of use is a relevant factor in shaping user experiences and satisfaction with QRIS-based payment systems.

In the context of Say Laundry Jombang, the findings suggest that QRIS serves not only as an alternative non-cash payment method but also as an integral part of the overall customer service experience. Laundry customers go through several service stages, beginning with handing over their clothes and order registration, followed by payment and receiving information regarding service completion. Therefore, convenience during the payment stage represents one component of the overall customer experience. Preliminary observations at Say Laundry Jombang indicate that customers can make payments by scanning a QR code using their personal devices and payment applications, followed by transaction confirmation. This relatively straightforward process can reduce potential barriers to completing payments.

Overall, the findings demonstrate that QRIS Ease of Use contributes to Customer Satisfaction at Say Laundry Jombang. The R^2 value of 0.412 indicates that QRIS Ease of Use explains 41.2% of the variance in Customer Satisfaction, while the remaining 58.8% is associated with other factors not included in the research model. Thus, the findings do not suggest that ease of use is the sole determinant of customer satisfaction; rather, they demonstrate that QRIS ease of use makes a measurable contribution to customer satisfaction in the context of laundry services.

CONCLUSION

Based on the research findings and data analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM), it can be concluded that QRIS Ease of Use has a positive and significant effect on Customer Satisfaction at Say Laundry Jombang. This is supported by a path coefficient of 0.642, a T-statistic of 9.760, and a P-value of less than 0.001. These findings indicate that the easier QRIS is to learn, use, understand, and operate when completing transactions, the higher the level of customer satisfaction. Furthermore, the R-square value of 0.412 indicates that QRIS Ease of Use explains 41.2% of the variance in Customer Satisfaction, while the remaining 58.8% is explained by other factors outside the research model. These findings support the Technology Acceptance Model (TAM), particularly the concept of *perceived ease of use*, and are consistent with Expectancy Disconfirmation Theory, which emphasizes the role of customer expectations and perceived service performance in determining satisfaction. Based on these findings, Say Laundry Jombang is encouraged to maintain and improve the convenience of QRIS payment services by ensuring that QR codes are clearly displayed, easily accessible, and supported by a straightforward transaction process. The business should also provide clear transaction confirmations and assistance for customers who encounter difficulties when making payments. Other laundry businesses and MSMEs are encouraged to adopt accessible digital payment facilities to improve transaction efficiency and potentially enhance customer satisfaction. Future researchers are advised to incorporate additional variables, such as perceived usefulness, service quality, transaction security, trust, and perceived convenience, and to expand the research scope by involving larger and more diverse samples across different business sectors. Further comparative studies involving various digital payment methods may also provide broader insights into the relationship between digital payment convenience and customer satisfaction.

DOI : 10.37531/ecotal.v8i1.4303

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