Jurnal Mimbar Ilmu
Volume 28, Number 2, 2023, pp. 221-230
P-ISSN: 1829-877X E-ISSN: 2685-9033
Open Access: https://doi.org/10.23887/mi.v28i2.61228

Factors Influencing Interest in Continuing Use of e-Wallet Using the Technology Acceptance Model and Task-Technology FIT

Nandinar Adritanaya Narendrar[1*], Jatmiko Endro Suseno[2], Dinar Mutiara Kusumo Nugraheni[3]

[1,2,3] Magister Sistem Informasi, Universitas Diponegoro, Semarang, Indonesia

ARTICLE INFO

Article history:
Received May 18, 2023
Revised May 21, 2023
Accepted July 30, 2023
Available online August 25, 2023

Kata Kunci:
E-Wallet, TAM, TTF, Continuance Intention, PLS-SEM

Keywords:
E-Wallet, TAM, TTF, Continuance Intention, PLS-SEM

ABSTRAK

Dompet elektronik (e-Wallet) adalah aplikasi yang memungkinkan pengguna melakukan transaksi secara elektronik dengan menyimpan uang pengguna di server. Penggunaan e-Wallet semakin meningkat dari hari ke hari, meningkatkan jumlah transaksi serta pengguna. Tujuan dari penelitian ini adalah untuk menganalisis faktor-faktor yang berhubungan dengan minat penggunaan kembali aplikasi e-Wallet, sehingga dapat berkontribusi dalam pengembangan aplikasi e-Wallet. Penelitian berjenis kuantitatif ini dilakukan dengan menggabungkan model Technology Acceptance Model dan Task-Technology Fit menggunakan metode PLS-SEM dan perangkat lunak SmartPLS. Pengumpulan data dilakukan dengan menggunakan kuesioner berskala likert berbasis Google Form. Teknik analisis data menggunakan analisis statistik inferensial. Hasil penelitian diperoleh setelah dilakukan pengujian Outer Model, Inner Model, dan Uji Hipotesis menunjukkan bahwa faktor karakteristik tugas, karakteristik teknologi, kesesuaian tugas dan teknologi, serta kegunaan yang dirasakan pengguna secara signifikan memengaruhi minat untuk menggunakan kembali aplikasi e-Wallet. Faktor kemudahan penggunaan yang dirasakan pengguna tidak berpengaruh secara signifikan terhadap minat untuk menggunakan kembali aplikasi e-Wallet.Berdasarkan hasil yang diperoleh, dapat disimpulkan bahwa penelitian ini memiliki nilai relevansi prediktif yang tinggi sehingga menegaskan bahwa kombinasi model TAM dan TTF memiliki dasar teori yang efektif untuk menganalisis minat berkelanjutan dari aplikasi e-Wallet.

ABSTRACT

An electronic wallet (e-Wallet) application allows users to make transactions electronically by storing user money on a server. The use of e-wallets is increasing daily, increasing the number of transactions and users. This research aims to analyze the factors related to the intention to reuse e-wallet applications so that they can contribute to the development of e-wallet applications. This quantitative research combined the Technology Acceptance Model and Task-Technology Fit models using the PLS-SEM method and SmartPLS software. Data was collected using a Likert scale questionnaire based on Google Forms. Data analysis technique using inferential statistical analysis. The research results obtained after testing the Outer Model, Inner Model, and Hypothesis Testing show that task characteristics, technological characteristics, task and technology suitability, and users' perceived usability significantly influence the intention to reuse e-wallet applications. The user's perceived ease of use factor does not significantly influence the intention to reuse the e-wallet application. Based on the results obtained, this study has a high predictive relevance value, thus confirming that the combination of the TAM and TTF models has an effective theoretical basis for analyzing the sustainable interest of e-wallet applications.

1. INTRODUCTION

Innovation has been on the rise in various public sectors, including the financial industry. This advancement has had a positive impact, such as the development of financial transactions that used to rely on ATMs (Automated Teller Machines) and have now expanded to include mobile banking and internet banking. Not only that, but the Indonesian government, in collaboration with Bank Indonesia, has

Corresponding author
*E-mail addresses: narendrarnandinar@gmail.com (Nandinar Adritanaya Narendrar)

introduced electronic money as an innovation. This progress has influenced consumer behaviour to increasingly utilise more efficient transaction tools, one of which is cashless transactions. Non-cash transactions are currently conducted using e-Wallets (Uddin et al., 2014; Zada, C. & Sopiana, 2021).

Electronic wallet (e-Wallet) is an application that allows users to carry out electronic transactions by storing user money on a server basis.Payment via e-Wallet is currently considered one of the most popular trading methods because using an e-Wallet can offer the benefits of convenience, flexibility and protection. E-Wallets are also known for their innovative benefits such as customization and instant communication(Osakwe & Okeke, 2016; Uddin et al., 2014). The use of electronic wallets (e-Wallets) in cashless activities is increasing day by day thanks to the business efficiency brought by e-Wallet application providers(Prameswari, 2021; Wijayanthi, 2019). An electronic wallet (e-Wallet) is an application that allows users to conduct electronic transactions by storing user funds on a server-based system. Payments through e-Wallets are currently considered one of the most popular methods of commerce because they offer the benefits of convenience, flexibility, and security. E-Wallets are also known for their innovative features, such as customization and instant communication (Osakwe & Okeke, 2016; Uddin et al., 2014). The use of electronic wallets (e-Wallets) in cashless activities is increasing day by day due to the business efficiency brought by e-Wallet application providers (Prameswari, 2021; Wijayanthi, 2019).

The emergence of e-Wallets has helped accelerate the processing of financial goods and services by customers and the public. Advances in information technology have enabled people to conduct financial activities easily, quickly, and reliably, anytime and anywhere. E-Wallets not only benefit buyers but also merchants who use e-Wallets as a payment method due to their fastest transaction processing, efficient cash management, and reduced labour costs. These types of transactions are typically carried out in-store, where customers scan the QR code on their mobile devices to confirm payment (Lu & Yang, 2014; Pambudi et al., 2020).

The rapid development of e-Wallets is not without its drawbacks. Despite the convenience offered by e-Wallets, transaction fees are incurred, which are used by e-Wallet providers to sustain their business operations. Additionally, the ease of e-Wallet use can lead to increased spending if individuals cannot control their impulses, as the presence of e-Wallets may encourage more frequent shopping. Limitations in merchant partnerships and the inability to withdraw balances are also constraints of e-Wallets (Sari et al., 2021; Widiyati et al., 2021). The availability of various e-Wallet applications has led some users to switch to e-Wallets that offer more advantages, while others remain loyal to their choices. This makes it necessary for e-Wallet application developers to understand the factors influencing the continued interest of users in e-Wallet applications, ensuring that users remain loyal to their specific e-Wallet apps (Musyaffi et al., 2021; Zada, C. & Sopiana, 2021).

To address this issue, a model is needed to assist application developers in understanding the factors influencing users' continued interest in using e-Wallet applications. One of these models is the Technology Acceptance Model (TAM). TAM is a framework developed by Davis in 1989, that focuses on the perceived ease of use and usefulness experienced by users of information systems. Perceived ease of use is defined as the extent to which an individual believes that using technology will be free from effort (Erawan & Pambudi, 2017; Lisana, 2021).When someone increasingly believes that technology can be used easily, their interest in using it also increases. However, if the technology is complex and requires a long time to learn how to use it, then there is less interest in using it because the effort required is greater than the benefit (Nurjani, 2018; Riana, 2020) TAM consists of four variables organized by Davis: perceived usefulness, perceived ease of use, behavioural intention, and Actual behaviour.

The model that has been proven to provide additional insights into the Technology Acceptance Model (TAM) by offering a precise exploration of the relationship between job tasks and technology usage is the Task-Technology Fit (TTF) model. Goodhue and Thompson developed the TTF model in 1995 as a theoretical framework in information systems research to assist in analyzing the issues related to integrating technology with tasks and performance. It aims to achieve a balance between work aspects and technological support, indicating how well a system aligns with supporting task completion based on existing work requirements. TTF seeks to measure the success of information systems implemented in organizations/companies through user evaluations (Fitriani, 2018; Radiansyah et al., 2016). According to Goodhue and Thompson, the TTF model consists of five variables: Task characteristics (TAC), Technology characteristics (TEC), Task-technology fit (TTF), Performance impact (PI), and Utilization (U).

The integration of the TAM and TTF models is carried out because both models can depict the influence among variables and consider how users behave when using information systems. Therefore, the research to determine the factors influencing the continued interest in using e-Wallet applications will integrate the TAM and TTF models, taking into account the perceptions of e-Wallet application users in Semarang City (Arianita & Anggarawati, 2023; Wu & Chen, 2017). In combining the TAM and TTF models, the Partial Least Square-Structural Equation Modeling (PLS-SEM) method is used to measure the obtained

results. PLS-SEM is a method developed by Wold in 1966 and Lohmoller in 1989. PLS-SEM, or variance-based SEM, is a type of SEM that only allows for one-way relationships between variables. In predictive studies, PLS-SEM is more suitable than covariance-based SEM because covariance-based SEM is better suited for testing and confirming existing theories (Putra, 2021a, 2021c). Furthermore, PLS-SEM is also a more suitable method for research with limited sample sizes (Marliana, 2020; Sarstedt et al., 2020). In PLS-SEM, the testing model is based on non-parametric predictive measurements. This means that sample data is not normally distributed, and the sample size tends to be small and straightforward.

From the various aspects discussed earlier, it's important to understand the factors related to the sustained interest in using e-Wallet applications. When it comes to using e-Wallet applications, each user has a different perspective based on their experiences with the application. This research is conducted to analyse the factors related to users' interest in using e-Wallet applications again, contributing to the development of e-Wallet applications. Through this research, it is hoped that e-Wallet application developers can maximise the reuse of their applications after identifying the factors influencing the sustained interest in using e-Wallet applications, especially among users in Semarang City.

2. METHOD

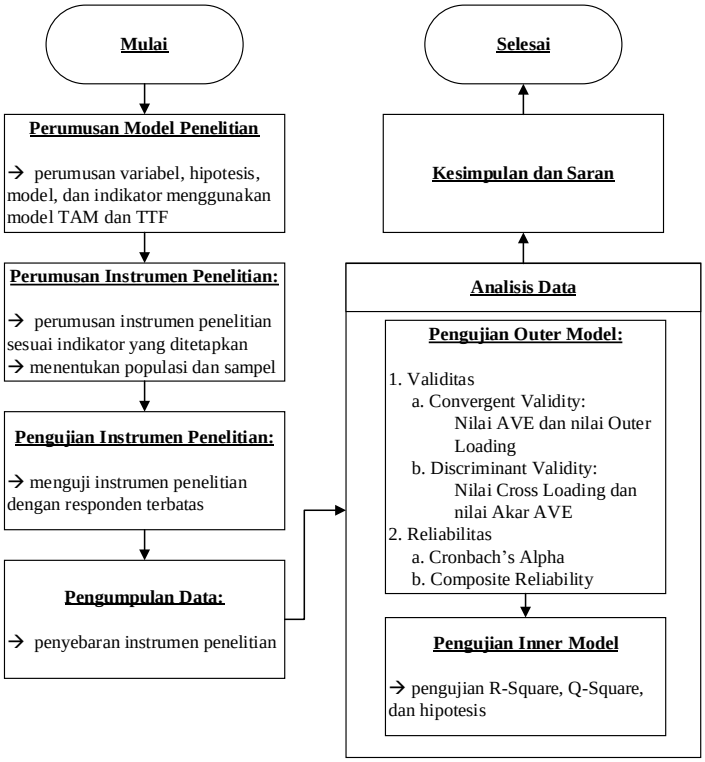

Figure 1. Research Procedure

In the research analysing the factors influencing sustained interest in using e-Wallet, the TAM and TTF models are linked using the PLS-SEM method with the assistance of the SmartPLS software. The population in this study consists of the residents of Semarang City who use e-Wallet applications.

The research steps conducted in the study, as shown in Figure 1, can be described as follows: 1) The first step is the formulation of the research model, which involves defining variables, hypotheses, the model, and indicators in accordance with the TAM and TTF models used. 2) The second step involves the formulation of research instruments, which includes creating Likert-scale questionnaires based on the research indicators. The research instrument used is a Likert-scale questionnaire created using Google Forms. In this step, the population and sample are also determined. 3) The third step is the testing of research instruments, which involves testing the instruments with a limited number of respondents. There were 30 selected respondents to test the research instruments, allowing for the refinement of the instruments for a broader distribution. 4) The fourth step is data collection, which includes distributing the research instruments through social media platforms such as WhatsApp, Line, Twitter, and Instagram. 5) The fifth step is data analysis, which includes testing the outer model and the inner model. The outer model testing involves validity and reliability tests. Validity tests include convergent validity and discriminant

validity. Reliability tests include Cronbach's alpha and composite reliability. In inner model testing, R-Square, Q-Square, and hypothesis testing are conducted. 6) The sixth step is drawing conclusions and providing recommendations, which includes summarising the findings, deriving conclusions, offering recommendations based on the results, and suggesting areas for future research. The research indicators are presented in Table 1, and the research model is depicted in Figure 2.

Table 1. Research Indicators

Variable	Code	Statement	Source
Task Characteristics	TAC01	I need to access my e-Wallet at any time	(Dishaw & Strong, 1999; Goodhue & Thompson, 1995; IA Amrouni et al., 2019; John et al., 2013; Oliveira et al., 2014; Zhou et al., 2010)
	TAC02	I need to access e-Wallet anywhere	
	TAC03	I need to be able to make e-Wallet transactions at any time	
	TAC04	I need to be able to make e-Wallet transfers anywhere	
	TAC05	I need to be able to access my e-Wallet in real-time	
	TAC06	My e-Wallet access cannot be postponed	
	TAC07	e-Walletprovide the information I need	
Technological Characteristics	TEC01	e-Walletoffers transactions anywhere and	(Goodhue & Thompson, 1995; IA Amrouni et al., 2019; Oliveira et al., 2014; Zhou et al., 2010)
	TEC02	e-Walletoffers transactions at any time	
	TEC03	e-Walletcan meet my transaction needs	
	TEC04	e-Walletrelevant to my transaction needs according to my situation and location	
	TEC05	e-Walletoffers a wider range of transactions	
	TEC06	e-Walletprovide services anywhere	
Task-Technology Fit	TTF01	The payment service using e-Wallet suits me	(Huang et al., 2007; John et al., 2013; Oliveira et al., 2014)
	TTF02	Management of e-Wallet transactions suits me	
	TTF03	The real-time e-Wallet application is in accordance with my transaction needs	
	TTF04	In general, the e-Wallet application is sufficient for my transaction needs	
	TTF05	In the e-Wallet application, I need to be able to view transaction history	
	TTF06	In e-Wallet service, I need a filter to see transactions only from certain transactions	
Perceived Ease of Use	PEOU01	I find operating the e-Wallet application easy to learn	(Venkatesh et al., 2003; Wu & Chen, 2017; Wu & Zhang, 2014)
	PEOU02	I find it easy to become skilled at using the e-Wallet application	
	PEOU03	I find the interaction using the e-Wallet application clear and understandable	
	PEOU04	The e-Wallet application provides a useful guide	
	PEOU05	I find the e-Wallet application easy to use	
Perceived Usefulness	PU01	I believe using e-Wallet will make my activities easier	(Giovanis et al., 2012; Venkatesh et al., 2003; Wu & Chen, 2017; Wu & Zhang, 2014)
	PU02	I believe using e-Wallet will increase my productivity	
	PU03	I believe using e-Wallet will increase my effectiveness	
	PU04	The e-Wallet application can summarize the transactions I make	
	PU05	The e-Wallet application makes it easier for me to make transactions	
Continuance Intention	CI01	I will use the e-Wallet app regularly in the future	(Venkatesh et al., 2003; Wu & Chen, 2017; Wu & Zhang, 2014)
	CI02	I will use the e-Wallet application frequently in the future	
	CI03	I would recommend using the e-Wallet app to others	
	CI04	I will use the e-Wallet application in my daily life	
	CI05	I will use the e-Wallet app in the future at least as often as I do now	

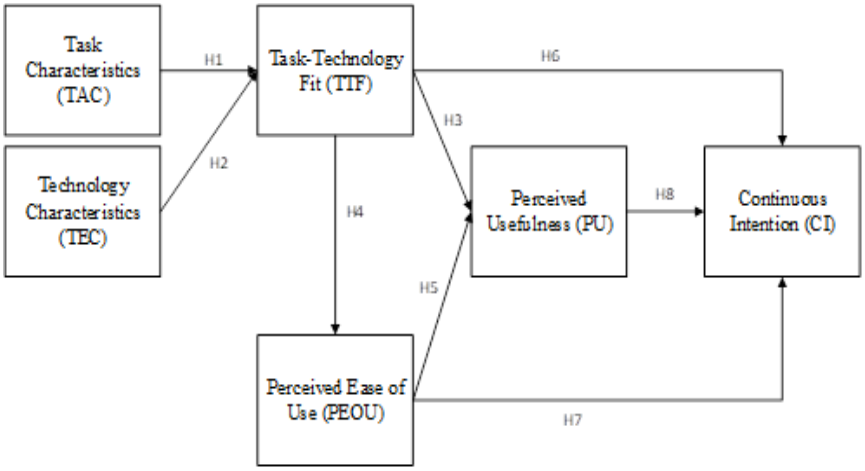

Figure 1. Research Model

In this study, 6 variables, 8 hypotheses and 34 research indicators were used as research models as in Table 1 And Figure 2 The data collected in this research is Likert scale data to determine the factors that influence continued interest in using the e-Wallet application. The data collected was tabulated and tested using the PLS-SEM method.

At the outer model analysis stage, there are several conditions so that the research can proceed to the inner model analysis stage, namely: 1) In convergent validity testing, the AVE value and outer loading value must be more than 0.5 to be able to explain that all indicators are valid and underlying latent variable(Putra, 2021b; Roziq & Danurwenda, 2015). 2) In discriminant validity testing, the cross loading value must be higher when paired with the latent variable itself than when paired with another latent variable, and the AVE square root value for the latent variable must be higher than the correlation between the variables. (Fauzia & Huda, 2022; Putra, 2021a). 3) In reliability testing, the Cronbach's alpha and composite reliability values must be more than 0.7 so that it can define that the level of consistency of respondents' answers is high so that they can be relied on to move to the next stage (Nasution, 2016; Yusup, 2018). 4) In testing the inner model, R-Square, Q-Square testing and hypothesis testing are carried out. The R-Square test is divided into 3 categories, namely significant (value greater than 0.67), moderate (value greater than 0.33), and weak (value greater than 0.19) (Fadhulloh & Ariyanto, 2022; Siahaan & Halawa, 2021). The Q-Square test is determined by positive or negative values to determine whether the model has positive or negative predictive relevance. There are three assessments in hypothesis testing, namely original sample values, T-Statistics values, and P-Values values. The original sample value is determined with a positive or negative value to determine the effect of exogenous latent variables on endogenous latent variables. The resulting T-Statistics value must be more than the T-Table value (1.96) to determine the significance of the influence of exogenous latent variables on endogenous latent variables. The P-Values must be less than alpha significance, namely 5% (0.05) to indicate if a hypothesis is accepted (Fadhulloh & Ariyanto, 2022; Siahaan & Halawa, 2021).

3. RESULT AND DISCUSSION

Result

The aim of this research is to explore the factors influencing sustained interest in using e-Wallet applications among the residents of Semarang City. In this study, there are four endogenous variables, namely Task-Technology Fit (TTF), Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Continuous Intention (CI). There are also two exogenous variables, Task Characteristics (TAC), and Technology Characteristics (TEC). The data collected is processed using the SmartPLS software. The results of data reliability testing are presented in Figure 3, and the results of data reliability testing are presented in Table 2.

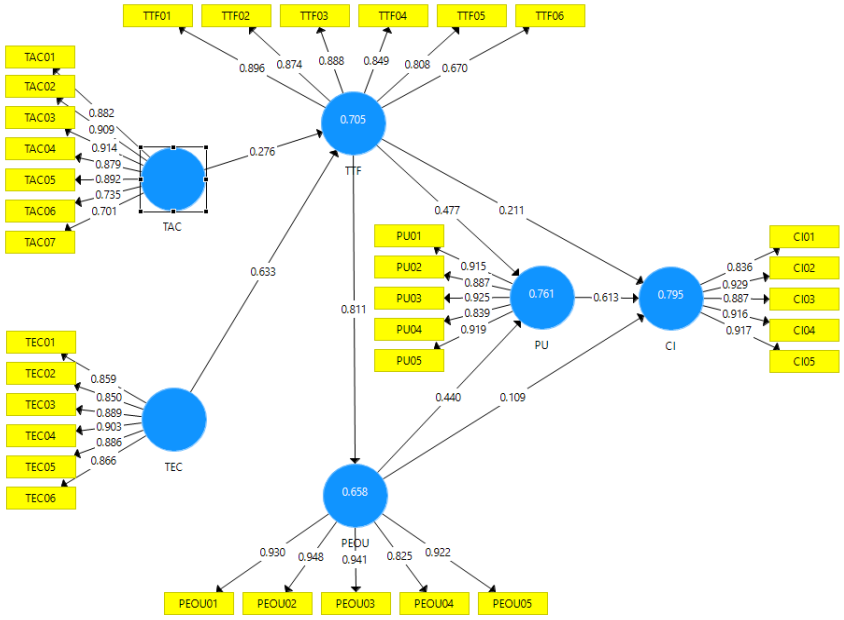

Figure 2. Data Reliability Testing Results

Table2. Data Reliability Testing Results

Variable	Cronbach's Alpha	Composite Reliability
TAC	0.933	0.947
TEC	0.939	0.952
TTF	0.911	0.932
PEOU	0.950	0.962
PU	0.939	0.954
CI	0.939	0.954

Based on the results of the outer model testing in Figure 3, and Table 2, it is found that the outer loading values for each indicator are greater than 0.5, the AVE values for each variable are greater than 0.5, the cross-loading values for each indicator are higher when paired with their own latent variable than when paired with other latent variables, the Cronbach's alpha values for each variable are greater than 0.7, and the composite reliability values for each variable are greater than 0.7. The results of the inner model testing are presented in Table 3.

Table3. Inner Model Test Results

Variable	MarkR-Square	Q-Square Value
TTF	0.703	0.482
PEOU	0.656	0.541
PU	0.759	0.606
CI	0.793	0.632

Table 3 shows the results of the R-Square testing, which indicates the influence of exogenous variables on endogenous variables. It is found that the variable Perceived Ease of Use (PEOU) has a value of 0.384, the variable Performance Impact (PI) has a value of 0.477, and the variable Task-Technology Fit (TTF) has a value of 0.491, categorising all of them as moderate. Table 3 also reveals that all latent endogenous variables, namely PEOU, PI, and TTF, have Q-Square values greater than 0 (zero), with values of 0.258 for the PEOU variable, 0.313 for the PI variable, and 0.350 for the TTF variable. Therefore, each latent endogenous variable in this research model has predictive relevance. The results of hypothesis testing are presented in Table 4.

Table4. Hypothesis Testing Results

	Hypothesis	Original Sample(O)	T-Statistics	P-Values	Information
H1	TAC□TTF	0.276	3,879	0,000	Accepted
H2	TEC□TTF	0.633	9,694	0,000	Accepted
H3	TTF□PEOU	0.811	24,009	0,000	Accepted
H4	TTF□PU	0.477	8,241	0,000	Accepted
H5	TTF□CI	0.211	3,311	0.001	Accepted
H5	PEOU□PU	0.440	6,940	0,000	Accepted
H7	PEOU□CI	0.109	1,701	0.090	Rejected
H8	PU□CI	0.613	10,785	0,000	Accepted

In Table 4, the results of hypothesis testing are presented. It is found that H1, H2, H3, H4, H5, H6, and H8 have Original Sample values greater than 0 (zero), T-Statistic values higher than the T-Table value (1.96), and P-Values less than 0.05. Therefore, all seven of these hypotheses are considered to have a significant positive influence on the continuous intention to use e-Wallet applications. However, hypothesis H7, has an original sample value greater than 0 (zero), but the T-Statistic value is lower than the T-Table value, and the significance level of the P-Values is greater than 0.05. Therefore, hypothesis H7 is considered to have a positive influence but is not significant for the continuous intention to use e-Wallet applications.

Discussion

The results of hypothesis testing conclude that the factors influencing the continuous intention to use e-Wallet applications, including task characteristics, technology characteristics, task-technology fit, and perceived usefulness, significantly affect the continuous intention to use e-Wallet applications. On the other hand, the perceived ease of use factor does not have a significant impact on the continuous intention to use e-Wallet applications.

The testing conducted by integrating the TAM and TTF models in this study can serve as a foundation for e-Wallet application developers to enhance the effectiveness and efficiency of their applications (Cahyo et al., 2023; Juhri & Dewi, 2017)). This can be achieved when e-Wallet applications are continuously used, ensuring long-term compatibility and acceptance. This study provides insights into critical factors that can influence the continuous intention to use e-Wallets (Aji et al., 2020; Wijayanthi, 2019). The research was conducted in the city of Semarang because there had been no prior study examining the factors influencing the continuous intention to use e-Wallets in Semarang. This decision was based on the increasing number of traders and users in Semarang and the fact that the author resides in the city.

The research results indicate similarities between studies comparing the usage of e-Wallet applications in Indonesia and Malaysia. These studies highlight that the perceived ease of use factor positively influences but is not significant in determining the continuous intention to use e-Wallet applications .(Aji et al., 2020; Zada & Sopiana, 2021). However, research conducted in Malaysia suggests that the perceived ease of use factor does significantly affect the continuous intention to use e-Wallet applications, which differs from the findings of this study (Adults, 2020; Kadim & Sunardi, 2021).

Based on the testing conducted, the high predictive relevance of this study indicates that the combination of these two models provides an effective theoretical foundation for analysing the usage of e-Wallet applications. This helps identify which factors significantly influence users' intentions to continue using e-Wallet applications in the future (Rizaldi et al., 2021; Syukriyyah & Karyaningsih, 2023). It can be said that using the TAM and TTF models for e-Wallet application usage in Semarang City can provide insights into the factors that affect users' intentions to continue using e-Wallet applications. This has a significant impact on the sustainability of e-Wallet applications by retaining their users and ensuring the continuity of their business.

Although this research provides valuable insights into the continued usage intentions of e-Wallet applications, it is not without limitations. Suggestions for future research include using a larger sample size. This is because the sample used in this study is limited to the residents of Semarang City who use e-Wallet applications. Therefore, future research could include multiple cities within a province or even across different countries to investigate e-Wallet usage. Additionally, the sample size obtained in this study is not specific to a particular e-Wallet service, so future research could focus on a specific e-Wallet application (Cahyo et al., 2023; Kumar et al., 2020; Zada, C. & Sopiana, 2021). Furthermore, this study only employed the TAM and TTF models. It is recommended that future research explore additional models and variables to gain a more comprehensive understanding of the factors influencing the continued usage intentions of e-Wallet applications.

4. CONCLUSION

The existence of the TAM and TTF models to explore the factors influencing the continuous intention to use e-Wallet applications among users in Semarang City can assist e-Wallet application developers in making their applications more effective and efficient. This research can help e-Wallet applications retain their users. This is because the TAM and TTF models can explain the factors that users experience for future use. The TAM and TTF models have an effective theoretical foundation and can be considered suitable for analysing e-Wallet applications.

5. REFERENCES

Adults, M. Y. (2020). Factors Influencing the Use of E-wallet as a Payment Method among Malaysian Young Adults. *Journal of International Business and Management*, *3*(2), 1–11. https://doi.org/10.37227/jibm-2020-2-21.

Aji, H. M., Berakon, I., & Md Husin, M. (2020). COVID-19 and e-wallet usage intention: A multigroup analysis between Indonesia and Malaysia. *Cogent Business and Management*, *7*(1). https://doi.org/10.1080/23311975.2020.1804181.

Arianita, A., & Anggarawati, S. (2023). Analysis Factor Affecting The Use Of Digital Payment With The Extended Utaut Model. *The Manager Review*, *5*(1), 91–108. https://doi.org/10.33369/tmr.v5i1.29733.

Cahyo, P. D., Nugraha, F. S., & Sugiarto, L. (2023). Perancangan UI/UX Aplikasi e-wallet "MyBank". *Jurnal Penelitian Sistem Informasi*, *1*(13), 9–22. https://doi.org/10.54066/jpsi.v1i3.615.

Dishaw, M. T., & Strong, D. M. (1999). *Extending The Technology Acceptance Model With Task-Technology Fit Constructs*. *36*, 9–21.

Erawan, Y., & Pambudi, R. (2017). Analisis Penerimaan Dan Penggunaan Teknologi Google Drive Secara Berkelanjutan Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Unika Atma Jaya Jakarta. *Jurnal Akuntansi*, *10*(2), 191–205. https://doi.org/10.25170/jara.v10i2.46.

Fadhulloh, M. M., & Ariyanto, B. (2022). Pengaruh Pendidikan dan Pengalaman Kerja Terhadap Kinerja Karyawan Di PT Elokuensi Harapan Bangsa. *Jurnal Manajemen Saint Mary'S College*, *8*(10), 1–8. https://doi.org/10.3333/smc.v8i10.36.

Fauzia, W. N., & Huda, M. (2022). Analisis Pengaruh Product Placement Pada Produk Kopi Luwak Dalam Sinetron "Ikatan Cinta" Terhadap Brand Awareness Melalui Brand Recall. *JIMEK: Jurnal Ilmiah Mahasiswa Ekonomi*, *5*(1), 124–137. https://doi.org/10.30737/jimek.v5i1.2038.

Fitriani, D. (2018). Analisis pengaruh penggunaan teknologi informasi terhadap kinerja karyawan PT. Asuransi Jiwasraya Pontianak. *Cogito Smart Journal*, *4*(1), 160–170. https://doi.org/10.31154/cogito.v4i1.110.160-170.

Giovanis, A. N., Binioris, S., & Polychronopoulos, G. (2012). An extension of TAM model with IDT and security/privacy risk in the adoption of internet banking services in Greece. *EuroMed Journal of Business*, *7*(1), 24–53. https://doi.org/10.1108/14502191211225365.

Goodhue, D. L., & Thompson, R. L. (1995). Task-technology fit and individual performance. *MIS Quarterly: Management Information Systems*, *19*(2), 213–233. https://doi.org/10.2307/249689.

Huang, C., Li, J., & Ross, K. W. (2007). Can internet video-on-demand be profitable? *Computer Communication Review*, *37*(4), 133–144. https://doi.org/10.1145/1282427.1282396.

I. A. Amrouni, K., A. Arshah, R., & J. Kadi, A. (2019). A Systematic Review: Factors Affecting Employees' Adoption of E-government Using an Integration of UTAUT & TTF Theories. *KnE Social Sciences*, *2019*, 54–65. https://doi.org/10.18502/kss.v3i22.5044.

John, D., Concepción, S. W., & Shahriar, A. (2013). Application of the Task-Technology Fit Model to Structure and Evaluate the Adoption of E-Books by Academics. *Journal of the American Society for Information Science and Technology*, *64*(1), 48–64. https://doi.org/10.1002/asi.

Juhri, K., & Dewi, C. K. (2017). Kepercayaan dan penerimaan layanan mobile money t-cash di Bandung dengan pendekatan Technology Acceptance Model (TAM). Probisnis. *Probisnis (e-Journal*, *10*(1). https://doi.org/10.35671/probisnis.v10i1.503.

Kadim, A., & Sunardi, N. (2021). Financial Management System (QRIS) based on UTAUT Model Approach in Jabodetabek. *International Journal of Artificial Intelligence Research*, *6*(1). https://doi.org/10.29099/ijair.v6i1.282.

Kumar, A., Dhingra, S., Batra, V., & Purohit, H. (2020). A Framework of Mobile Banking Adoption in India. *Journal of Open Innovation: Technology, Market, and Complexity*, *6*(2), 40. https://doi.org/10.3390/JOITMC6020040.

Lisana, L. (2021). Factors influencing the adoption of mobile payment systems in Indonesia. *International Journal of Web Information Systems*, *17*(3), 0–10. https://doi.org/10.1108/IJWIS-01-2021-0004.

Lu, H. P., & Yang, Y. W. (2014). Toward an understanding of the behavioral intention to use a social networking site: An extension of task-technology fit to social-technology fit. *Computers in Human Behavior*, *34*, 323–332. https://doi.org/10.1016/j.chb.2013.10.020.

Marliana, R. R. (2020). Partial Least Square-Structural Equation Modeling Pada Hubungan Antara Tingkat Kepuasan Mahasiswa Dan Kualitas Google Classroom Berdasarkan Metode Webqual 4.0. *Jurnal Matematika, Statistika Dan Komputasi*, *16*(2), 174–186. https://doi.org/10.20956/jmsk.v16i2.7851.

Musyaffi, A. M., Johari, R. J., Rosnidah, I., Sari, D. A. P., Amal, M. I., Tasyrifania, I., Pertiwia, S. A., & Sutanti, F. D. (2021). Digital Payment during Pandemic: An Extension of the Unified Model of QR Code. *Academic Journal of Interdisciplinary Studies*, *10*(6), 213–223. https://doi.org/10.36941/ajis-2021-0166.

Nasution, H. F. (2016). Instrumen penelitian dan urgensinya dalam penelitian kuantitatif. *Jurnal Ilmu Ekonomi Dan Keislaman*, *4*(1), 59–75. https://doi.org/10.24952/masharif.v4i1.721.

Nurjani, N. P. S. (2018). Disrupsi industri 4.0; Implementasi, Peluang dan Tantangan Dunia Industri indonesia. *Jurnal Ilmiah Vastuwidya*, *1*(2), 23–32. https://doi.org/10.47532/jiv.v1i2.23.

Oliveira, T., Faria, M., Thomas, M. A., & Popovič, A. (2014). Extending the understanding of mobile banking adoption: When UTAUT meets TTF and ITM. *International Journal of Information Management*, *34*(5), 689–703. https://doi.org/10.1016/j.ijinfomgt.2014.06.004.

Osakwe, C. N., & Okeke, T. C. (2016). Facilitating mCommerce growth in Nigeria through mMoney usage: A preliminary analysis. *Interdisciplinary Journal of Information, Knowledge, and Management*, *11*(June), 115–139. https://doi.org/10.28945/3456.

Pambudi, L. B. A., Rahagiyanto, A., & Suyoso, G. E. J. (2020). Implementasi QR code untuk efisiensi waktu pemesanan menu makanan dan minuman di restoran maupun kafe. *BIOS: Jurnal Teknologi Informasi Dan Rekayasa Komputer*.

Prameswari, A. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Minat Konsumen Dalam Menggunakan Sistem Pembayaran E-Wallet (Studi Kasus Pada Mahasiswa UINSU Medan). *Al-Sharf: Jurnal Ekonomi Islam*, *2*(2), 126–139. https://doi.org/10.56114/al-sharf.v2i2.191.

Putra, R. (2021a). Adoption of smart TV in UK and the moderating role of viewer classification. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, *2*(2), 989–1001. https://doi.org/10.4018/IJISSS.2019010101.

Putra, R. (2021b). Pengaruh Kepemimpinan Dan Kompetensi Terhadap Kinerja Karyawan Melalui Organizational Citizenship Behavior (Ocb) Karyawan Sebagai Variabel Intervening Pada Perusahaan Pt. Sawah Solok. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, *2*(2), 989–1001. https://doi.org/10.38035/jmpis.v2i2.767.

Putra, R. (2021c). Perbandingan pendugaan parameter koefisien struktural model melalui SEM dan PLS-SEM. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, *2*(2), 989–1001. https://doi.org/10.29244/jmap.15.2.11-22.

Radiansyah, R., Surachman, S., & Sunaryo, S. (2016). Faktor-Faktor yang Mempengaruhi Kesuksesan Penerimaan Teknologi Sistem Informasi Manajemen Pemerintah dan Dampaknya terhadap Kinerja Karyawan. *Jurnal Aplikasi Manajemen*, *14*(4), 683–696. https://doi.org/10.18202/jam23026332.14.4.09.

Riana, E. (2020). Implementasi Cloud Computing Technology dan Dampaknya Terhadap Kelangsungan Bisnis Perusahaan Dengan Menggunakan Metode Agile dan Studi Literatur. *JURIKOM (Jurnal Riset Komputer)*, *7*(3), 439–449. https://doi.org/10.30865/jurikom.v7i3.2192.

Rizaldi, M. A., Fathoni, M., & Yetty, F. (2021). Faktor Determinasi Minat Penggunaan Layanan LinkAja Syariah pada Masyarakat Jabodetabek. *Journal of Sharia Economics,2*(2), 120–140. https://doi.org/10.22373/jose.v2i2.1307.

Roziq, A., & Danurwenda, H. N. (2015). Pengaruh good corporate governance terhadap corporate social responsibility melalui risiko bisnis dan kinerja keuangan pada bank umum syariah di Indonesia. *Jurnal Akuntansi Universitas Jember*, *10*(1), 90–109. https://doi.org/10.19184/jauj.v10i1.1248.

Sari, R. K., Utama, S. P., & Zairina, A. (2021). The Effect of Online Shopping and E-Wallet on Consumer Impulse Buying. *Asia Pacific Management and Business Application*, *009*(03), 231–242. https://doi.org/10.21776/ub.apmba.2021.009.03.3.

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2020). Handbook of Market Research. In *Handbook of Market Research* (Issue September). https://doi.org/10.1007/978-3-319-05542-8.

Siahaan, L., & Halawa, F. A. (2021). Pengaruh Pendidikan Dan Pengalaman Kerja Terhadap Kinerja Karyawan Pada CV. Permata Bakti Nusantara. *Jurnal Manajemen Saint Mary'S College*, *7*(9), 1–9. https://doi.org/10.3333/smc.v7i9.31.

Syukriyyah, S., & Karyaningsih, K. (2023). Pengaruh Promosi Penjualan, Persepsi Manfaat Dan Persepsi

Kemudahan Terhadap Minat Menggunakan E-Wallet Shopeepay Pada Mahasiswa Universitas Singaperbangsa Karawang. *Transformasi Manageria: Journal Of Islamic Education Management*, *3*(1), 263–287. https://doi.org/10.47467/manageria.v3i2.2329.

Uddin, M. N., Bokelmann, W., & Entsminger, J. S. (2014). Factors affecting farmers' adaptation strategies to environmental degradation and climate change effects: A farm level study in bangladesh. *Climate*, *2*(4), 223–241. https://doi.org/10.3390/cli2040223.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, *27*(3), 425–478. https://doi.org/10.2307/30036540.

Widiyati, S., Listyani, T. T., & Rikawati. (2021). Identification of Obstacles in Using E-Wallet in Semarang. *Admisi Dan Bisnis*, *22*(3), 1–12.

Wijayanthi, I. M. (2019). Behavioral Intention of Young Consumers Towards E-Wallet Adoption: an Empirical Study Among Indonesian Users. *Russian Journal of Agricultural and Socio-Economic Sciences*, *85*(1), 79–93. https://doi.org/10.18551/rjoas.2019-01.09.

Wu, B., & Chen, X. (2017). Continuance intention to use MOOCs: Integrating the technology acceptance model (TAM) and task technology fit (TTF) model. *Computers in Human Behavior*, *67*, 221–232. https://doi.org/10.1016/j.chb.2016.10.028.

Wu, B., & Zhang, C. (2014). Empirical study on continuance intentions towards E-Learning 2.0 systems. *Behaviour and Information Technology*, *33*(10), 1027–1038. https://doi.org/10.1080/0144929X.2014.934291.

Yusup, F. (2018). Uji validitas dan reliabilitas instrumen penelitian kuantitatif. *Tarbiyah: Jurnal Ilmiah Kependidikan*, *7*(1). https://doi.org/10.18592/tarbiyah.v7i1.2100.

Zada, C., & Sopiana, Y. (2021). Penggunaan E-Wallet atau Dompet Digital sebagai Alat Transaksi Pengganti Uang Tunai Bagi UMKM di Kecamatan Banjarmasin Tengah. *JIEP: Jurnal Ilmu Ekonomi Dan Pembangunan*, *4*(1), 251–268. https://doi.org/10.20527/jiep.v4i1.3556.

Zada, C., & Sopiana, Y. (2021). Penggunaan E-Wallet atau Dompet Digital sebagai Alat Transaksi Pengganti Uang Tunai Bagi UMKM di Kecamatan Banjarmasin Tengah. *JIEP: Jurnal Ilmu Ekonomi Dan Pembangunan*, *4*(1), 251–268. https://doi.org/10.20527/jiep.v4i1.3556.

Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in Human Behavior*, *26*(4), 760–767. https://doi.org/10.1016/j.chb.2010.01.013.