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Reference	Country	Aim	Methodology	Sample	Main Variable	Measurement	Main Finding
(Mareta & Meiryani, 2023)	Indonesia	This Study aims to identify the factors that influence the interest of Gen Z in using the QRIS payment system in the e-wallet	This study used systematic literature review	Gen Z Indonesia	Technology Acceptance Model, E-wallet, QRIS	-	Perceived ease of use, perceived usefulness, promotion, trust, and social influence has a positive and significant influence on the interest of Generation Z in using QRIS as a payment technology for e-wallets
(Waliyuddin & Rahadi, 2023)	Indonesia	This research aims to determine and analyze the influence of Financial and Digital literacy on QRIS	This study used quantitative methodology	424 Indonesian respondents	Digital Literacy, Financial Literacy, QRIS Payment	This study used the purposive sampling technique for sampling. The study was based on primary data collected through questionnaires	Based on the findings of this study, financial and digital literacy variables partially and simultaneously did not have a significant effect but had favourable odds on the use of QRIS payment

(Yoesoef, 2023)	Indonesia	This study aims to determine whether self-efficacy, personal attachment, privacy issues, and technological innovations influence the Quick Respond Indonesian Standard usage determination	The study approach is quantitative	The research population of this study is the 100 Z generation in Lhokseumawe City	Self-efficacy, Personal attachment, Privacy issues, Technological innovation, QRIS	The study is categorized as casual and measures dependent variables through independent variables. The regression equation in this study is to determine how much influence the independent variable dependent variables.	The result analysis demonstrates that self-efficacy and privacy issues do not influence Gen Z determinants to use Quick Respond Indonesian Standard (QRIS). In contrast, personal attachment and technological innovations positively affect the Z generation to use the QRIS platform
(Sholihah, 2023)	Indonesia	The research aims to understand the continuity factors of QRIS adoption in Generation Z through	The study approach is quantitative	The study used primary data from 100 generation Z QRIS users	Continuance intention, QRIS, Expectation	The analysis in this study used SEM-PLS to analyze the relationship	This study findings showed that perceived usefulness significantly affect satisfaction and the intention of the continuity

		the Expectation Confirmation Model (ECM) theory			Confirmation Model (ECM)	between exogenous variable and endogenous variable with SmartPLS	of QRIS adoption. Furthermore, satisfaction also significantly affects the intention of continuity of QRIS adoption. In addition, confirmation affect the perceived usefulness and satisfaction of QRIS users from Generation Z
(Putri et al., 2023)	Indonesia	This study aims to determine the influence of perceived ease of use and risk of use, and financial literacy on the decision to transact using QRIS on MSME (Micro Small and Medium	The study approach is quantitative	The sample was determined using the Slovin formula, which obtained a sample of 99 MSME	Perceived Ease, Risk of Use, Financial Literacy on Decisions to Make Transactions Using QRIS	The data analysis technique in this study used multiple linear regression analysis	The results of this study indicate that perceived ease of use has a positive and significant effect on the decision to transact using QRIS on MSME in South Denpasar, the risk of use has a positive and significant effect on the decision to transact using QRIS on MSME, and

		Enterprises) in South Denpasar.				financial literacy has a positive and significant effect on the decision to transact using QRIS on MSME.
(Rafferty & Fajar, 2022)	Indonesia	This paper examines the integrated QR Code Payment Service (QRIS) adoption by retailers in Indonesia	The study approach is quantitative	The following demographic profile shows the result of 300 respondents who either own or work in micro to medium business in Jakarta, Indonesia, that have implemented QRIS in their business	QR Code Payment, Integrated Payment, Business Operations, Cashless in Developing Countries	QRIS compatibility with the business also has a positive influence on the intention to; whereas the business needs and lifestyle to make fast, secure, consistent, and user-friendly transactions, payment methods using QRIS are considered suitable by retailers to perform a transaction

(Nafisa et al., 2022)	Indonesia	This research aims to investigate the role of financial technology in the economic field, focusing on the QRIS payment method with MSME research object	A bibliometric study	The papers on the use of QRIS	Financial Technology, Digital payment, QRIS, MSMEs	This study use a bibliometric analysing method to conclude various literature used in writing on Fintech, namely the QRIS payment method for a MSMEs	From this research, it can be concluded that there is already a lot of public awareness regarding digital transformation in the economic field but no all people use it like MSMEs who actively work with Merchants using the QRIS payment method
(Anggadipai & Nainggolan, 2022)	Indonesia	The purpose of this study is to examine what factors affect the digitals payment using QRIS on merchants in all provinces of Indonesia with a macroeconomic approach	This study use a multiple linear regression method	The population and sample used in this research are specifically chosen for this investigation	Digital Payments, QRIS, Covid-19	-	The results of this research found that the factors affecting digital payment using QRIS on merchant in Indonesia provinces during COVID-19 are financial inclusion, level of education, and individuals using the internet to find

						information about goods and services	
(Butarbutar et al., 2022)	Indonesia	The main goal of this study is to examine the variable that affect MSMEs in Pemantangsiantar City behavioral intention to utilize the QRIS digital payment instrument	The study approach is quantitative	The number of samples produced by multiplying 28 by 9 yields 252, which is then rounded up to 250 MSME entrepreneurs research samples	QRIS, Behavioral intention, Digital payment, MSMEs	Using the Partial Least Square Structural Equation Model (PLS-SEM) technique, estimates, and hypotheses of the study model are tested	The results of this study conclude performance expectancy and social influence have a positive but not significant effect on behavior intention. This study also concludes that effort expectancy, hedonic motivation, trust, lifestyle compatibility, and habit positively and significantly affect behavioral intention. The managerial implications of this research mention that habit and trust are main factors for MSME factors to adopt payment systems with QRIS

(Yasar et al., 2022)	Indonesia	The study was conducted to analyze the perceptions (ease of use, word of mouth, and risk) that influence the decision to use QRIS electronic money in the millennial generation in DKI Jakarta	The research method uses a quantitative descriptive approach	96 millennial generations respondents who know and have experience using QRIS electronic money	Electronic Money, Millennial Generation, Perception	The data were statistically analyzed using the IBM SPSS Statistics software version 28	The result showed that there was a simultaneous and partial significant effect on the variables of perception ease of use and risk on the decision to use QRIS electronic money in the millennial generations in Jakarta, but the perceptions of word of mouth generally partial effect is not significant
(Puspitasari & Salehudin, 2022)	Indonesia	The goals of this study was to look at the relationship between effort expectancy, social influence, innovativeness, perceived usefulness, government support,	The study approach is quantitative	This study included 275 Indonesian respondents who had made payments through QRIS	QRIS, Cashless Payment System, Government Support, Innovativeness, Perceived	The data were statistically analyzed using the IBM SPSS Statistics software	This study's findings indicate that Government Support has a positive and significant relationship with behavioral intention to continue using QRIS, both directly and through the mediation of trust and perceived usefulness,

		and behavioral intention to use QRIS in the future			Usefulness, Trust		Furthermore, effort expectancy, social influence, innovativeness, perceived usefulness, and trust all have a direct impact on behavioral intention
(Rachmacandrani et al., 2023)	Indonesia	This study aims to determine the effect of information quality, system quality, and ease of transaction QRIS user satisfaction in Batik Blimbing Malang MSMEs	The study approach is quantitative	The number of samples in this study was 103	Ease of use, information quality, system quality, user satisfaction	The analytical method used is multiple regression analysis	The results of the study found that information quality did not significantly influence QRIS user satisfaction. Then, system quality and ease of transaction have a positive and significant effect on satisfaction. Ease of transaction is the most dominant variable affecting user satisfaction
(Azhari et al., 2023)	Indonesia	This study aims to determine first, the	This research uses a	-	Small and Medium	-	The results of the study conclude that first, the

		knowledge of MSME actors in Pematangsiantar using QRIS. Second, the benefits of using QRIS for MSME actors and the three obstacles for MSME actors in Pematangsiantar city in using QRIS.	qualitative approach method		Enterprise (MSME), QRIS, Payment System		majority of MSME actors know that QRIS is a digital payment instrument issues by Bank Indonesia. Second, the existence of QRIS helps merchants MSME to make payment more practical, fast, and secure. Third, the internet network is less stable in conducting transactions so that it become an obstacle for MSME actors and also consumers in conducting
(Pontoh et al., 2022)	Indonesia	The purpose of this research is to analyse the influence of Perceived Ease of Use, Perceived Risk	This research uses a qualitative approach method	This research method use questionnaire data collection techniques with	QRIS, Perceived ease of use, Perceived risk, Consumer	-	The result showed that perceived ease of use has significant effect on merchant intention in using QRIS as a digital

		and Consumer Trust toward Merchant Intention in using QRIS		the respondent data of 100 people	trust, Merchant intention		payment method, while perceived risk and consumer trust has on significant effect on merchant intention in using QRIS as a digital payment method
(Rahman & Susanto, 2022)	Indonesia	This study aims to determine the effect of knowledge, perceived usefulness, perceived ease of use, perceived of risk on the intensity of interest in using QRIS on micro, small, and medium enterprise in the city of Padang	This research is quantitative	The sample used in this study was 100 samples with the criteria that MSMEs have used QRIS for at least 1 month in the city of Padang	QRIS, Knowledge, Perceived usefulness, perceived ease of use, perceived risk	This research using the PLS-SEM approach to analyze the data of this study	The results of this study are: that knowledge, perception of benefits, perception of ease and perception of risk all have a positive and significant effect on the intensity of interest in using QRIS on micro, small, and medium enterprise in Padang City