

DAFTAR PUSTAKA

- Acikgoz, F., Elwalda, A., & De Oliveira, M. J. (2023). Curiosity on Cutting-Edge Technology via Theory of Planned Behavior and Diffusion of Innovation Theory. *International Journal of Information Management Data Insights*, 3(1). <https://doi.org/10.1016/j.jjime.2022.100152>
- Agustin, A., Marvella, D., & Devianti, H. (2023). The impact of e-wallet towards consumer behavior in Indonesia moderated by consumers aged 15-30. *E3S Web of Conferences*, 426. <https://doi.org/10.1051/e3sconf/202342601048>
- Ahmed, N., Li, C., Khan, A., Qalati, S. A., Naz, S., & Rana, F. (2021). Purchase intention toward organic food among young consumers using theory of planned behavior: role of environmental concerns and environmental awareness. *Journal of Environmental Planning and Management*, 64(5), 796–822. <https://doi.org/10.1080/09640568.2020.1785404>
- Al-Adwan, A. S., Li, N., Al-Adwan, A., Abbasi, G. A., Albelbisi, N. A., & Habibi, A. (2023). “Extending the Technology Acceptance Model (TAM) to Predict University Students’ Intentions to Use Metaverse-Based Learning Platforms”. *Education and Information Technologies*, 28(11), 15381–15413. <https://doi.org/10.1007/s10639-023-11816-3>
- Al-Emadi, K. A., Kassim, Z. A., & Razzaque, A. (2020). User friendly and user satisfaction model aligned with FinTech. In *Innovative Strategies for Implementing FinTech in Banking* (pp. 291–301). IGI Global. <https://doi.org/10.4018/978-1-7998-3257-7.ch017>
- Alhassan, I., Asiamah N, Opuni, & Alhassan A. (2022). THE LIKERT SCALE: EXPLORING THE UNKNOWN AND THEIR POTENTIAL TO MISLEAD THE WORLD. 2022: *UDSIJD*, 9(2). <https://doi.org/10.47740/586.UDSIJD6i>
- Ali, F., Yasar, B., Khan, U., Ali, L., & Ryu, K. (2024). Can the compulsive use of e-learning lead to lower academic performance? The role of technology fatigue and technostress in hospitality and tourism students. *Journal of*

Hospitality, Leisure, Sport and Tourism Education, 34.
<https://doi.org/10.1016/j.jhlste.2024.100478>

Alothman, A. I., & Al-Meshal, S. A. (2022). The Impact of Website Design and Customer Support on Customer Experience and Its Relation to Fintech Adoption Intention in Saudi Arabia. *International Journal of Marketing Studies*, 14(1), 126. <https://doi.org/10.5539/ijms.v14n1p126>

Alsabawy, A. Y., Cater-Steel, A., & Soar, J. (2016). Determinants of perceived usefulness of e-learning systems. *Computers in Human Behavior*, 64, 843–858. <https://doi.org/10.1016/j.chb.2016.07.065>

Alshibly, H. H., Alwreikat, A., Morgos, R., & Abuaddous, M. Y. (2024). Examining the mediating role of customer empowerment: the impact of chatbot usability on customer satisfaction in Jordanian commercial banks. *Cogent Business and Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2387196>

Alwi, S., Salleh, N. M., Razak, S. A., & Naim, N. (2019a). Consumer Acceptance and Adoption towards Payment-Type Fintech Services from Malaysian Perspective. *International Journal of Advanced Science and Technology*, 28(15), 148–163.

Alwi, S., Salleh, N. M., Razak, S. A., & Naim, N. (2019b). Consumer Acceptance and Adoption towards Payment-Type Fintech Services from Malaysian Perspective. *International Journal of Advanced Science and Technology*, 28(15), 148–163.

An, S., Eck, T., & Yim, H. (2023). Understanding Consumers' Acceptance Intention to Use Mobile Food Delivery Applications through an Extended Technology Acceptance Model. *Sustainability (Switzerland)*, 15(1). <https://doi.org/10.3390/su15010832>

Anis, L., Perez, G., Benzies, K. M., Ewashen, C., Hart, M., & Letourneau, N. (2020). Convergent Validity of Three Measures of Reflective Function: Parent Development Interview, Parental Reflective Function Questionnaire,

- and Reflective Function Questionnaire. *Frontiers in Psychology*, 11. <https://doi.org/10.3389/fpsyg.2020.574719>
- Asad, M. M., Erum, D., Churi, P., & Moreno Guerrero, A. J. (2023). Effect of technostress on Psychological well-being of post-graduate students: A perspective and correlational study of Higher Education Management. *International Journal of Information Management Data Insights*, 3(1). <https://doi.org/10.1016/j.jjime.2022.100149>
- Astari, A. A. E., Yasa, N. N. K., Sukaatmadja, I. P. G., & Giantari, I. G. A. K. (2022). Integration of technology acceptance model (TAM) and theory of planned behavior (TPB): An e-wallet behavior with fear of covid-19 as a moderator variable. *International Journal of Data and Network Science*, 6(4), 1427–1436. <https://doi.org/10.5267/j.ijdns.2022.5.008>
- Aurellia, T. (2021). *Penerapan Structural Esuation Modeling Partial Least Square Pada Kepuasan Masyarakat Terhadap Pelayanan Publik Kepolisian Kalimantan Barat*.
- Azer, I., Mohamad, S. A., & Mustapha, M. (2024). DIGITAL FINANCIAL SERVICES: PERCEPTIONS, ONGOING USAGE AND SECURITY CONCERNS AMONG GEN Z. *Journal of Islamic, Social, Economics and Development*, 128–1755. <https://doi.org/10.55573/JISED.096111>
- Berndt, A. E. (2020). Sampling Methods. *Journal of Human Lactation*, 36(2), 224–226. <https://doi.org/10.1177/0890334420906850>
- Bi, T., Xia, X., Lo, D., Grundy, J., Zimmermann, T., & Ford, D. (2022). Accessibility in Software Practice: A Practitioner’s Perspective. *ACM Transactions on Software Engineering and Methodology*, 31(4). <https://doi.org/10.1145/3503508>
- Bosnjak, M., Ajzen, I., & Schmidt, P. (2020). The theory of planned behavior: Selected recent advances and applications. In *Europe’s Journal of Psychology* (Vol. 16, Issue 3, pp. 352–356). PsychOpen. <https://doi.org/10.5964/ejop.v16i3.3107>

- Budiman, A., & Hadibrata, B. (2021). Technology Acceptance Model Modification for Electronic Wallet Users in Jakarta. *Modern Economics*, 26(1), 17–24. [https://doi.org/10.31521/modecon.V26\(2021\)-03](https://doi.org/10.31521/modecon.V26(2021)-03)
- Cahyo Bagaskoro, D., & Ghanevi Ayuntari, C. (2024). *Analysis of acceptance behavior and usage of e-wallet applications* (Vol. 2).
- Call, D. R., & Herber, D. R. (2022). Applicability of the diffusion of innovation theory to accelerate model-based systems engineering adoption. *Systems Engineering*, 25(6), 574–583. <https://doi.org/10.1002/sys.21638>
- Candra, N., Mochtar, D. A., & Indrayanti, K. W. (2024). Banking Customer Data Security Protection in the Era of Financial Technology in Indonesia. *EAS Journal of Humanities and Cultural Studies*, 6(03), 117–122. <https://doi.org/10.36349/easjhcs.2024.v06i03.009>
- Carr, J. C., & Sequeira, J. M. (2007). Prior family business exposure as intergenerational influence and entrepreneurial intent: A Theory of Planned Behavior approach. *Journal of Business Research*, 60(10), 1090–1098. <https://doi.org/10.1016/j.jbusres.2006.12.016>
- Chen, H. S. (2013). Applying technology acceptance model to explore the adoption of hydrogen-electric motorcycle in Taiwan. *Applied Mechanics and Materials*, 459, 494–498. <https://doi.org/10.4028/www.scientific.net/AMM.459.494>
- Cheung, G. W., Cooper-Thomas, H. D., Lau, R. S., & Wang, L. C. (2024). Reporting reliability, convergent and discriminant validity with structural equation modeling: A review and best-practice recommendations. *Asia Pacific Journal of Management*, 41(2), 745–783. <https://doi.org/10.1007/s10490-023-09871-y>
- Chowdhury, A., Kabir, K. H., McQuire, M., & Bureau, D. P. (2024). The dynamics of digital technology adoption in rainbow trout aquaculture: Exploring multi-stakeholder perceptions in Ontario using Q methodology and the theory of planned behaviour. *Aquaculture*, 594. <https://doi.org/10.1016/j.aquaculture.2024.741460>

- Chuah, F., Memon, M. A., Ramayah, T., Cheah, J. H., Ting, H., & Cham, T. H. (2021). Pls-sem using r: An introduction to csem and seminr. *Journal of Applied Structural Equation Modeling*, 5(2). [https://doi.org/10.47263/JASEM.5\(2\)01](https://doi.org/10.47263/JASEM.5(2)01)
- Ciptarianto, A., & Anggoro, Y. (2022). *International Journal of Current Science Research and Review E-Wallet Application Penetration for Financial Inclusion in Indonesia*. <https://doi.org/10.47191/ijcsrr/V5-i2-03>
- Cornesse, C., Blom, A. G., Dutwin, D., Krosnick, J. A., De Leeuw, E. D., Legleye, S., Pasek, J., Pennay, D., Phillips, B., Sakshaug, J. W., Struminskaya, B., & Wenz, A. (2020). A review of conceptual approaches and empirical evidence on probability and nonprobability sample survey research. In *Journal of Survey Statistics and Methodology* (Vol. 8, Issue 1, pp. 4–36). American Association for Public Opinion Research. <https://doi.org/10.1093/jssam/smz041>
- da Silva, H. A., & Moura, A. S. (2020). Teaching Introductory Statistical Classes in Medical Schools Using RStudio and R Statistical Language: Evaluating Technology Acceptance and Change in Attitude Toward Statistics. *Journal of Statistics Education*, 28(2), 212–219. <https://doi.org/10.1080/10691898.2020.1773354>
- Dakkak, A., Munappy, A. R., Bosch, J., & Olsson, H. H. (2022). Customer Support In The Era of Continuous Deployment: A Software-Intensive Embedded Systems Case Study. *Proceedings - 2022 IEEE 46th Annual Computers, Software, and Applications Conference, COMPSAC 2022*, 914–923. <https://doi.org/10.1109/COMPSAC54236.2022.00143>
- Demoulin, N. T. M., & Coussement, K. (2020). Acceptance of text-mining systems: The signaling role of information quality. *Information and Management*, 57(1). <https://doi.org/10.1016/j.im.2018.10.006>
- Didied, N. M., Yunitasari, F., & Oktavina Diah Puspita. (2022). Effect of promotion, perceived usefulness, and perceived ease of use on interest in adopting e-wallet (Ovo And Dana). *International Journal of Research in*

Business and Social Science (2147- 4478), 11(8), 191–201.
<https://doi.org/10.20525/ijrbs.v11i8.2060>

Djafarova, E., & Foots, S. (2022). Exploring ethical consumption of generation Z: theory of planned behaviour. *Young Consumers*, 23(3), 413–431.
<https://doi.org/10.1108/YC-10-2021-1405>

Fadhilah, I., & Aruan, D. T. H. (2023). Understanding consumer adoption and actual usage of digital payment instruments: comparison between Generation Y and Generation Z. *International Journal of Electronic Marketing and Retailing*, 14(1), 1. <https://doi.org/10.1504/ijemr.2023.10050665>

Felix, A., & Rembulan, G. D. (2023). Analysis of Key Factors for Improved Customer Experience, Engagement, and Loyalty in the E-Commerce Industry in Indonesia. *APTISI Transactions on Technopreneurship*, 5(2Sp), 196–208. <https://doi.org/10.34306/att.v5i2sp.350>

Firdaus, T. M., & Lubis, M. (2022). Comparative Analysis of Popular Electronic Wallets in Indonesia in Daily Life Selection. *ACM International Conference Proceeding Series*, 362–368. <https://doi.org/10.1145/3568834.3568865>

García, J. A. M., Gómez, C. G., López, A. T., & Schlosser, M. J. (2024). Applying the technology acceptance model to online self-learning: A multigroup análisis. *Journal of Innovation and Knowledge*, 9(4). <https://doi.org/10.1016/j.jik.2024.100571>

Gayuh Rizki Utomo, Endang Asliana, & Lihan Rini Puspo Wijaya. (2024). Impact Of Digital Technostress On Interest In Using Fintech E-Wallets Among Generation Z Consumers In Lampung Province. *Kajian Ekonomi Dan Akuntansi Terapan*, 1(3), 161–171. <https://doi.org/10.61132/keat.v1i3.366>

Gede Juanamasta, I., Made Nopita Wati, N., Hendrawati, E., Wahyuni, W., Pramudianti, M., Susantinah Wisnujati, N., Prastiwi Setiawati, A., Susetyorini, S., Elan, U., Rusdiyanto, R., Astanto, D., Ulum, B., Novitasari Khadijah, S., Trimarjono, A., Syafii, M., Mubarroq, A., Kristiningsih, K., Dwi Pratiwi, R., Veri, V., ... Chairul Basrun Umanailo, M. (2019). The Role Of Customer Service Through Customer Relationship Management (CRM)

To Increase Customer Loyalty And Good Image. *INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH*, 8(10).
www.ijstr.org

Ghanad, A. (2023). An Overview of Quantitative Research Methods. *INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH AND ANALYSIS*, 06(08). <https://doi.org/10.47191/ijmra/v6-i8-52>

Gómez-Ramírez, I., Valencia-Arias, A., & Duque, L. (2019). Approach to M-learning Acceptance Among University Students. *The International Review of Research in Open and Distributed Learning*, 20(3).
<https://doi.org/10.19173/irrodl.v20i4.4061>

Gumasing, M. J. J., Cangco, G. K. M., Ilagan, S. M. C., & Reyes, E. G. A. (2023). A Comparison on the Usability of Mobile e-Wallet Applications: GCash, Maya, Grabpay. *ACM International Conference Proceeding Series*, 199–207. <https://doi.org/10.1145/3588243.3588253>

Gunturu, S. G., Godbole, M., & Josyula, H. P. (2024). FinTech-Automatic Payment Process in the ERP System. *Article in International Journal of Computer Trends and Technology*, 72, 99–103.
<https://doi.org/10.14445/22312803/IJCTT-V72I11P116>

Guo, R. (2023). Fintech and Digital Transformation: Accelerating Innovation in Financial Services. In *Business, Economics and Management FTMM* (Vol. 2023).

Haider, A., Khan, M. A., Khoja, M., Alharthi, S., & Minhaj, S. M. (2024). The role of e-banking, mobile-banking, and e-wallet with response to e-payment and customer trust as a mediating factor using a structural equation modelling approach. *Journal of Infrastructure, Policy and Development*, 8(9), 6644.
<https://doi.org/10.24294/jipd.v8i9.6644>

Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. https://doi.org/10.1007/978-3-030-80519-7_5

- Hair, J. F. Jr., G. Tomas M. Hult, Christian M. Ringle, Marko Sarstedt, Nicholas P. Danks, & Soumya Ray. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <http://www>.
- Hamelmann, T., & Drechsler, A. (2018). Impacts of Digital Natives on Technology Acceptance: A Conceptual Analysis. In *Sydney Impacts of Digital Natives on Technology Acceptance* (Vol. 1).
- Hardin-Fanning, F., & Ricks, J. N. M. (2017). Attitudes, social norms and perceived behavioral control factors influencing participation in a cooking skills program in rural Central Appalachia. *Global Health Promotion*, 24(4), 43–52. <https://doi.org/10.1177/1757975916636792>
- Haris Saputra, M., Gracia, I. S., Saswyta, I. M., Cristhian, I., & Lim, V. (2023). Analisa Pengaruh Kemudahan, Kepercayaan, dan Keamanan terhadap Kepuasan Pengguna Aplikasi DANA (Studi Kasus Mahasiswa Jambi). In *Jurnal Ekonomi Kreatif dan Inovatif Indonesia* (Vol. 1, Issue 2). <https://nakiscience.com/index.php/ekraf>
- Hasan, R., Ashfaq, M., & Shao, L. (2021). Evaluating Drivers of Fintech Adoption in the Netherlands. *Global Business Review*. <https://doi.org/10.1177/09721509211027402>
- Hermawan, A., Gloria, A. C., Yunari, S. S., Yovita, M., Pandin, R., Ekonomi, F., & Bisnis, D. (2024). *PERAN E-WALLET DALAM PENGAMBILAN KEPUTUSAN YANG EFISIEN*. <https://doi.org/10.46306/rev.v5i1>
- Hevner, A., & Park, J. (2004). *Design Science in Information Systems Research*. <https://www.researchgate.net/publication/201168946>
- Ilieva, G., Yankova, T., Dzhabarova, Y., Ruseva, M., Angelov, D., & Klisarova-Belcheva, S. (2023). Customer Attitude toward Digital Wallet Services. *Systems*, 11(4). <https://doi.org/10.3390/systems11040185>
- Intan Berlianawati, D., & Ridhawati, R. (2024). Exploring The Mind of Gen Z: Deciphering E-wallet Adoption Through The Lens of TPB Theory. *Jurnal*

Ilmiah Akuntansi Dan Bisnis, 19(1).
<https://doi.org/10.24843/JIAB.2024.v19.i01.p09>

Jafri, J. A., Mohd Amin, S. I., Abdul Rahman, A., & Mohd Nor, S. (2024). A systematic literature review of the role of trust and security on Fintech adoption in banking. In *Heliyon* (Vol. 10, Issue 1). Elsevier Ltd.
<https://doi.org/10.1016/j.heliyon.2023.e22980>

Jamaludin, N. A., Zaki, H. O., Ramli, R. M., & Suffarruddin, S. H. (2024). Towards a Sustainable Financial Future: Exploring the Influence of E-Wallet Adoption Among Gen Z in Malaysia. *Institutions and Economies*, 16(4), 113–138. <https://doi.org/10.22452/IJE.vol16no4.4>

Jan, J., Alshare, K. A., & Lane, P. L. (2024). Hofstede's cultural dimensions in technology acceptance models: a meta-analysis. *Universal Access in the Information Society*, 23(2), 717–741. <https://doi.org/10.1007/s10209-022-00930-7>

Jatmika, S., Purboningrum, V., & Taufik Hidayat, M. (2023). *Cashless Society Phenomenon in Jakarta City's use of The Digital Wallet "DANA" as A Payment Tool*.

Jhantasana, C. (2023). Should A Rule of Thumb be used to Calculate PLS-SEM Sample Size. *Asia Social Issues*, 16(5), e254658.
<https://doi.org/10.48048/asi.2023.254658>

Joo, Y., Seok, H., & Nam, Y. (2020). The moderating effect of social media use on sustainable rural tourism: A theory of planned behavior model. *Sustainability (Switzerland)*, 12(10). <https://doi.org/10.3390/su12104095>

Karim, R. Al, Sobhani, F. A., Rabiul, M. K., Lepee, N. J., Kabir, M. R., & Chowdhury, M. A. M. (2022). Linking Fintech Payment Services and Customer Loyalty Intention in the Hospitality Industry: The Mediating Role of Customer Experience and Attitude. *Sustainability (Switzerland)*, 14(24).
<https://doi.org/10.3390/su142416481>

- Kaya, E., Agca, M., Adiguzel, F., & Cetin, M. (2019). Spatial data analysis with R programming for environment. *Human and Ecological Risk Assessment*, 25(6), 1521–1530. <https://doi.org/10.1080/10807039.2018.1470896>
- Khatri, A., Gupta, N., & Parashar, A. (2020). APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL (TAM) IN FINTECH SERVICES. *International Journal of Management*, 11(12). <https://doi.org/10.34218/ijm.11.12.2020.328>
- Kim, K. J., & Shin, D. H. (2015). An acceptance model for smart watches: Implications for the adoption of future wearable technology. *Internet Research*, 25(4), 527–541. <https://doi.org/10.1108/IntR-05-2014-0126>
- Laksamana, R. (2024). Wallet Digital Cross-Generation in the Acceleration of Digital Economic Transformation. *Jurnal Ilmiah Ekonomi Islam*, 10(1), 925. <https://doi.org/10.29040/jiei.v10i1.11672>
- Li, D., Browne, G. J., & Chau, P. Y. K. (2006). An Empirical Investigation of Web Site Use Using a Commitment-Based Model. In *The Author Journal compilation C* (Vol. 37). Decision Sciences Institute.
- Libaque-Saenz, C. F., Ortega, C., Rodriguez-Serra, M., Chong, M., & Lopez-Puente-de-la-Vega, S. (2024). The role of interoperability and inter-side benefits on merchants' e-wallet adoption: the case of Peruvian nanostores. *Industrial Management and Data Systems*, 124(1), 64–84. <https://doi.org/10.1108/IMDS-04-2023-0238>
- Lileikien, A., Jonusas, J., & Martinkiene, J. (2024). *Promoting Innovative Activities Through Advanvced Management and Fintech Models*.
- Lim, W. L., Munikrishnan, U. T., Leong, C. M., Hiew, L. C., Leong, M. W., & Yang, L. (2024). Do you want a secure e-wallet? Understanding the role of risk and security in e-wallet continuance intention. *Information and Computer Security*, 32(3), 304–321. <https://doi.org/10.1108/ICS-05-2023-0085>

- Liu, Z., Yang, J. Z., Clark, S. S., & Shelly, M. A. (2022). Recycling as a planned behavior: the moderating role of perceived behavioral control. *Environment, Development and Sustainability*, 24(9), 11011–11026. <https://doi.org/10.1007/s10668-021-01894-z>
- Lu, Z., Wu, J., Li, H., & Nguyen, D. K. (2022). Local Bank, Digital Financial Inclusion and SME Financing Constraints: Empirical Evidence from China. *Emerging Markets Finance and Trade*, 58(6), 1712–1725. <https://doi.org/10.1080/1540496X.2021.1923477>
- Luarn, P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 21(6), 873–891. <https://doi.org/10.1016/j.chb.2004.03.003>
- Lwanga, S. K., & Lemeshow, S. (1991). Sample Size Determination in Health Studies: A Practical Manual. *Journal of the American Statistical Association*, 86(416), 1149. <https://doi.org/10.2307/2290547>
- Ma, J., Wang, P., Li, B., Wang, T., Pang, X. S., & Wang, D. (2024). Exploring User Adoption of ChatGPT: A Technology Acceptance Model Perspective. *International Journal of Human-Computer Interaction*. <https://doi.org/10.1080/10447318.2024.2314358>
- Ma, K., Liu, B., & Zhang, J. (2024). Factors Influencing Consumer Upcycling Behavior—A Study Based on an Integrated Model of the Theory of Planned Behavior and the Technology Acceptance Model. *Sustainability*, 16(21), 9179. <https://doi.org/10.3390/su16219179>
- Malik, A., Islam, S. U., Aleem, M., & Tariq, N. (2022). An Empirical Investigation Of Technostress Due To Technological Factors And Its Impact On Employee Engagement. In *Journal of Positive School Psychology* (Vol. 2022, Issue 2). <http://journalppw.com>
- Mantik, J., Muliadi, M. R., & Usman, B. (2024). Analysis of e-wallet application adoption through the diffusion of innovation theory approach (study of e-wallet application users in Bengkulu city). In *Mantik Journal* (Vol. 7, Issue 4). Online.

- Marsh, H., & Alamer, A. (2024). When and how to use set-exploratory structural equation modelling to test structural models: A tutorial using the R package lavaan. *British Journal of Mathematical and Statistical Psychology*. <https://doi.org/10.1111/bmsp.12336>
- Martin, T. (2022). A Literature Review on The Technology Acceptance Model. *International Journal of Academic Research in Business and Social Sciences*, 12(11). <https://doi.org/10.6007/ijarbss/v12-i11/14115>
- Masturoh, S., Achmad,), Pohan, B., & Author, C. (2021). *SENTIMENT ANALYSIS AGAINST THE DANA E-WALLET ON GOOGLE PLAY REVIEWS USING THE K-NEAREST NEIGHBOR ALGORITHM*. www.bsi.ac.id
- McCloskey, K., & Johnson, B. T. (2019). Habits, Quick and Easy: Perceived Complexity Moderates the Associations of Contextual Stability and Rewards With Behavioral Automaticity. *Frontiers in Psychology*, 10. <https://doi.org/10.3389/fpsyg.2019.01556>
- Miller, A., & Pyper, K. (2024). Anxiety Around Learning R in First Year Undergraduate Students: Mathematics versus Biomedical Sciences Students. *Journal of Statistics and Data Science Education*, 32(1), 47–53. <https://doi.org/10.1080/26939169.2023.2190010>
- Mohd Dzin, N. H., & Lay, Y. F. (2021). Validity and reliability of adapted self-efficacy scales in malaysian context using pls-sem approach. *Education Sciences*, 11(11). <https://doi.org/10.3390/educsci11110676>
- Mohd Thas Thaker, H., Subramaniam, N. R., Qoyum, A., & Iqbal Hussain, H. (2023). Cashless society, e-wallets and continuous adoption. *International Journal of Finance and Economics*, 28(3), 3349–3369. <https://doi.org/10.1002/ijfe.2596>
- Moqbel, M., Bartelt, V. L., & Al-Suqri, M. (n.d.). *A Study of Personal Cloud Computing: Compatibility, Social A Study of Personal Cloud Computing: Compatibility, Social Influence, and Moderating Role of Perceived*

Familiarity Influence, and Moderating Role of Perceived Familiarity.
https://scholarworks.utrgv.edu/is_fac

Muchran, M., Arsal, M., Muchran, M., Badollahi, I., & Insirat, M. N. (2023). A Test of the Planned Behavior Theory: The Impact on Behavior in the Implementation of Central Bank Digital Currency in Indonesia. *Review of Integrative Business and Economics Research*, 13, 452.

Murinde, V., Rizopoulos, E., & Zachariadis, M. (2022). The impact of the FinTech revolution on the future of banking: Opportunities and risks. *International Review of Financial Analysis*, 81.
<https://doi.org/10.1016/j.irfa.2022.102103>

Naeem, M., Ozuem, W., & Ward, P. (2022). Understanding the accessibility of retail mobile banking during the COVID-19 pandemic. *International Journal of Retail and Distribution Management*, 50(7), 860–879.
<https://doi.org/10.1108/IJRDM-02-2021-0064>

Nagar, K., & Rana, S. (2024). *Harmony in the Digital Realm: Exploring Techno-inclusion and Techno-privacy as Catalysts for Work Life Balance Amidst Technostress.* <https://nerj.org/>

Nguyen, T. S. (2019). *Degree Programme in Industrial Engineering and Management Potential effects of chatbot technology on customer support: A case study.* www.aalto.fi

Ningsih, A. N., & Andayani, N. R. (2024). *Journal of Applied Business Administration Effects of Perceived Ease of Use, Security, Perceived Usefulness, and Trust on the Use of E-Wallet “DANA” on ZXY Polytechnic Students.* <https://doi.org/10.30871/j>

Nour, R. (2022). An Assessment of Accessibility and Usability of Saudi Online FinTech Services for People with Disabilities. *Computational and Mathematical Methods in Medicine*, 2022.
<https://doi.org/10.1155/2022/8610844>

- Nugraha, D. P., Setiawan, B., Nathan, R. J., & Fekete-Farkas, M. (2022). Fintech Adoption Drivers for Innovation for SMEs in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4). <https://doi.org/10.3390/joitmc8040208>
- Nurkholik, A. (2024). R Approach in Digital Financial Literacy Influence Subjective Financial Well-Being. *Revista Mexicana de Economia y Finanzas Nueva Epoca*, 19(1). <https://doi.org/10.21919/remef.v19i1.935>
- Nursafitri, A., & Chaidir, T. (2024). Determinants of E-wallet DANA Usage in Generation Z: Proving the UTAUT-2 Model. *International Journal of Scientific Research and Management (IJSRM)*, 12(04), 6055–6067. <https://doi.org/10.18535/ijssrm/v12i04.em01>
- Onayemi, K. K., Bada, J., & Kiyangi, F. P. (2022). *The diffusion of innovations theory and the adoption of cloud computing technologies by small scale enterprises in Kampala, Uganda*.
- Panggabean, D. F., Irwan, M., Nasution, P., Suci, S., & Sundari, A. (2024). Effect Of Benefits, Convenience, Security, And Features Services To Student Interest In Use Of Funds As E-Wallet Bina Bangsa. *Bina Bangsa International Journal of Business and Management (BBIJBM)*, 4(1), 48–54. <https://doi.org/10.46306/bbijbm.v4i1.76>
- Pomeroy, A. E., Bixler, A., Chen, S. H., Kerr, J. E., Levine, T. D., & Ryder, E. F. (2024). “R” U ready?: a case study using R to analyze changes in gene expression during evolution. *Frontiers in Education*, 9. <https://doi.org/10.3389/educ.2024.1379910>
- Putriani, S., & Putriana, S. (2023). The role of IT mindfulness in digital technostress and intention to use fintech in Indonesia. *Journal of Accounting and Investment*, 24(2), 336–354. <https://doi.org/10.18196/jai.v24i2.16669>
- Qi, J., Chatterjee, S., Worthy, S., Herndon, K., & Wojdyski, B. (2024). Using an extended post-acceptance framework to examine consumer adoption of fintech. *International Journal of Bank Marketing*, 42(3), 642–668. <https://doi.org/10.1108/IJBM-10-2022-0448>

- Raninda, R., Wisnalmawati, W., & Oetomo, H. (2022). Effect of Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Cashback Promotion on Behavioral Intention to the DANA E-Wallet. *Jurnal Ilmiah Manajemen Kesatuan*, 10(1), 63–72. <https://doi.org/10.37641/jimkes.v10i1.1218>
- Rauniar, R., Rawski, G., Yang, J., & Johnson, B. (2014). Technology acceptance model (TAM) and social media usage: An empirical study on Facebook. *Journal of Enterprise Information Management*, 27(1), 6–30. <https://doi.org/10.1108/JEIM-04-2012-0011>
- Rodriguez, M., Boyer, S., Fleming, D., & Cohen, S. (2019). Managing the Next Generation of Sales, Gen Z/Millennial Cusp: An Exploration of Grit, Entrepreneurship, and Loyalty. *Journal of Business-to-Business Marketing*, 26(1), 43–55. <https://doi.org/10.1080/1051712X.2019.1565136>
- Rosdiana, M., Supardi, Indayani, L., & Febriansah, R. E. (2024). An Analysis of Convenience, Trust, and Security of E-Wallet through Understanding Technology as an Intervening Variable. *Jurnal Manajemen Bisnis*, 11(1), 14–27. <https://doi.org/10.33096/jmb.v11i1.690>
- Rosli, M. S., Saleh, N. S., Md. Ali, A., & Abu Bakar, S. (2023). Factors Determining the Acceptance of E-Wallet among Gen Z from the Lens of the Extended Technology Acceptance Model. *Sustainability (Switzerland)*, 15(7). <https://doi.org/10.3390/su15075752>
- Rosseel, Y. (2012). *Journal of Statistical Software lavaan: An R Package for Structural Equation Modeling*. <http://www.jstatsoft.org/>
- Rosyadah, K., Budiandriani, B., & Hasrat, T. (2021). The Role of Fintech: Financial Inclusion in MSMEs (Case Study in Makassar City). *JURNAL MANAJEMEN BISNIS*, 8(2), 268–275. <https://doi.org/10.33096/jmb.v8i2.840>
- Roxana Mosteanu, N., & Faccia, A. (2020). Digital Systems and New Challenges of Financial Management – FinTech, XBRL, Blockchain and

- Cryptocurrencies. *Journal of Management Systems-Quality Access to Success*, 21(174), 159–166.
- Rozenkowska, K. (2023). Theory of planned behavior in consumer behavior research: A systematic literature review. In *International Journal of Consumer Studies* (Vol. 47, Issue 6, pp. 2670–2700). John Wiley and Sons Inc. <https://doi.org/10.1111/ijcs.12970>
- Sahari Ashaari, N., Saleh Alfaqiri, A., & Fadzilah Mat Noor, S. (2020). *Exploring indicators of engagement: applications for gamification of online training systems*. 8(4), 2096. <https://www.researchgate.net/publication/348201280>
- Santosa, P. I. (2018). *Metode Penelitian Kuantitatif: Pengembangan Hipotesis dan Pengujiannya Menggunakan SmartPLS*.
- Saputra, M., Santosa, P. I., & Permanasari, A. E. (2023). Technostress Effects on Indonesian e-Wallet Users: A Case Study with LDA Modeling and Sentiment Analysis. *7th International Conference on Information Technology, InCIT 2023*, 115–120. <https://doi.org/10.1109/InCIT60207.2023.10413062>
- Sas, C., Nadal, C., & Doherty, G. (2019). *Technology acceptability, acceptance and adoption-definitions and measurement*. <https://www.researchgate.net/publication/331787774>
- Shabbir, M. S., Shariff, M. N. M., & Shahzad, A. (2016). Mediating role of perceived behavioral control and stakeholders' support system on the relationship between entrepreneurial personal skills and entrepreneurial intentions of it employees in Pakistan. *International Business Management*, 10(9), 1745–1755. <https://doi.org/10.3923/ibm.2016.1745.1755>
- Sharma, S. K. (2019). Integrating cognitive antecedents into TAM to explain mobile banking behavioral intention: A SEM-neural network modeling. *Information Systems Frontiers*, 21(4), 815–827. <https://doi.org/10.1007/s10796-017-9775-x>
- Shehzad, H. M. F., Ibrahim, R., Khaidzir, K. A. M., Alrefai, N., Chweya, R. K., Zrekat, M. M. Y., & Hassan, O. H. A. (2022). A Literature Review of

- Technology Adoption theories and Acceptance models for novelty in Building Information Modeling. In *Journal of Information Technology Management* (Vol. 14, pp. 83–113). University of Tehran. <https://doi.org/10.22059/JITM.2022.84886>
- Sheth, J. N., Jain, V., & Ambika, A. (2023). The growing importance of customer-centric support services for improving customer experience. *Journal of Business Research*, 164. <https://doi.org/10.1016/j.jbusres.2023.113943>
- Shi, S., Zhao, H., Li, H., Zhang, M., & Leung, W. K. S. (2024). Investigating challenge and hindrance appraisals of enterprise social media use among hospitality employees: A technostress perspective. *Tourism Management*, 100. <https://doi.org/10.1016/j.tourman.2023.104814>
- Singh, H., Singh, V. V., Gupta, A. K., & Kapur, P. K. (2023). *Assessing Digital Learning Platforms in Higher Education with Reference to Student Satisfaction- A PLS-SEM Approach*. <https://doi.org/10.21203/rs.3.rs-2803770/v1>
- Singh, M., Kumar, D., Kaur, S., Kaur, P., & Singh, G. (2019). Electronic Payment System, Risk and Security Issues. In *JETIR1903022 Journal of Emerging Technologies and Innovative Research* (Vol. 6). <https://www.researchgate.net/publication/336086245>
- Singh, S., Sahni, M. M., & Kovid, R. K. (2020). What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model. *Management Decision*, 58(8), 1675–1697. <https://doi.org/10.1108/MD-09-2019-1318>
- Soemitra, A., Muda, I., Abdullah, I., & Lubis, A. W. (2022). *Integration Model Theory of Planned Behavior (TPB) and Technology Acceptance Modal (TAM) in Analyzing Muslim Interest in Donating through Digital Banking (BSI Ziswaf Sharing Application Study)*.
- Song, H. G., & Jo, H. (2023). Understanding the Continuance Intention of Omnichannel: Combining TAM and TPB. *Sustainability (Switzerland)*, 15(4). <https://doi.org/10.3390/su15043039>

- Sriyono, S., Andjani, S., & Irawan, M. F. (2023). Evaluation of Fintech's Impact on Financial Inclusion in Indonesia: A Case Research on the Use of Digital Payment Services. *The Management Journal of Binaniaga*, 8(2), 91–102. <https://doi.org/10.33062/mjb.v8i2.32>
- Swastika, Y., Hamid, N., & Rabbani, I. A. (2024). PENGGUNAAN E-WALLET SEBAGAI ALAT PEMBAYARAN: PELUANG DAN TANTANGAN. *Derivatif: Jurnal Manajemen*, 18(1).
- Teo, T. (2010). Examining the influence of subjective norm and facilitating conditions on the intention to use technology among pre-service teachers: A structural equation modeling of an extended technology acceptance model. *Asia Pacific Education Review*, 11(2), 253–262. <https://doi.org/10.1007/s12564-009-9066-4>
- Troise, C., O'Driscoll, A., Tani, M., & Prisco, A. (2021). Online food delivery services and behavioural intention – a test of an integrated TAM and TPB framework. *British Food Journal*, 123(2), 664–683. <https://doi.org/10.1108/BFJ-05-2020-0418>
- Tsai, T. H., Chang, H. T., Chen, Y. J., & Chang, Y. S. (2017). Determinants of user acceptance of a specific social platform for older adults: An empirical examination of user interface characteristics and behavioral intention. *PLoS ONE*, 12(8). <https://doi.org/10.1371/journal.pone.0180102>
- Vinkóczi, T., Idziak, E., Tamás, B., & Kurucz, A. (2024). Tech titans: Generation Z's role in the FinTech evolution. *Journal of Infrastructure, Policy and Development*, 8(10). <https://doi.org/10.24294/jipd.v8i10.8201>
- Wang, K., van Hemmen, S. F., & Criado, J. R. (2022). The behavioural intention to use MOOCs by undergraduate students: incorporating TAM with TPB. *International Journal of Educational Management*, 36(7), 1321–1342. <https://doi.org/10.1108/IJEM-11-2021-0446>
- Wati, I. K., Soma, A. M., & Ispriyahadi, H. (2024). What Influences User Preferences in Digital Payment Systems? (A Comparative Analysis of E-Wallet in Indonesia). *International Journal of Entrepreneurship, Business*

and Creative Economy, 4(1), 78–96.
<https://doi.org/10.31098/ijebce.v4i1.2033>

Wawer, M., Grzesiuk, K., & Jegorow, D. (2022). Smart Mobility in a Smart City in the Context of Generation Z Sustainability, Use of ICT, and Participation. *Energies*, 15(13). <https://doi.org/10.3390/en15134651>

Widiharlina, R. T., Saputra, M., Wegman, D. J., & Puspitasari, W. (2023). Exploring the Fintech Adoption among Indonesian Gen Z: An Analysis using the Theory of Planned Behavior among Digital Literacy Users. *ICADEIS 2023 - International Conference on Advancement in Data Science, E-Learning and Information Systems: Data, Intelligent Systems, and the Applications for Human Life, Proceeding*. <https://doi.org/10.1109/ICADEIS58666.2023.10271077>

Wikarsa, L., Angdresey, A., Katolik De La Salle Manado, U., Kombos Manado, K. I., & Wenang Permai, B. (2021). Using Technology Acceptance Model to Evaluate the Utilization of Kolintang Instruments Application Menggunakan Model Penerimaan Teknologi untuk Evaluasi Pemanfaatan Aplikasi Instrumen Kolintang. *Jurnal_Pekommas_Vol._6_No._1*, 33–41. <https://doi.org/10.30818/jpkm.2021.2060104>

Xu, Y., Nassani, A. A., Qazi Abro, M. M., Naseem, I., & Zaman, K. (2024). FinTech revolution in mineral management: Exploring the nexus between technology adoption and sustainable Resource utilization in an industry 4.0 context. *Heliyon*, 10(3). <https://doi.org/10.1016/j.heliyon.2024.e24641>

Yan, S., & Ramachandran, P. G. (2019). The current status of accessibility in mobile apps. *ACM Transactions on Accessible Computing*, 12(1). <https://doi.org/10.1145/3300176>

Yuan Mambu, J., Mea, L., Sumanto, E., & Lompoliu, E. (2022). *This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License Quality Analysis of DANA Application on the Customer Satisfaction using MS-Qual*. 24(2), 144–151. <https://doi.org/10.31294/p.v24i2.1383>

Zhao, J., Fang, S., & Jin, P. (2018). Modeling and quantifying user acceptance of personalized business modes based on TAM, trust and attitude. *Sustainability (Switzerland)*, 10(2). <https://doi.org/10.3390/su10020356>