

Analysis of Technology Acceptance Model Method on Dana E-Wallet Users in Langsa City

Nurjanah*, Buchari

IAIN Langsa

*nurjannah@iainlangsa.ac.id

Article history: May 26, 2024, Revised: Oct 24, 2024; Accepted Dec 4, 2024.; Published: Dec 30, 2024

Abstract:

The research was conducted to know the effect of convenience, benefits, and trust on the use of Dana e-wallets in Langsa City. This study uses primary data sourced from research questionnaires with a sample of 75 respondents who are users of the Dana application. Methods of data analysis using multiple linear regression equation, t-test, F test, and test the coefficient of determination (R²). The results of the t-test show that ease has a significant effect on the use of Dana's e-wallet. Benefits have a significant effect on the use of Dana's e-wallet. Trust has a significant effect on Dana's e-wallet use. Then, the results of the F test, simultaneously convenience, benefits, and trust significantly affect the use of the Dana e-wallet. The results of the coefficient of determination (R²) obtained 57.2% convenience, benefits, and trustable to explain the dependent variable of the use of e-wallet Dana and 42.8% explained by other variables not included in this study.

Keywords: DANA, E-Wallet, Fintech, Technology Acceptance Model

Abstrak:

Penelitian dilakukan dengan tujuan untuk mengetahui pengaruh kemudahan, manfaat dan kepercayaan terhadap penggunaan e-wallet Dana di Kota Langsa. Penelitian ini menggunakan data primer yang bersumber kuesioner penelitian dengan sampel sebanyak 75 responden yang merupakan pengguna aplikasi Dana. Metode analisis data menggunakan persamaan regresi linier berganda, uji t, uji F dan uji

Author correspondence email: nurjannah@iainlangsa.ac.id

Available online at: <https://journal.iainlhokseumawe.ac.id/index.php/jeskape>

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koefisien determinasi (R²). Hasil penelitian uji t diketahui kemudahan berpengaruh signifikan terhadap penggunaan e-wallet Dana. Manfaat berpengaruh signifikan terhadap penggunaan e-wallet Dana. Kepercayaan berpengaruh signifikan terhadap penggunaan e-wallet Dana. Kemudian hasil uji F, secara simultan kemudahan, manfaat dan kepercayaan berpengaruh signifikan terhadap penggunaan e-wallet Dana. Hasil uji koefisien determinasi (R²) diperoleh 57,2% kemudahan, manfaat dan kepercayaan mampu menjelaskan variabel dependen penggunaan e-wallet Dana dan sebesar 42,8% dijelaskan oleh variabel lain yang tidak masuk dalam penelitian ini.

Kata Kunci: DANA, E-Wallet, Fintech, Technology Acceptance Model

Introduction

The payment system plays the most important role in a country's economy. The country's economy will be smooth with the smooth running of the payment system ¹. The efficiency of the payment system can be measured by the ability to create minimal costs to get something out of economic activity. The main instrument in a transaction between producers and consumers is the means of payment.²

Along with the development of technology, fast and efficient payment instruments in the world of doing business have a very positive impact on people's lives³. Developments in payment methods have also grown, such as payments via credit, debit, and

¹ Muhammad Dayyan and Rifyal Dahlawy Chalil, "The Attitude of Merchants Towards Fatwa on Riba and Conventional Bank in Langsa," *Share: Jurnal Ekonomi Dan Keuangan Islam* 9, no. 1 (2020): 48, <https://doi.org/10.22373/share.v9i1.6372>.

² Lisa Schmidhuber, Daniela Maresch, and Michael Ginner, "Disruptive Technologies and Abundance in the Service Sector - toward a Refined Technology Acceptance Model," *Technological Forecasting and Social Change* 155, no. June 2018 (2020): 119328, <https://doi.org/10.1016/j.techfore.2018.06.017>.

³ Abdur Rahman et al., "Policy Approach Adopted for Issuance of Green Sukuk: Is Priority given to Priority Needed Areas?," *Journal of Islamic Accounting and Business Research*, 2023, <https://doi.org/10.1108/JIABR-10-2022-0279>.

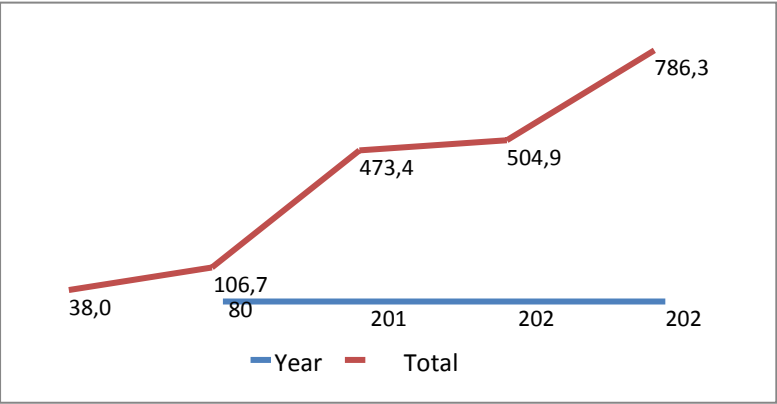
electronic money⁴. The existence of simple and easy non-cash payment instruments is expected to facilitate the public in the buying and selling process, especially when carrying large amounts of money. So many companies that provide non-cash money services are competing to offer convenience in transactions through non-cash channels.⁵

In 2014, the Governor of Bank Indonesia launched the "National Non-Cash Movement (GNNT)" to commemorate the 69th Anniversary of the Republic of Indonesia. The function of GNNT is to increase public awareness of non-cash transactions, especially when carrying out economic activities. Based on data from Bank Indonesia, using payment instruments and electronic money in Indonesia has experienced positive growth yearly. This is evident from the increasing number of domestic and international electronic money transactions in the community every year until 2021.

Graph 1 Electronic Money Transactions in Indonesia (Billion Rupiah)

⁴ Nurjanah Nurjanah, "Analisis Potensi Pembayaran Non Tunai Pada Pedagang Di Kota Langsa," *J-EBIS (Jurnal Ekonomi Dan Bisnis Islam)* 6 (2021): 188-99, <https://doi.org/10.32505/j-ebis.v6i2.3646>.

⁵ Mukhamad Najib and Farah Fahma, "Investigating the Adoption of Digital Payment System through an Extended Technology Acceptance Model: An Insight from the Indonesian Small and Medium Enterprises," *International Journal on Advanced Science, Engineering and Information Technology* 10, no. 4 (2020): 1702-8, <https://doi.org/10.18517/ijaseit.10.4.11616>.



Source: Bank Indonesia, 2022

From chart one above, it can be seen that payment transactions using electronic money have increased from 2017 to 2021. The chart shows the positive response of the public to government policies, one of which is using e-wallets. E-wallet is server-based electronic money.

E-wallets can be used to pay bills such as PLN, BPJS, etc. Another very significant advantage is that it can be used for online payments. The types of E-wallets in Indonesia are Dana, Ovo, Saku, Dokupay, Paytren, Gopay, Shopeepay, LinkAja, and others ⁶. One of the electronic wallets that is currently being widely used is DANA. In 2024, the number of DANA app downloaders will be 170 million, and 68% of users will be satisfied with the DANA app.

The use of the DANA application is inseparable from the community's response to accepting and using new technology (Technology Acceptance Model / TAM). TAM is a model that can be used conceptually to describe the acceptance of technology accurately. TAM theory is a theory adapted from the Theory of

⁶ Nurya Dina Abrilia and Sudarwanto Tri, "Pengaruh Persepsi Kemudahan Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana Di Surabaya," *Jurnal Pendidikan Tata Niaga* 8, no. 3 (2020): 1006-12.

Reasoned Action (TRA), ⁷ explaining that using a technological system is also influenced by behavioral intentions, influenced by perceptions of ease of using the system (perceived ease of use), perceptions of usefulness a system (perceived of usefullness), and trust ⁸.

Perceived usefulness is a person's confidence that using a particular system will improve job performance. The greater the benefits that a system provides for its users, it will affect the attitude of its users to continue using it. Perceived ease of use is the degree to which a person believes that using a technology will be free of effort.⁹

According to Davis, the attitude of use is an attitude of accepting or rejecting the use of a system, which impacts users' use of applied technology in their work. The attitude toward using technology is an evaluation of users' curiosity to use technology ¹⁰. According to Ahmadi, behavioral intention to use is the user's interest in using a system, so it becomes a behavioral tendency to be confident and continue to use the system ¹¹. Interest in use is a

⁷ Safwan Kamal et al., "Is Loan Shark an Alternative? The Intentions to Take a Loan from Loan Sharks in Indonesia," *Shirkah: Journal of Economics and Business* 7, no. 2 (2022): 167–86, <https://doi.org/10.22515/shirkah.v7i2.487>.

⁸ Desvronita, "Faktor-Faktor Yang Mempengaruhi Minat Menggunakan Sistem Pembayaran E-Wallet Menggunakan Technology Acceptance Model," *Jurnal Akmenika* 18, no. 2 (2021): 1–8.

⁹ Yongping Zhong, Segu Oh, and Hee Cheol Moon, "Service Transformation under Industry 4.0: Investigating Acceptance of Facial Recognition Payment through an Extended Technology Acceptance Model," *Technology in Society* 64, no. January (2021): 101515, <https://doi.org/10.1016/j.techsoc.2020.101515>.

¹⁰ Najib and Fahma, "Investigating the Adoption of Digital Payment System through an Extended Technology Acceptance Model: An Insight from the Indonesian Small and Medium Enterprises."

¹¹ Susan Lew et al., "The Disruptive Mobile Wallet in the Hospitality Industry: An Extended Mobile Technology Acceptance Model," *Technology in Society* 63, no. March (2020): 101430, <https://doi.org/10.1016/j.techsoc.2020.101430>.

person's desire or reason to perform a particular behavior if they strongly desire to do so.¹²

Based on the results of initial observations made on Dana E-wallet users in Langsa City, there are Dana e-wallet users who state that with this application, it is hoped that it can be used every time there are financial management interests such as making it easier to receive government program assistance for pre-employment whose money disbursement is through the Dana e-wallet¹³. However, it is not used continuously; it is limited to receiving assistance, and the rest is no longer used. Then, there is also the benefit that Dana e-wallet users are hoping for: this application benefits every financial and non-financial transaction. Still, the application is only downloaded and registered. Still, the use is only limited to buying credit (top-up); it is not as expected as many benefits from the application. Then there is trust in the safe use of the fund e-wallet application, but in fact, there are still users who lack confidence in the security of using the application because of incomplete transactions and reduced balances.

Based on the background of the study, the author is interested in conducting research entitled "Analysis of Technology Acceptance Model Method on Fund E-Wallet Users in Langsa City."

Methods

The approach used is quantitative based on the problem to be studied formulated in the form of variables, quantification of

¹² Manaf Al-Okaily et al., "The Determinants of Digital Payment Systems' Acceptance under Cultural Orientation Differences: The Case of Uncertainty Avoidance," *Technology in Society* 63, no. March (2020): 101367, <https://doi.org/10.1016/j.techsoc.2020.101367>.

¹³ Komang Putri Damayanti, Sephy Lavianto, and I Gst Agung Pramesti Dwi Putri, "Analisis Behavioral Intention Dan Use Behavior Terhadap Pengguna Fintech Dana Menggunakan Metode Utaut 2," *JTKSI (Jurnal Teknologi Komputer Dan Sistem Informasi)* 5, no. 3 (2022): 191, <https://doi.org/10.56327/jtksi.v5i3.1226>.

variables that produce numerical values, reasoning, generalization and leads to universal laws, directed to be able to produce replication abilities, depending on statistical procedures, objectively prioritizing the simplest interpretation concepts ¹⁴. The primary data obtained in this study is based on the distribution of questionnaires. The population in this study is all Langsa City people who use the DANA application, which is unknown in number. The sample in this study was 75 respondents, and data analysis was done using the SPSS application.

Result and Discussion

A clear, organized, and brief summary of the outcome, including primary and secondary findings, should be presented. This should be followed by a thorough analysis using appropriate theoretical frameworks or perspectives drawn from relevant previous research in the widest possible context.

Test Validity and Reliability

Validity Test

The validity test tests the calculated r value obtained from the corrected item-total correlation $> r$ table. The results are known from the statements on the variables Convenience, benefits, risks, and interests and are overall valid with a calculated value of $>$ table 0.227. The instrument to be used can measure the variables studied.

Reliability test

Cronbach's Alpha reliability test > 0.6 ; thus, overall, the statement items are declared reliable, it is known that each variable has a Cronbach Alpha > 0.6 . Thus the variables of ease, benefit, trust, and use, are reliable, meaning that the measuring instruments used have stability and are consistent. If used repeatedly, assume it does not change.

Classical Assumption Test

¹⁴ Sugiyono, *Metode Penelitian Kombinasi (Mixed Methode)* (Bandung: Alfabeta, 2015).

Classical assumption tests are performed to produce regression results that are BLUE (best, linear, unbiased, and estimate), good, linear, unbiased, and can be estimated. The classical assumption test in this study consists of normality, heteroskedasticity, multicollinearity, and linearity tests. Normality test using one-sample Kolmogorov-Smirnov test, with the following results:

Table 1. One Simple Kolmogorove Smirnov Test

		Unstandardized Residual
N		75
Normal Parameters ^b	Mean	0E-7
	Std. Deviation	2,10560387
	Absolute	,069
Most Extreme Differences	Positive	,049
	Negative	-,069
Kolmogorov-Smirnov Z		,597
Asymp. Sig. (2-tailed)		,868

a. Test distribution is Normal.

1. Calculated from data.

Source: SPSS output, 2023

Based on the one-sample table, Kolmogorove Smirnov obtained a sig value of $> \alpha 5\%$ ($0.868 > 0.0\%$) or normally distributed data and it can be stated that the normality assumption in this study can be fulfilled

Heteroskedasticity Test

The heteroskedasticity test in this study used scatterplot graphs.

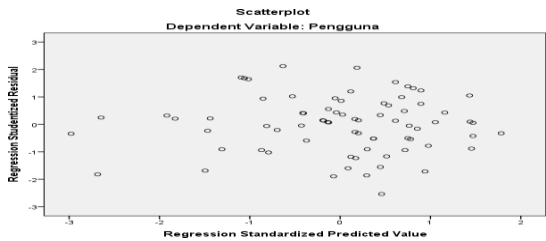


Figure 1 Scatterplots
Source: SPSS output, 2023

Based on the output, it can be seen that the points do not form a clear pattern, and the points spread above and below the original point 0 on the Y axis, indicate that heteroskedasticity does not occur so as to satisfy the assumption of heteroscedasticity.

Multicollinearity Test

The results of the multicollinearity test can be known using table 2.

Table 2 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1 Kemudahan	0,557	1,975
Manfaat	0,547	1,829
Kepercayaan	0,931	1,075

Source: SPSS Output, 2022

Based on the calculation results in table 2, it is known that the value of tolerance > 0.1 i.e. for convenience 0.557 > 0.1, benefit 0.547 > 0.1 and trust 0.931 > 0.1 and the value of Variance Inflation Factor (VIF) < 10, ease of 1.975 < 10, benefit of 1.829 < 10 and trust of 1.075 < 10, can be expressed in all independent variables no multicollinearity occurs.

Linearity Test

The linearity test is carried out through a test of linearity. The applicable criterion is if the significance value in linearity > 0.05, then there is a linear relationship between the independent variable and the bound variable. The results can be seen that the value of linearity > 5%, the ease of obtaining 0.835 > 0.05, the benefit variable obtained

0.735 > 0.05, and in the confidence variable 0.289 > 0.05, it can be expressed between the independent and bound variables there is a linear relationship.

Linear Regression Test

Multiple linear regression analysis determines the effect between independent and dependent variables. The results of multiple linear regression analysis can be seen in the following table.

Table 3 Multiple Linear Regression Analysis Results

Model	Unstandardize d Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	,271	2,507		,108
	Kemudahan	,441	,112	,401	3,937
	Manfaat	,421	,117	,370	3,593
	Kepercayaan	,173	,078	,176	2,232

a. Dependent Variable: Pengguna
Source: SPSS output, 2023

Based on Table 3, multiple linear regression equations : $Y = 0.271 + 0.441X_1 + 0.421X_2 + 0.173X_3$

1. The constant (a) is 0.271; it can be explained if ease, benefit and trust or $X_1, X_2, X_3 = 0$ or considered constant (fixed), then the use of Dana *e-wallet* is 0.271 units.
2. The value of the regression coefficient of the convenience variable of 0.441 units means that if convenience increases by 1 unit (in the sense of an increase in responses about convenience), then the use of the Dana *e-wallet* will increase by 0.441 units, assuming the variable benefit and trust is fixed.
3. The value of the regression coefficient of the benefit variable of 0.421 units means that if the benefit increases by 1 unit (in the

- sense of an increase in responses about benefits) then the use of the Dana e-wallet will increase by 0.421 units, assuming the variables of convenience and trust remain.
4. The value of the trust variable's regression coefficient of 0.173 units means that if trust increases by 1 unit (in the sense of an increase in responses about trust) then the use of the Dana e-wallet will increase by 0.173 units, assuming the variables of convenience and benefit are fixed.

Test Results of Coefficient of Determination (R²)

The coefficient of determination test is used to determine the contribution of the influence of the variable to the dependent variable.

Table 4 Test Coefficient of Determination Model

Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,768 ^a	,589	,572	2,14963

a. Predictors: (Constant), Kepercayaan, Kemudahan, Manfaat

b. Dependent Variable: Pengguna

Source: SPSS output, 2023

The results of data processing with SPSS in table 4 show that the independent variable (convenience, benefit and trust) can explain the dependent variable (use) with the value of the coefficient of determination (R²) from the Adjusted R Square column, which is 0.572 = 57.2%. The rest (100%-57.2%) = 42.8% is explained by other variables not studied in this study.

Test Results t

Hypothesis testing is used to see the significance of the independent variable affecting the dependent variable, which is carried out partially or individually. The t-test was performed using t

count (in table 3) and t table obtained from $df = n - k$ ($75 - 4$) = 71 at $\alpha 5\% = 1.993$. The t-test results, namely t count and t sig, can be seen in Table 5.

Table 5: Test Result t

Model	t	Sig.
(Constant)	,108	,914
Kemudahan	3,937	,000
1 Manfaat	3,593	,001
Kepercayaan	2,232	,029

1. The ease of obtaining the t-count value $>$ ttable ($3.937 > 1.993$) and the t sig value $<$ α 5% ($0.000 < 0.05$), then H_0 is rejected, and H_a is accepted, meaning that partially the ease has a significant effect on the use of Dana e-wallet.
2. Benefits obtained t calculate value $>$ ttable ($3.593 > 1.993$) and using value $<$ α 5% ($0.001 < 0.05$), then H_0 is rejected. H_a is accepted, meaning that partially the benefits significantly affect the use of Dana e-wallet.
3. Trust is obtained t calculated value $>$ ttable ($2.232 > 1.993$) and using value $<$ α 5% ($0.029 < 0.05$), then H_0 is rejected and H_a is accepted, meaning that partial trust has a significant effect on the use of Dana e-wallet.

F Test Results

The results of the simultaneous hypothesis test (F test) are known to be F calculate value $>$ Ftable ($33.952 > 2.73$) and F sig value $<$ α 5% ($0.000 < 0.05$) so that H_0 is rejected. H_a is accepted, it can be

stated that convenience, benefits, and trust simultaneously have a significant effect on the use of Dana e-wallet in Langsa City.

Discussion

The Effect of Ease of Use of Dana E-Wallet

Based on the results of the study, it is known that convenience has a positive and significant effect on the use of Dana e-wallet in Langsa City, which is known from the results of data analysis with a calculated value of $> t_{table}$ ($3.937 > 1.993$) and a t sig value of $< \alpha 5\%$ ($0.000 < 0.05$). Based on the observations made, it is known that the convenience of Dana's e-wallet starts from the online registration process, which is easy to learn. Another convenience of Dana's e-wallet is that menus such as payments, purchases, and transfers are easy for users to understand. The convenience of Dana e-wallet is also available when making transactions, when topping up funds and when making purchases, payments and transfers. In addition, the Dana e-wallet can be used anytime, namely 24 hours a day and anywhere, as long as it is connected to the internet network. Nowadays, we know technology very well and influence its use, ¹⁵ support this research.

Effect of Benefits on the Use of Fund E-Wallet

Based on the results of the study, it is known that the benefits have a positive and significant effect on the use of Dana e-wallet in

¹⁵ Al-Okaily et al., "The Determinants of Digital Payment Systems' Acceptance under Cultural Orientation Differences: The Case of Uncertainty Avoidance"; Merryana Lestari, Hindriyanto Dwi Purnomo, and Irwan Sembiring, "Pengaruh E-Payment Trust Terhadap Minat Transaksi Pada E-Marketplace Menggunakan Framework Technology Acceptance Model (TAM) 3," *Jurnal Teknologi Informasi Dan Ilmu Komputer* 8, no. 5 (2021): 977, <https://doi.org/10.25126/jtiik.2021855212>; Schmidhuber, Maresch, and Ginner, "Disruptive Technologies and Abundance in the Service Sector - toward a Refined Technology Acceptance Model."

Langsa City which is known from the results of data analysis with a calculated value of $> t_{table}$ ($3.593 > 1.993$) and a t_{sig} value of $< \alpha 5\%$ ($0.001 < 0.05$). Based on the results of the observations made, it is known that the benefits of the Dana e-wallet are that it can increase user work productivity because it can save time not to queue at banks and other payment outlets in making purchases, payments, transfers, and other transactions.

The effect of benefits on the appropriate use of technology has benefits for every daily activity that usability is the extent to which a person believes that using a technology will improve his job performance. Some believe and feel that using technology provides benefits and enhances work performance. The greater the benefits of using technology, the greater one's willingness to use the technology, including digital wallet technology¹⁶

The Effect of Trust on the Use of Fund E-Wallets

Based on the results of the study, it is known that trust has a positive and significant effect on the use of Dana e-wallets in Langsa City, which is known from the results of data analysis with t calculate value $> t_{table}$ ($2.232 > 1.993$) and t Sig value $< \alpha 5\%$ ($0.029 < 0.05$). Based on the research results, it is known that the trust of Dana e-wallet users is because the company can protect user data and not provide it to other parties without permission from the account owner. Then, every transaction made by users is also guaranteed confidentiality. Users sometimes doubt financial-based technology

¹⁶ Erina Novelia, Ihsan Effendi, and Yuni Syahputri, "Analisis Penggunaan Aplikasi Linkaja Dengan Technology Acceptance Model Pada Grapari Telkom Group Medan Sumatera Utara," *Jurnal Ilmiah Manajemen Dan Bisnis (JIMBI)* 2, no. 2 (2021): 117-28, <https://doi.org/10.31289/jimbi.v2i1.453>; Francisco Liébana-Cabanillas et al., "Assessment of Mobile Technology Use in the Emerging Market: Analyzing Intention to Use m-Payment Services in India," *Telecommunications Policy* 44, no. 9 (2020), <https://doi.org/10.1016/j.telpol.2020.102009>.

because they are not used to using it. But those who already use technology and feel there is no problem will still use it. Trust in financial technology. According to Jayantri, customers believe that financial technology registered with authorities in a country has security that has an impact on their confidence in using it ¹⁷

Trust in the use of technology-based information systems explains a belief that the existence of the information system is able to meet needs. Based on Lestari, dkk ¹⁸, trust perception has a positive and significant influence on using Information Systems.

The Effect of Ease, Benefits and Trust on the Use of E-Wallets Funds

Convenience, benefits and trust have a significant effect on the use of Dana e-wallets known from the results of data analysis with Fcalculate value > Ftable ($33.952 > 2.73$) and Fsig value < α 5% ($0.000 < 0.05$). This is because the ease of operation of Dana e-wallet influences the use of the Dana e-wallet by customers or users. Then, there are benefits felt by users, such as faster benefits in doing work related to Dana e-wallets. Furthermore, trust exists in the Dana e-wallet user because it is guaranteed that every transaction occurs, and if it fails, the balance is returned. There is privacy for every transaction made. The results of this study are research conducted by¹⁹.

¹⁷ Desvronita, "Faktor-Faktor Yang Mempengaruhi Minat Menggunakan Sistem Pembayaran E-Wallet Menggunakan Technology Acceptance Model."

¹⁸ Lestari, Purnomo, and Sembiring, "Pengaruh E-Payment Trust Terhadap Minat Transaksi Pada E-Marketplace Menggunakan Framework Technology Acceptance Model (TAM) 3"; Najib and Fahma, "Investigating the Adoption of Digital Payment System through an Extended Technology Acceptance Model: An Insight from the Indonesian Small and Medium Enterprises."

¹⁹ Liébana-Cabanillas et al., "Assessment of Mobile Technology Use in the Emerging Market: Analyzing Intention to Use m-Payment Services in India"; Abrilia and Tri, "Pengaruh Persepsi Kemudahan Dan Fitur Layanan

Conclusion

The existence of fintech has an important role in cashless payment systems such as E-wallet DANA. The three independent variables (convenience, benefits, and trust) partially and simultaneously significantly affect the use of Dana e-wallet in Langsa City. The results of this study support the government in encouraging non-cash payments. They can be an input to Bank Indonesia that deeper introduction or socialization can increase e-wallet users.

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