International Conference on Sustainable Economics, Management, and Accounting (ICSEMA 2026)
Proceedings
Vol. 02 Year 2026, 1920 – 1929
ISSN: 3109-3337

DETERMINANTS OF STUDENTS' ONLINE PURCHASING DECISIONS: THE ROLE OF DIGITAL LITERACY AND DIGITAL PAYMENT INNOVATION IN THE SOCIETY 5.0 ERA

Rafli Kurniawan[1], Elsa Puspasari[2*], Ikhsan Nurrachman[3], Ola Setya Fitriani[4]

[1-4]Faculty of economics and business, Universitas Jenderal Soedirman, Indonesia

[*]Email corresponding author: elsa.puspasari@unsoed.ac.id

Article Information: Received: June, 25 2026, ***Published:*** August, 10 2026

Abstract

The rapid development of digital technology in the Society 5.0 era has transformed consumer behavior, particularly in online shopping activities and the use of digital payment systems. This study aims to analyze the effect of digital literacy on digital payment usage and online purchase decisions among university students, as well as the effect of digital payment on online purchase decisions. The study employed a quantitative approach using a survey method and hypothesis testing through Structural Equation Modeling–Partial Least Squares (SEM-PLS). Data were collected through an online questionnaire distributed to 138 active university students in Banyumas Regency who use e-commerce and digital payment services. The findings indicate that digital literacy has a positive and significant effect on online purchase decisions and digital payment usage. Furthermore, digital payment has a positive and significant effect on online purchase decisions and demonstrates the strongest influence among the variables examined. The results suggest that students with higher levels of digital literacy tend to adopt digital payment services more frequently and make online purchase decisions more confidently. This study contributes to the literature on digital consumer behavior by highlighting the mediating role of digital payment in the relationship between digital literacy and online purchase decisions. The findings also provide practical implications for e-commerce platforms and digital payment providers in enhancing digital literacy and improving payment service quality to support a more efficient, secure, and effective digital transaction ecosystem.

Keywords: digital literacy, digital payment, online purchasing decisions, e-commerce

INTRODUCTION

The development of digital technology in the Society 5.0 era has brought significant changes to various aspects of people's lives, including consumption patterns and shopping behavior. The concept of Society 5.0 emphasizes the integration of digital technology into human life to create convenience, efficiency, and connectivity in daily activities. This development has also encouraged the growth of e-commerce in Indonesia, which continues to increase alongside the widespread use of the internet and digital devices, particularly among university students as a generation that is highly adaptive to digital technology (Sari & Kurniawan, 2021). University students have become one of the most active consumer groups in conducting online transactions due to their high level of internet and digital media usage. Therefore, this study focuses on university students in Banyumas Regency as active users of e-commerce and digital payment services.

Changes in consumer behavior have also been supported by the development of digital payment innovations such as e-wallets, QRIS (Quick Response Code Indonesian Standard), and paylater services, which offer convenience, speed, and flexibility in transactions. Bank Indonesia reported that by the first semester of 2025, QRIS had been adopted by 57 million users and 39.3 million merchants, of which 93.16% were Micro, Small, and Medium Enterprises (MSMEs). In addition, QRIS transactions reached 6.05 billion transactions with a total value of IDR 579 trillion (Bank Indonesia, 2025). This increase indicates that digital payment has become an essential part of economic activities, especially among younger generations who tend to adopt cashless payment technologies more rapidly.

On the other hand, digital literacy has become an important factor influencing individuals' ability to access, understand, evaluate, and utilize digital information effectively. Digital literacy is not only related to the ability to use technology but also to the capability of understanding digital transaction risks and making informed decisions in online activities (Prasetyo & Hidayat, 2022). A high level of digital literacy helps consumers select products, compare information, and increase confidence in conducting online transactions. Previous studies have shown that digital literacy positively influences digital consumption behavior and the use of electronic payment systems (Nasution et al., 2022).

Although numerous studies have examined digital literacy and digital payment separately, research integrating the relationships among digital literacy, digital payment, and online purchase decisions remains limited, particularly in the context of university students in Banyumas Regency. Therefore, this study offers a novelty by developing a research model that positions digital payment as an intervening variable in the relationship between digital literacy and online purchase decisions. This study not only examines the direct effect of digital literacy on online purchase decisions but also investigates the effect of digital literacy on digital payment usage, which subsequently influences students' online purchase decisions. Thus, this research provides a new perspective on the role of digital payment in strengthening the influence of digital literacy on students' digital consumption behavior in the Society 5.0 era.

This study aims to analyze the effect of digital literacy on digital payment and online purchase decisions among university students, as well as the effect of digital payment on online purchase decisions. Theoretically, this research is expected to enrich the literature on digital consumer behavior and the adoption of digital payment technologies in the Society 5.0 era. Practically, the findings are expected to provide insights for e-commerce businesses and digital payment service providers in improving service quality, transaction security, and digital literacy education for consumers. The implications of this study suggest that enhancing digital literacy and optimizing digital payment services can strengthen a more effective, secure, and efficient online shopping ecosystem among university students.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Digital Literacy and Online Purchase Decisions

Digital literacy refers to an individual's ability to access, understand, evaluate, and utilize digital information effectively and responsibly. In the Society 5.0 era, digital literacy has become an essential competency because various aspects of daily life, including consumption activities and economic transactions, have been integrated with digital technology. According to Prasetyo and Hidayat (2022), digital literacy is not only related to the ability to use technological devices but also involves understanding digital transaction security, evaluating the credibility of information, and making appropriate decisions in a digital environment.

University students, as a generation that actively uses the internet, tend to engage frequently in online shopping activities. A high level of digital literacy enables students to search for product information more effectively, compare prices, understand consumer reviews, and assess the quality and security of e-commerce platforms before making purchases. These capabilities can increase students' confidence and effectiveness in making online purchase decisions. Research conducted by Nasution et al. (2022) found that digital literacy positively influences digital consumption behavior. Therefore, the higher the level of students' digital literacy, the greater their tendency to make online purchase decisions.

H1: Digital literacy has a positive effect on students' online purchase decisions.

Digital Literacy and Digital Payment

The development of financial technology in the Society 5.0 era has encouraged the emergence of various digital payment innovations, such as e-wallets, mobile banking, QRIS, and paylater services. The use of digital payment systems offers convenience, efficiency, and flexibility in conducting online transactions. However, the adoption of digital payment technologies requires individuals to understand how to use these systems, ensure transaction security, and manage their digital financial activities effectively. In this regard, digital literacy becomes an important factor influencing the level of digital payment usage.

Students with a high level of digital literacy are more likely to understand the benefits and risks associated with digital payment systems than those with lower levels of digital literacy. They are also better able to adapt to financial technology developments and tend to have greater trust in the security of digital transactions. Previous studies have shown that digital literacy positively influences the adoption of electronic payment systems and digital financial technologies (Nasution et al., 2022). Therefore, the higher the level of students' digital literacy, the greater their use of digital payment services in online transactions.

H2: Digital literacy has a positive effect on students' use of digital payment services.

Digital Payment and Online Purchase Decisions

Digital payment refers to a technology-based payment system that enables transactions to be completed quickly, conveniently, and efficiently without the use of cash. The availability of digital payment services facilitates online transactions, thereby improving consumer convenience and enhancing the effectiveness of the purchasing process. According to Bank Indonesia (2025), the use of QRIS and digital payment transactions in Indonesia has increased significantly, particularly among younger generations who are highly adaptive to technological advancements.

From a consumer behavior perspective, payment convenience and flexibility are important factors that influence online purchase decisions. Digital payment systems allow consumers to complete transactions anytime and anywhere through a fast and secure process. In addition, various features such as cashback offers, promotional programs, and the integration of digital payment services with e-commerce platforms can further stimulate consumers' interest in purchasing products online.

Previous studies have demonstrated that the use of digital payment services positively influences online purchase decisions by increasing consumer convenience, efficiency, and trust in digital transactions. Therefore, the higher the level of digital payment usage, the greater the likelihood of students making online purchase decisions.

H3: Digital payment has a positive effect on students' online purchase decisions.

RESEARCH METHODS

Penelitian This study employed a quantitative approach using a survey method and hypothesis testing through Structural Equation Modeling–Partial Least Squares (SEM-PLS) to analyze the effect of digital literacy on students' online purchase decisions and the effect of digital literacy on the use of digital payment services, which subsequently influence online purchase decisions in the Society 5.0 era. A quantitative approach was selected because the study aims to examine the relationships among variables through numerical data measurement and statistical analysis, while SEM-PLS was utilized to test both direct and indirect relationships among latent variables within the research model.

The population of this study consisted of active university students in Banyumas Regency who use e-commerce platforms and digital payment services for online transactions. The population was estimated to exceed 500 active students. Therefore, the sample size was determined using Cohen's power analysis with an effect size of 0.15, a significance level of 5%, and a statistical power of 0.80, resulting in a minimum sample of 138 respondents. The sampling technique employed was simple random sampling, ensuring that each student had an equal opportunity to be selected as a research respondent.

Data were collected through an online questionnaire distributed via Google Forms. The research instrument employed a four-point Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree). The digital literacy variable was measured using indicators related to the ability to access digital information, understand digital information, evaluate digital information, and effectively utilize digital technology. The digital payment variable was measured through indicators of ease of use, transaction security, payment efficiency, and flexibility in using digital payment services such as e-wallets, QRIS, and paylater facilities. Meanwhile, the online purchase decision variable was measured using indicators of need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.

Prior to data collection, the questionnaire instrument was tested for validity and reliability to ensure that each statement item accurately and consistently measured the intended variables. Validity was assessed using outer loading values and Average Variance Extracted (AVE), while reliability was evaluated using Cronbach's Alpha and Composite Reliability.

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. PLS-SEM was selected because it is capable of simultaneously examining direct and indirect relationships among latent variables. The analysis procedures included the evaluation of the measurement model (outer model), the structural model (inner model), and hypothesis testing through path coefficients, t-statistics, and p-values. In addition, this study examined the mediating effect of digital payment on the relationship between digital literacy and students' online purchase decisions.

RESULTS AND DISCUSSION

RESULTS

The results of the questionnaire item testing indicate that all measurement items are valid and reliable. This is evidenced by the convergent validity test results, where all indicators have loading factor values greater than 0.50 and composite reliability (CR) values greater than 0.70. The Average Variance Extracted (AVE) values are 0.654 for the Digital Literacy variable, 0.614 for the Digital Payment variable, and 0.661 for the Online Purchase Decision variable. Instrument reliability was confirmed by Cronbach's Alpha and Composite Reliability values exceeding 0.70. The validity and reliability test results are presented in Table 1.

Table 1. Instrument Validity and Reliability Test Results

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Digital Literacy	0,736	0,740	0,850	0,654
Digital Payment	0,791	0,794	0,864	0,614
Online Purchase Decision	0,828	0,833	0,886	0,661

Vol. 02 Year 2026, 1920 – 1929
ISSN: 3109-3337

Table 2. Loading Factor Values

	Digital Literacy	Digital Payment	Online Purchase Decision
LD1	0,836		
LD2	0,781		
LD3	0,809		
DP1		0,788	
DP2		0,772	
DP3		0,783	
DP4		0,791	
KP1			0,734
KP2			0,838
KP3			0,847
KP4			0,829

Table 3 Cross Loadings

LD1	0,836	0,274	0,297
LD2	0,781	0,218	0,276
LD3	0,809	0,261	0,290
DP1	0,226	0,788	0,680
DP2	0,174	0,772	0,573
DP3	0,317	0,783	0,542
DP4	0,260	0,791	0,562
KP1	0,364	0,532	0,734
KP2	0,225	0,634	0,838
KP3	0,339	0,641	0,847
KP4	0,238	0,646	0,829

Based on Table 3, the cross-loading values of each indicator on its corresponding construct are greater than 0.70 and higher than the loadings on other constructs. Therefore, the discriminant validity requirements of the measurement model are satisfied.

Hypothesis testing in this study was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The structural model (inner model) was evaluated through the bootstrapping procedure, and each hypothesis was tested using the t-statistics and p-values. The results of the structural model evaluation are presented in Table 4.

Table 4 Inner Model Test Results

	R Square	R Square Adjusted
Digital Payment	0,097	0,094
Online Purchase Decision	0,588	0,586

The R-square value of 0.588 indicates that 58.8% of the variance in online purchase decisions can be explained by the Digital Literacy and Digital Payment constructs, while the remaining 41.2% is explained by other variables not included in this study.
The hypothesis testing results are presented in Table 5.

Table 5. Hypothesis Testing Results

Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Digital Literacy → Digital Payment	0,311	0,315	0,054	5,715	0,000
Digital Literacy → Online Purchase Decision	0,133	0,132	0,047	2,813	0,005
Digital Payment → Online Purchase Decision	0,715	0,717	0,030	24,041	0,000

The results indicate that all proposed hypotheses are supported. The acceptance of the hypotheses is based on the statistical criteria established for hypothesis testing.
The results presented in Table 5 show that Digital Literacy has a positive and significant effect on Online Purchase Decisions. The path coefficient is 0.133, with a t-statistic value of 2.813 (> 1.64) and a p-value of 0.005 (< 0.05). Therefore, H1 is supported.

Furthermore, the results of H2 indicate that Digital Literacy has a positive and significant effect on Digital Payment usage, with a t-statistic value of 5.715 and a p-value of 0.000 (< 0.05). Therefore, H2 is supported.

Finally, the results of H3 reveal that Digital Payment has a positive and significant effect on Online Purchase Decisions, with a positive path coefficient of 0.715, a t-statistic value of 24.041 (> 1.64), and a p-value of 0.000 (< 0.05). Therefore, H3 is supported.

DISCUSSION

Hypothesis 1: The Effect of Digital Literacy on Online Purchase Decisions

The results of Hypothesis 1 testing indicate that digital literacy has a positive and significant effect on online purchase decisions, with a path coefficient of 0.133, a t-statistic value of 2.813 (> 1.64), and a significance value of 0.005 (< 0.05). These findings confirm that the higher the level of consumers' digital literacy, the greater their tendency to make online purchase decisions.

Digital literacy refers to an individual's ability to use digital technologies effectively in searching, evaluating, and processing information required in daily life, including the decision-making process related to purchasing activities. According to Gilster (1997), digital literacy encompasses not only technical skills in using digital devices but also critical thinking skills in processing information obtained through digital platforms. Consumers with strong digital literacy are generally more proficient in accessing product information, comparing prices, reading customer reviews, and utilizing digital platforms for shopping purposes.

The findings of this study are consistent with those of Muhsin et al. (2023), who reported that digital literacy has a positive and significant influence on consumer purchase decisions in e-commerce platforms, where digitally literate consumers tend to be more confident in conducting online transactions. The ability to effectively utilize digital technology encourages consumers to actively seek product information through various digital channels, thereby increasing confidence in making appropriate purchasing decisions. Furthermore, Yuliana et al. (2023) found that digital literacy significantly contributes to consumer shopping behavior, particularly in the evaluation of alternatives and final purchase decisions. Consumers with high digital literacy can utilize various digital platforms, such as social media, online marketplaces, and MSME websites, to obtain comprehensive information before making purchasing decisions. This finding supports the consumer behavior model proposed by Kotler and Keller, which identifies information search as a critical stage in the purchasing decision process.

Moreover, Prasetyo and Wahyuningsih (2024) found that digital literacy, including internet navigation skills, digital content evaluation, and social media utilization, influences consumer trust in online transactions, which subsequently encourages purchase decisions. Digitally literate consumers are better able to identify valid and reliable information regarding products, making them feel safer and more comfortable when making purchasing decisions. Astuti and Rahayu (2023) also confirmed that digital literacy indicators, such as digital communication skills, digital content creation, and digital security awareness, collectively shape consumer capabilities that support more informed purchase decisions.

The path coefficient value of 0.133 indicates that the effect of digital literacy on purchase decisions is positive but relatively modest. This may be explained by the fact that purchase decisions are influenced by various factors beyond digital literacy, such as price, product quality, brand trust, and the ease of using digital platforms. Nevertheless, the significant result demonstrates that digital literacy remains an important factor in the context of digital marketing and online consumer behavior.

Hypothesis 2: The Effect of Digital Literacy on Digital Payment Usage

The testing of Hypothesis 2 reveals that digital literacy has a positive and significant effect on digital payment usage, with a t-statistic value of 5.715 and a p-value of 0.000 (< 0.05). This finding indicates that consumers' level of digital literacy makes a strong and meaningful contribution to the adoption and utilization of digital payment systems.

Digital payment refers to a financial transaction system that utilizes digital technology as a payment medium, including e-wallets, mobile banking, QRIS (Quick Response Code Indonesian Standard), application-based bank transfers, and various fintech platforms. In Indonesia, digital payment adoption has continued to increase alongside technological infrastructure development and government initiatives promoting a cashless society. According to Bank Indonesia (2023), digital payment transactions in Indonesia have experienced substantial growth, with QRIS transaction volumes increasing by more than 130% compared to the previous year, indicating the rapid adoption of cashless payment systems.

Digital literacy, which includes knowledge of digital security, the ability to use financial applications, and trust in digital transactions, is an essential prerequisite for adopting digital payment systems. The findings of this study are consistent with those of Febriyantoro and Arisandi (2024), who found that digital literacy significantly influences the intention to use e-payment systems among Millennials and Generation Z consumers in Indonesia. Consumers with a deeper understanding of digital technology are generally more willing to adopt various digital payment methods because they better understand the mechanisms, benefits, and risks associated with these systems.

According to Wulandari et al. (2023), digital financial literacy which combines digital literacy and financial literacy plays a crucial role in encouraging digital payment adoption among Indonesian consumers, including those engaged in transactions with MSMEs. Individuals with strong digital competencies are better able to operate digital payment applications, understand available security features, and resolve technical issues that may arise during transactions. This finding is consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989), which emphasizes perceived ease of use and perceived usefulness as key determinants of technology adoption.

Nugroho and Pertiwi (2023) also found that digital literacy dimensions, particularly technological proficiency and cybersecurity awareness, significantly influence consumer trust and comfort in using digital payment services. Digitally literate consumers are more capable of assessing platform security, understanding personal data protection mechanisms, and identifying potential digital fraud risks. These capabilities directly contribute to their willingness to adopt and actively use digital payment systems.

The relatively high t-statistic value of 5.715 reflects the strong influence of digital literacy on digital payment adoption in this study. This finding has important implications, suggesting that efforts to improve digital literacy among consumers can directly encourage the acceptance and use of digital payment systems. Digital literacy training programs organized by governments, financial institutions, and businesses may therefore serve as effective strategies for expanding the user base of digital payment services and increasing digital transaction volumes.

Hypothesis 3: The Effect of Digital Payment on Online Purchase Decisions

The results of Hypothesis 3 testing indicate that digital payment has a positive and significant effect on online purchase decisions, with a path coefficient of 0.715, a t-statistic value of 24.041 (> 1.64), and a p-value of 0.000 (< 0.05). The relatively large coefficient value (0.715) indicates that digital payment is the dominant determinant influencing consumers' online purchase decisions.

The availability of diverse and user-friendly digital payment systems has fundamentally transformed consumer behavior. The convenience, speed, and security provided by digital payment systems have become important factors influencing consumers' purchasing decisions. According to Zaroni (2024), the integration of digital payment systems into commercial activities significantly increases purchase conversion rates because consumers are no longer constrained by cash availability or the complexity of conventional payment methods.

The findings of this study are consistent with those of Ramadhan and Syafiqah (2023), who found that ease of use, transaction security, and payment processing speed positively and significantly influence consumer purchase decisions on e-commerce platforms. Reliable digital payment systems provide consumers with a sense of security when conducting transactions, thereby reducing psychological barriers often associated with online shopping. Security features such as data encryption, two-factor authentication, and buyer protection are highly valued by consumers when making purchasing decisions.

Furthermore, Handayani et al. (2023) found that the adoption of QRIS as Indonesia's standardized digital payment system significantly improves transaction convenience and encourages more spontaneous purchasing behavior and higher purchase frequency. QRIS standardization enables consumers to make payments using various digital wallet applications, thereby enhancing flexibility and convenience when shopping.

From a consumer behavior perspective, payment convenience is one of the factors that reduces perceived risk during the purchase decision-making process. According to Schiffman and Kanuk (as cited in Firmansyah, 2024), consumers who perceive payment transactions as easy, secure, and efficient tend to have more positive shopping experiences, which subsequently encourage repeat purchases and customer loyalty. Digital payment systems also provide clear and digitally recorded transaction evidence, further increasing consumer confidence.

The high coefficient value (0.715) obtained in this study indicates that digital payment is the strongest predictor of online purchase decisions among the variables examined. This finding has important strategic implications, suggesting that investment in the development and diversification of digital payment options should be a priority for businesses seeking to increase sales. Businesses that offer a variety of digital payment methods, including QRIS, bank transfers, e-wallets, and paylater services, are likely to be more attractive to today's digital consumers. This conclusion is further supported by Lestari and Kusuma (2023), who found that comprehensive digital payment integration can significantly increase sales performance compared to businesses that rely solely on cash transactions. This finding is particularly relevant in the post-pandemic era, where consumer preferences for cashless transactions have become increasingly strong and have evolved into a lasting shopping habit.

CONCLUSION

The findings of this study indicate that digital literacy has a positive and significant effect on both digital payment usage and students' online purchase decisions. In addition, digital payment also has a positive and significant effect on online purchase decisions, with a stronger influence than the other variables examined in this study. These findings suggest that improving digital literacy and optimizing digital payment services can contribute to the development of a more effective, secure, and efficient online shopping ecosystem in the Society 5.0 era.

This study has several limitations. First, the research was limited to university students in Banyumas Regency, which may restrict the generalizability of the findings to other populations. Second, the study only examined three variables: digital literacy, digital payment, and online purchase decisions. Therefore, future research is recommended to expand the scope of respondents and incorporate additional variables, such as consumer trust, perceived risk, digital promotion, and e-commerce service quality, to provide a more comprehensive understanding of consumer behavior in digital transactions.

BIBLIOGRAPHY

Astuti, R., & Rahayu, S. (2023). Literasi digital dan keputusan pembelian online konsumen muda Indonesia. *Jurnal Manajemen dan Pemasaran Digital, 5*(2), 112–128.

Bank Indonesia. (2023). *Laporan sistem pembayaran dan pengelolaan uang rupiah*. Bank Indonesia.

Bank Indonesia. (2025). *QRIS Jelajah Indonesia 2025 dorong digitalisasi sistem pembayaran nasional*. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2717025.aspx

Febriyantoro, M. T., & Arisandi, D. (2024). Pengaruh literasi digital terhadap intensi penggunaan e-payment pada generasi milenial. *Jurnal Keuangan dan Perbankan Digital, 3*(1), 45–61.

Firmansyah, A. (2024). *Perilaku konsumen digital: Teori dan implementasi di era ekonomi digital*. Alfabeta.

Handayani, F., Kurniawan, A., & Setiawan, B. (2023). Dampak adopsi QRIS terhadap keputusan pembelian pada UMKM kuliner di Jawa Tengah. *Jurnal Ekonomi dan Bisnis Digital, 4*(1), 78–95.

Lestari, D., & Kusuma, H. (2023). Pengaruh sistem digital payment terhadap volume penjualan UMKM di Indonesia. *Jurnal Manajemen UMKM Indonesia, 8*(3), 201–218.

Muhsin, A., Pratiwi, R., & Nugroho, A. (2023). Literasi digital dan pengaruhnya terhadap keputusan pembelian di platform e-commerce. *Jurnal Ilmu Komunikasi dan Teknologi, 11*(1), 34–52.

Nasrullah, R., Aditya, W., Satya, T. I., Nento, M. N., Hanifah, N., Miftahussururi, & Akbari, Q. S. (2017). *Materi pendukung literasi digital*. Kementerian Pendidikan dan Kebudayaan.

Nasution, M. K. M., Hidayat, R., & Syah, R. (2022). Digital literacy and electronic payment behavior in the digital economy era. *Journal of Digital Society, 4*(1), 88–101.

Nugroho, P., & Pertiwi, A. (2023). Literasi digital dan kepercayaan konsumen dalam penggunaan e-wallet di Jawa Tengah. *Jurnal Teknologi Keuangan, 6*(2), 89–107.

Paramita, E. D., & Cahyadi, E. R. (2024). The determinants of behavioral intention and use behavior of QRIS as digital payment method using extended UTAUT model. *Indonesian Journal of Business and Entrepreneurship, 10*(1), 132–145. https://doi.org/10.17358/ijbe.10.1.132

Prasetyo, B., & Wahyuningsih, T. (2024). Peran literasi digital dalam membangun kepercayaan transaksi online dan keputusan pembelian. *Jurnal Bisnis dan Ekonomi Digital, 2*(1), 23–40.

Prasetyo, D., & Hidayat, R. (2022). Literasi digital dan perilaku konsumen dalam transaksi online. *Jurnal Teknologi dan Masyarakat, 7*(1), 45–56.

Rahayu, R., & Day, J. (2017). E-commerce adoption by SMEs in developing countries: Evidence from Indonesia. *Eurasian Business Review, 7*(1), 25–41. https://doi.org/10.1007/s40821-016-0044-6

Ramadhan, F., & Syafiqah, N. (2023). Pengaruh digital payment terhadap keputusan pembelian konsumen e-commerce Indonesia. *Jurnal Pemasaran Digital Indonesia, 7*(2), 134–150.

Safitri, A. R., & Ningrum, R. A. C. (2024). Does the digital payment system "QRIS" affect the purchasing behaviour of food and beverage products? *Ilomata International Journal of Management, 5*(4), 1043–1055. https://doi.org/10.61194/ijjm.v5i4.1324

Sari, A., & Kurniawan, B. (2021). Perilaku konsumen digital pada generasi mahasiswa di era e-commerce. *Jurnal Ekonomi Digital, 5*(2), 120–132.

Saripudin, S., Yuniarti, R., & Ernawati, D. (2023). Exploring the factors influencing the adoption of QRIS as a digital payment in Indonesia. *The Journal of Management Theory and Practice, 4*(1), 1–9. https://doi.org/10.37231/jmtp.2023.4.1.322

UNESCO. (2018). *A global framework of reference on digital literacy skills for indicator 4.4.2*. UNESCO Institute for Statistics.

Wulandari, D., Puspitasari, E., & Saputra, R. (2023). Literasi keuangan digital sebagai pendorong adopsi digital payment pada masyarakat perkotaan Indonesia. *Jurnal Keuangan dan Ekonomi, 15*(1), 56–74.

Yuliana, S., Handoko, T., & Dewi, M. (2023). Kontribusi literasi digital terhadap perilaku belanja konsumen pada UMKM berbasis digital. *Jurnal Riset Manajemen dan Bisnis, 18*(3), 167–184.

Zalukhu, S., & Lattu, A. (2024). The influence of using the QRIS digital payment method on customer purchasing decisions. *Jurnal Ilmiah Manajemen Kesatuan, 13*(1), 45–56. https://doi.org/10.37641/jimkes.v13i1.3064

Zaroni, A. N. (2024). *Digitalisasi UMKM: Strategi integrasi digital payment untuk peningkatan penjualan*. Kencana.