

---

# Youth's Intention to Use Mobile Payments Based on TAM Theory

Aflit Nuryulia Praswati<sup>1\*</sup>, Diky Adi Saputro<sup>2</sup>, Helmia Khalifah Sina<sup>3</sup>, Novel Idris Abbas<sup>4</sup>

---

Received: 07.07.2023

Reviewed: 08.07.2023

Accepted: 10.07.2023

## Abstract

*Consumer shopping behavior that previously used the brick and mortar method is now shifting to focus on online purchases. Online shopping is made even easier with the mobile payment transaction method. This study aims to explore the behavior of young consumers in using mobile payments when shopping through the view of the Technology Acceptance Model (TAM) theory. Young consumers tend to be curious about new technologies that can make shopping easier for them. This study uses a quantitative method that confirms the relationship between variables that influence the desire of young consumers to use mobile payments. The respondents of this study are young consumers who use mobile payments when shopping. Data collection used questionnaires which were distributed online and analyzed using the PLS SEM method. The results of the study state that the variables service quality, perceived usefulness, perceived ease of use, attitude of use influence behavioral intention to use mobile payments. The characteristics of young consumers have many unique features that will make them even more interesting when further investigated, for example the other side of the ease of use of mobile payments for impulse buying.*

**Keywords:** *Intention to use, Mobile Payment, Service Quality, TAM*

---

## 1. Introduction

In recent years, technology has developed rapidly, especially mobile technology. This has brought about significant changes in the area of consumer behavior and the way businesses operate. Under the financial and commercial aspects, mobile devices make it possible to obtain goods and services through the use of digital wallets (Lew et al., 2020).

A digital wallet is a service that customers can use to transact goods and services, store debit and credit card information, and request/send money from/to existing contacts (Matemba & Li, 2018). Therefore, payments through digital wallets are considered beneficial for the lower middle class (not having a bank account) and as a means of payment in disaster recovery (Surtikanti & Mustofa, 2019). Digital wallets can be the future of cashless payments because of the convenience and positive impact of cashless transaction systems (Mumtaza et al., 2020).

According to Bank Indonesia, the growth of digital payment platforms and e-commerce in Indonesia is due to activity restrictions in line with the development of the Covid-19 pandemic. In 2020, the value of electronic money transactions reaches Rp. 201 trillion, in 2019 it reached Rp. 145 trillion with a growth value from 2019-2020 of 38.62%. As of January 2020, the biggest digital drivers were retail transactions at 28%, transportation (27%), food ordering (20%), e-commerce (15%), and bill payments (7%).

---

<sup>1,2,3,4</sup> Universitas Muhammadiyah Surakarta

\* Corresponding author, e-mail: [anp122@ums.ac.id](mailto:anp122@ums.ac.id)

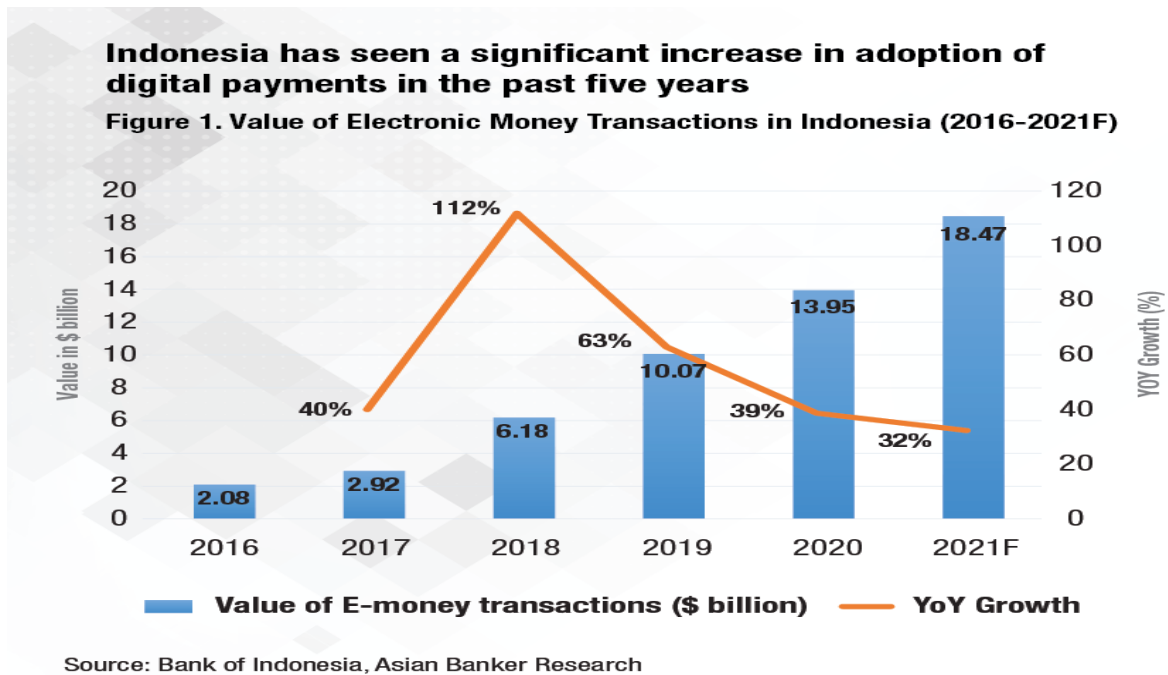


Figure 1. Digital Wallet Growth Data

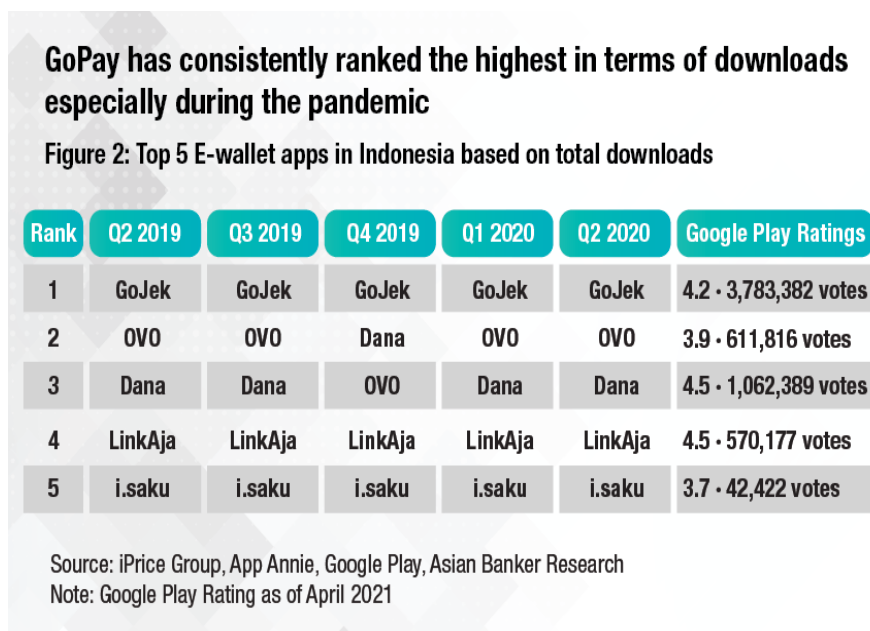


Figure 2. Digital Wallet Rating Data

The growth in the number of active users has an impact on the development of digital wallets. According to a recent study by iPrice and App Annie, there are two applications that have the highest number of monthly active users and the top applications with the most downloads during the Q2 2019-Q2 2020 period, namely GoPay and OVO. Data on the App Store shows that GoPay users will reach 328,000 in 2022.

Although in emerging markets the role of digital wallets has received consumer attention, adoption is still low and uneven (Kaur & Malik, 2019; Mumtaza et al., 2020). In the theory of the Technology Acceptance Model put forward by Davis (1989) it is the most well-known model for testing individual intentions to adopt new technologies. This theory explains that

there are two factors that influence technology adoption, namely perceived usefulness and perceived ease of use.

Many studies have expanded the Technology Acceptance Model to examine external aspects that influence perceived usefulness and perceived ease of use, not much research can be found that defines service quality as a factor influencing user perceptions in adopting new technologies (Song et al., 2021). So this research adds the e-servqual model presented by Zeithaml to measure the ability of a site or application to provide an effective and efficient payment method in the transaction process so that customer perceptions will emerge.

Determining a user's behavioral intention can involve an individual's attitude toward the technology. Technological capabilities are the basis for the emergence of intentions to use new technologies (Muangmee et al., 2021). Behavioral intention can be observed through the relationship between attitude and technology use. The existence of generational and gender differences can also significantly influence behavioral intentions (Vărzaru et al., 2021).

One of the variables that influence behavioral intention is the attitude of use. Theory of Reasoned Action explains that intention arises from the result of attitudes towards certain behaviors. The greater the positive attitude towards something, the greater the intention to perform this behavior (Amaro & Duarte, 2015). If the consumer's evaluation of online purchases is positive, then the consumer's intention to buy through online stores will increase.

In addition to the use attitude variable as an intervening variable, there are intervening variables that influence perceived usefulness and perceived convenience. Perceived usefulness can help form positive attitudes that lead users to adopt an application (Song et al., 2021). The usefulness felt by customers is an indicator of reuse attitudes (Sharma, 2019). Ease of use is a proven useful predictor in determining attitudes towards applications (Song et al., 2021). perceived usefulness and attitude are two important mediators for app adoption and research shows that perceived usefulness is an important predictor of user attitudes and intentions (Ning et al., 2021).

The relationship between service quality and perceived benefits and found a positive relationship between the two. The positive and significant effect of service quality on consumers' perceived benefits from m-commerce (Tsao et al., 2016). Service quality has a significant effect on perceived benefits and perceived ease of use. If consumers perceive the quality of e-banking services as useful and easy, users will feel the use and convenience perceptions lead to positive attitudes (Ahmad et al., 2020).

Service quality is a service delivered via the internet between service providers and customers that is carried out via electronic channels (Taherdoost, 2018). Some of the existing literature identifies several main factors that influence the acceptance of electronic services, including quality, security, satisfaction and intention to use electronic services (Taherdoost, 2018). That the quality of e-service has a significant effect on perceived usefulness and perceived ease of use (Ahmad et al., 2020).

There are several different results from previous studies, namely [5], [15], [16] explaining that perceived usefulness and perceived ease of use have a significant positive effect on usage attitudes. In contrast to the findings (Ho et al., 2020; Montoro-ríos & Liébana-cabanillas, 2016; Zheng & Li, 2020) which shows that perception has no effect on usage attitudes. In this study, researchers will examine the differences in the results of several previous studies to determine the acceptance of technology by actual users.

Based on the description above, researchers are interested in conducting research by combining E-Servqual theory with the Technology Acceptance Model and to find the right

results from the differences in previous studies related to the influence of service quality, perceived ease of use, perceived usefulness, and user attitudes towards behavioral intentions on student. Muhammadiyah Surakarta university. So the authors conducted research with the title "Analysis of service quality on behavioral intentions GoPay users at the Muhammadiyah University of Surakarta".

Several models have been developed to analyze and identify the factors that influence behavioral intentions. From several previous studies, there are many theoretical models used by researchers to analyze service quality on behavioral intentions. It uses the theory of the E-Service Technology Acceptance Model to determine the effect of service quality on user intentions (Taherdoost, 2018). Second, the theory of the Technology Acceptance Model to determine the effect of information, system quality, and service quality on sustainable intentions (Routray et al., 2019). Third, the theory of the Technology Acceptance Model to determine the effect of service quality on intention to use (Christian et al., 2019).

This study adopts Davis' Technology Acceptance Model (TAM) theory to investigate the intentions behind societal acceptance of new technologies. TAM has now been established as a well-known model for forecasting the adoption of new technologies by customers in the last two decades (Ahmad et al., 2020). In line with TAM, the results of research statistics (Ahmad et al., 2020) show that TAM has been successfully applied to measure behavioral intentions.

So far, many researchers have analyzed behavioral intentions using the Technology Acceptance Model (TAM) theory in their studies, most of which are behavioral intentions (Chi, 2018; Christian et al., 2019; Kaur & Malik, 2019; Mostafa, 2020; Nookhao & Chaveesuk, 2019; Pankaj, 2017; Revyathi & Tselios, 2019; Routray et al., 2019; Singh & Sinha, 2020).

This study also adds to the Servqual model introduced by Zeithaml. Quality service is added as an external variable to support the Technology Acceptance Model theory. Based on previous research discussing similar phenomena, in this study the authors will use the e-servqual model and the Technology Acceptance Model (TAM) theory.

## 2. Methods

In this study, researchers used research tools to test established hypotheses (Sugiyono, 2016). The population used in this study were GoPay users at the Muhammadiyah University of Surakarta. In determining the sample size in this study, it was based on the calculations put forward by (Hair et al., 2019) as follows:

$$n = \frac{Z_{1-\alpha/2}^2 \cdot P(1 - P)}{d^2}$$

Information:

n : The minimum number of samples

Z 1 : Z score at 95% confidence = 1.960

P : Maximum estimate = 0.5

d : Alpha (0.10) or sampling error = 10%

Based on this formula, the number of samples taken in this study are:

$$n = \frac{1,960^2 \cdot 0,5(1 - 0,5)}{0,10^2} = 96,04 \text{ (minimum sample)}$$

Thus, the number of samples taken by researchers is 100 respondents. In this study, data was collected by filling out a respondent's questionnaire through a questionnaire distributed by the researcher to consumers using GoPay at the Muhammadiyah University of Surakarta. researchers used a questionnaire as a data collection method. The questionnaire contains several questions distributed online via the Google form.

## **2.1. Model Development**

### **2.1.1. Subject Matter**

The relationship between variables can be described in the form of a model that describes, high service quality will strengthen the positive attitude of consumers through their perceptions of usability and ease of use. If the service quality is high, consumers will perceive that the service is more valuable and easier to use. Through this perception, their positive attitude will be formed, which in turn will lead to positive intentions. This model has the aim of examining the influence relationship between service quality which has a positive effect on perceived usefulness of GoPay users (H1), service quality has a positive effect on perceived convenience of GoPay users (H2), service quality has a positive effect on usage attitudes (H3), perceived usefulness has a positive effect on attitudes towards using GoPay (H4), perceived ease of use has a positive effect on attitudes towards using GoPay (H5), attitudes of use have a positive effect on behavioral intentions of GoPay users (H6), perceived usefulness mediates the influence of service quality on attitudes towards use of GoPay users (H7), perceived ease of use mediating the effect of service quality on usage attitudes of GoPay users (H8), usage attitudes mediating the effect of service quality on behavioral intentions of GoPay users (H9) attitudes of use mediate the influence of perceived usefulness on behavioral intentions of GoPay users (H10), attitudes of use mediates the effect of perceived convenience on behavioral intentions of GoPay users (H11).

### **2.1.2. Service Quality, Perceived Usefulness and Perceived Ease of Use**

Service quality refers to the extent to which mobile payment provides services that meet user expectations and needs. Several factors that affect service quality include system reliability, transaction speed, ease of use, security, and customer support. Usability refers to the extent to which users feel easy and comfortable in using mobile payments. Factors that affect usability include intuitive user interface, easy navigation, clear instructions and smooth user experience. service quality and usability influence each other and have an impact on the user experience in using mobile payments. Good service quality increases usability, while good usability also increases perceptions of service quality. Therefore, it is important for mobile payments providers to ensure that their services are of high quality and easy to use in order to meet the expectations and needs of their users. Good service quality in mobile payments, such as responsiveness, good user interface, ease of navigation, clear instructions, and smooth user experience, will have a positive impact on perceived ease of use. Users will find it easier and more comfortable to use mobile payments if the quality of the services provided meets or exceeds their expectations. In service quality research, it has a significant positive effect on perceived usefulness (Chi, 2018; Christian et al., 2019; Kasilingam, 2020; Kaur & Malik, 2019). Based on the results of the study, the researchers proposed the following hypothesis:

**H1.** Service quality has a positive effect on perceived usefulness among GoPay users

**H2.** Service quality has a positive effect on the perceived convenience of GoPay users

### **2.1.3. Service Quality, Perceived Usefulness, Perceived ease of use and Attitude of Use**

Good service quality in mobile payments, such as system reliability, transaction speed, ease of use, security, and customer support, can influence perceptions of usability and ease of use. If users experience good service quality, they will tend to have a positive perception of the usability and ease of use of mobile payments. Perceived usefulness refers to the degree to which users perceive mobile payments as useful and beneficial in their daily lives. Good service quality can increase perceived usefulness, because users will feel that mobile payments provide significant benefits, such as ease of payment, accessibility or time savings. Perceived ease of use reflects the degree to which users perceive mobile payments to be easy to use and do not require great effort. Good service quality can contribute to perceived ease of use, as users will find mobile payments to have an intuitive interface, easy-to-understand navigation, and clear instructions. Attitude of use refers to a user's emotional judgment or inclination toward using mobile payments. Good service quality, positive perceived usability, and perceived good ease of use can influence positive usage attitudes. Users who are satisfied with service quality, experience significant benefits, and find it easy to use mobile payments tend to have a positive attitude towards long-term use. In a study of service quality, it has a significant positive effect on usage attitudes (Ahmad et al., 2020). In research perceived usefulness has a significant positive effect on attitudes towards use (Chi, 2018; Ho et al., 2020; Kasilingam, 2020; Kaur & Malik, 2019; Montoro-ríos & Liébana-cabanillas, 2016; Singh & Sinha, 2020). Based on the results of the study, the researchers proposed the following hypothesis:

**H3.** Service quality has a positive effect on the attitude of using GoPay users

**H4.** Perceived usefulness has a positive effect on the attitude of using GoPay users

**H5.** Perceived convenience has a positive effect on the attitude of using GoPay users

### **2.1.4. Attitude of Use with Behavioral Intention**

Positive usage attitudes toward mobile payments, which are based on satisfactory user experiences, high perceived usefulness, and confidence in service quality, lead to positive behavioral intentions. Users have a strong desire to continue using mobile payments as the primary choice for conducting financial transactions. In this case, attitude of use acts as a factor that mediates the relationship between user experience, perceived usefulness, and behavioral intention. A positive attitude strengthens a user's behavioral intention to continue using mobile payments in the future. In research attitudes have a significant positive effect on behavioral intentions (Chi, 2018; Ho et al., 2020; Kaur & Malik, 2019). Based on the results of the study, the researchers proposed the following hypothesis:

**H6.** The attitude of use has a positive effect on the behavioral intention of GoPay users

**H7.** Perceived usefulness mediates the effect of service quality on attitudes toward using GoPay users

**H8.** Perceived convenience mediates the effect of service quality on attitudes toward using GoPay users

**H9.** Attitudes of use mediate the influence of service quality on the behavioral intentions of GoPay users

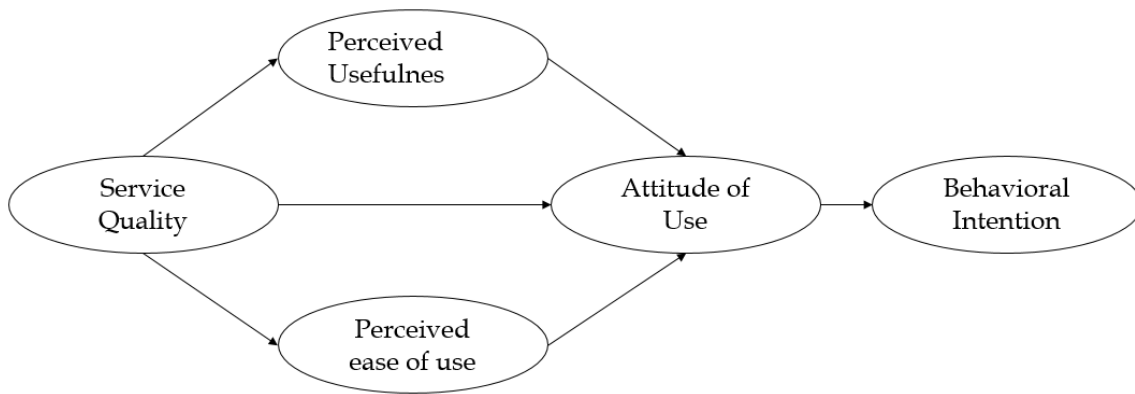


Figure 1. Research Design

**H10.** Attitude of uses mediates the effect of perceived usefulness on behavioral intentions of GoPay users.

**H11.** Attitude of use mediates the effect of perceived ease of behavior on GoPay users.

The research model can be seen in Figure 1.

## 2.2. Data Collection

In this study, researchers used a questionnaire as a data collection method. The questionnaire contains several questions about several constructs or variables that have been developed previously. The questionnaire was distributed online via the Google form. Questionnaires were given to respondents using multi item scales. In some cases, many researchers use a 5-point scale, but it can be expanded to 7 points for responses because more scales increase the variability in responses and accurate analysis requires variability in data (Hair, Risher, et al., 2019). According to (Taherdoost, 2019) states that there are various Likert scale points that have been developed over time, namely the Likert scale of 2 points to 11 points. In this study,

Table 1. Respondent Data

Variable	Sum
<i>Gender</i>	
- Woman	84
- Man	16
<i>Age</i>	
- 18-24 years old	100
<i>Based on Monthly Income</i>	
- < 1.000.000	47
- 1.000.000-2.000.000	36
- > 2.000.000	17
<i>Type of Work</i>	
- Student	89
- Government officials	0
- Personal	7
- Self-Employed	4

all items used were measured with a Likert scale consisting of 7 points in the following way: "1: strongly disagree, 2: disagree, 3: quite disagree, 4: neutral, 5: quite agree, 6 : agree, 7: strongly agree". All question items used in this questionnaire have been tested for validity and reliability through previous studies.

### 2.3. Analysis Methods

Data analysis is an activity that involves grouping data, tabulating data, presenting data, calculating data to fulfill the problem formulation, and computing to fulfill the research hypothesis. This research was conducted using the PLS-SEM (Partial Least Square-Structural Equation Model) analysis technique and the SmartPLS tool. The relevant PLS-SEM analysis technique is used to analyze the relationship between constructs formed from a large number of indicators (Henseler et al., 2016). In addition, PLS-SEM can also be used for small research samples as happened in this study. This is because the PLS algorithm calculates the partial regression relationship separately, not simultaneously, using separate ordinary least squares regression (Katoppo & Sudradjat, 2015).

Table 2. Outer Model

Variables/Indicators	Outer Loading	Crombah Alpha	Composite Reliability	AVE	Conclusion
Service Quality		0,892	0,917	0,649	Reliable
- SQ1	0,802				Valid
- SQ2	0,853				Valid
- SQ3	0,863				Valid
- SQ4	0,763				Valid
- SQ5	0,771				
- SQ6	0,776				
Perceived Usefulness		0,806	0,872	0,684	Reliable
- PU1	0,764				Valid
- PU2	0,795				Valid
- PU3	0,838				Valid
- PU4	0,778				
Perceived ease of use		0,902	0,927	0,631	Reliable
- PE1	0,850				Valid
- PE2	0,840				Valid
- PE3	0,829				Valid
- PE4	0,871				Valid
- PE5	0,846				Valid
Attitude of Use		0,886	0,917	0,718	Reliable
- AT1	0,813				Valid
- AT2	0,812				Valid
- AT3	0,821				Valid
- AT4	0,837				Valid
- AT5	0,862				Valid
Behavioral Intention		0,885	0,915	0,687	Reliable
- IU1	0,826				Valid
- IU2	0,786				Valid
- IU3	0,846				Valid
- IU4	0,841				Valid
- IU5	0,835				Valid



### 3. Result

This section presents the results and research findings based on the hypotheses built. the former provides general information about the characteristics of the respondents. the first research objective is to determine the method. both included. the third focuses on the second research objective, which is to determine the extent to which service quality is able to influence perceived benefits and perceived ease of use so that usage attitudes will emerge which have an impact on behavioral intentions. The sample used is GoPay users at Muhammadiyah University, Surakarta. The samples that can be collected are analyzed using Smart PLS 3.0.

#### 3.1. Respondents

The research data were obtained from 100 students at the University of Muhammadiyah Surakarta with the characteristics summarized in Table 1.

Table 2 shows the respondent's data, namely 100 students at Muhammadiyah University of Surakarta. Most of the respondents were female, aged between 18-24 years, were students and had an income of less than 1,000,000.

#### 3.2. Analysis

The outer test results used for validity and reliability testing are presented in Table 2. All indicators for each variable show the value of outer loading, composite reliability, and crombach alpha  $> 0.7$ , so it has a high and reliable correlation, and the AVE value for each indicator is  $> 0.5$  so it is valid.

The R-Square table is used to see the effect of service quality variables on perceived usefulness, the magnitude of the influence of service quality variables on perceived ease of use variables, the magnitude of service quality on usage attitude variables, the magnitude of attitudes toward use toward behavioral intentions. Based on the data presented in the table above, it can be seen that the effect of service quality on perceived benefits is 0.508 or 50.8%, the effect of service quality on perceived ease of use is 0.475 or 47.5%, the influence of perceived usefulness and perceived ease of use is 0.757 or 75.7%, the effect of the attitude of use on behavioral intentions is 0.556 or 55.6%.

Based on the data presented above, it is known that each of the research variables has an outer loading of  $> 0.7$ . The reflexive measure of an indicator is said to be high if it correlates more than 0.70 with the construct being measured, but according to Ghazali (2006) for research in the early stages of developing a measurement scale a loading value of 0.5 to 0.6 is considered sufficient. The data above does not show any variable indicators whose outer loading values are  $< 0.5$  so that all indicators are declared feasible or valid for further analysis.

Table 3. Goodness of Fit

	R-Square	R-Square Adjusted
- Perceived usefulness	0,508	0,503
- Perceived ease of use	0,475	0,469
- Attitude of use	0,757	0,750
- Behavioral intention	0,556	0,552

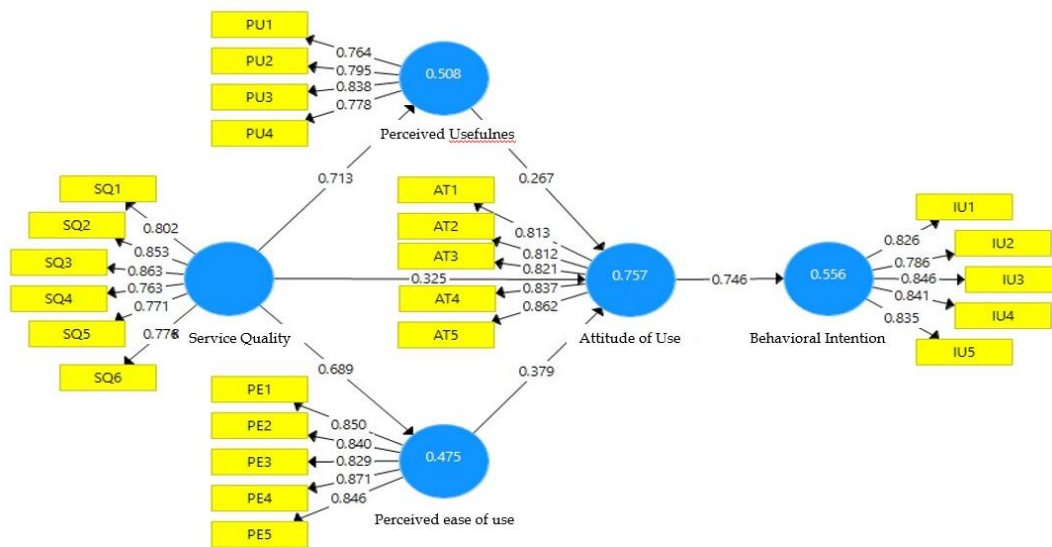


Figure 3. Analysis Results

Table 4. Estimation

Flow	Kind	Std. Estimates	P-Value	Conclusion
Quality of service → perceived usefulness	Immediately	0,722	0,000	Significant
Quality of Service → Perceived ease of use	Immediately	0,694	0,000	Significant
Quality of service → Attitude of use	Immediately	0,315	0,000	Significant
Perceived usefulness → Attitude of use	Indirect	0,281	0,010	Significant
Perceived ease of use → Attitude of use	Immediately	0,372	0,000	Significant
Attitude of use → behavioral intention	Immediately	0,750	0,000	Significant
Service Quality → Perceived usefulness → Attitude of Use	Indirect	0,203	0,015	Significant
Service Quality → Perceived Ease of use → Attitude of Use	Indirect	0,259	0,001	Significant
Quality of Service → Attitude of Use → Behavioral Intention	Indirect	0,235	0,000	Significant
Perceived → Attitude Use → Behavioral Intention	Indirect	0,211	0,012	Significant
Perceived ease → Attitude of Use → behavioral intention	Indirect	0,282	0,001	Significant

## **4. Discussion**

The t-statistical value of the effect of service quality on usage attitudes through perceived usefulness is greater than t-table (1.967) which is equal to 2.434 with a large influence of 0.203 and P Values <0.05 of 0.015. So it can be concluded that the effect of service quality on the attitude of use through perceived usefulness is positive and significant. Then H8: service quality on attitude of use through perceived usefulness as an intervening variable, thus H7 is accepted. The t-statistic value of the effect of service quality on purchasing attitudes through perceived convenience is greater than t-table (1.967) which is equal to 3.354 with a large influence of 0.259 and P Values <0.05 of 0.001. So it can be concluded that the effect of service quality on attitude of use through perceived ease of use is positive and significant. Then H8: service quality on attitude of use through perceived convenience as an intervening variable, thus H8 is accepted. The t-statistical value of the effect of service quality on behavioral intentions through attitude to use is greater than t-table (1.967) which is equal to 3,851 with a large influence of 0.235 and P Values <0.05 of 0.000. So it can be concluded that the effect of service quality on behavioral intentions through attitude of use is positive and significant. Then H9: service quality on behavioral intentions through attitude to use as an intervening variable, thus H9 is accepted. The t-statistical value of the effect of perceived usefulness on behavioral intentions through attitude to use is greater than t-table (1.967) which is 2.520 with a large influence of 0.211 and P Values <0.05 of 0.012. So it can be concluded that the influence of perceived usefulness on behavioral intentions through attitude to use is positive and significant. Then H10: perceived usefulness of behavioral intention through attitude to use as an intervening variable, thus H10 is accepted. The t-statistic value of the effect of perceived ease of use on behavioral intentions through attitudes to use is greater than t-table (1.967) which is equal to 3.275 with a large influence of 0.282 and P Values <0.05 of 0.001. So it can be concluded that the effect of perceived convenience on behavioral intentions through attitude to use is positive and significant. Then H11: perceived ease of behavioral intention through attitude to use as an intervening variable, thus H11 is accepted.

## **5. Conclusion**

Based on the results of an analysis of behavioral intentions for Go Pay users at Universitas Muhammadiyah Surakarta researchers can draw the following conclusions, service quality has a significant positive effect on perceived usefulness, perceived ease of use, and the attitude of using GoPay, perceived usefulness has significant positive effect on the attitude of using GoPay, perceived ease of use has significant positive effect on the attitude of using GoPay, attitude of use has a significant positive effect on the behavioral intentions of Gopay, perceived usefulness and perceived ease of use mediates service quality on usage attitude has a significant effect on GoPay, attitude of use mediates service quality, perceived usefulness, and perceptions of ease of use toward behavioral intentions in a positively significant way for GoPay.

This study have limitations, which considered in future studies, this study has only one independent variable that influence behavioral intention so that the results are less accurate. The data collection method was distributed using google forms so that researchers could not monitored the sustainability of the forms filled out by respondents. The sample used is only 100 GoPay Users. Future research is expected to add relevant independent variables such as system quality so that it can strengthen its influence on user behavioral intentions. Future research expected to use direct data collection methods or by combining direct and indirect

questionnaires. Future research should use a larger sample to strengthen the results of previous studies.

## Bibliography

- Ahmad, S., Bhatti, S. H., & Hwang, Y. (2020). E-service quality and actual use of e-banking: Explanation through the Technology Acceptance Model. *Information Development, 36*(4), 503–519. <https://doi.org/10.1177/0266666919871611>
- Amaro, S., & Duarte, P. (2015). An integrative model of consumers' intentions to purchase travel online. *Tourism Management, 46*, 64–79. <https://doi.org/10.1016/j.tourman.2014.06.006>
- Chi, T. (2018). Understanding Chinese consumer adoption of apparel mobile commerce: An extended TAM approach. *Journal of Retailing and Consumer Services, 44*(April), 274–284. <https://doi.org/10.1016/j.jretconser.2018.07.019>
- Christian, L., Juwitasary, H., Chandra, Y. U., Putra, E. P., & Fifilia. (2019). Evaluation of the E-Service Quality for the Intention of Community to Use NFC Technology for Mobile Payment with TAM. *Proceedings of 2019 International Conference on Information Management and Technology, ICIMTech 2019, 1*(August), 24–29. <https://doi.org/10.1109/ICIMTech.2019.8843811>
- Hair, J. F., L.D.S. Gabriel, M., da Silva, D., & Braga Junior, S. (2019). Development and validation of attitudes measurement scales: fundamental and practical aspects. *RAUSP Management Journal, 54*(4), 490–507. <https://doi.org/10.1108/RAUSP-05-2019-0098>
- Ho, J. C., Wu, C., Lee, C., & Pham, T. T. (2020). Technology in Society Factors affecting the behavioral intention to adopt mobile banking : An international comparison. *Technology in Society, 63*(December 2019), 101360. <https://doi.org/10.1016/j.techsoc.2020.101360>
- Kasilingam, D. L. (2020). Understanding the attitude and intention to use smartphone chatbots for shopping. *Technology in Society, 62*(June 2019), 101280. <https://doi.org/10.1016/j.techsoc.2020.101280>
- Kaur, A., & Malik, G. (2019). Examining factors influencing Indian customers' intentions and adoption of internet banking: Extending TAM with electronic service quality. *Innovative Marketing, 15*(2), 42–57. [https://doi.org/10.21511/im.15\(2\).2019.04](https://doi.org/10.21511/im.15(2).2019.04)
- Lew, S., Tan, G. W. H., Loh, X. M., Hew, J. J., & Ooi, K. B. (2020). The disruptive mobile wallet in the hospitality industry: An extended mobile technology acceptance model. *Technology in Society, 63*(March), 101430. <https://doi.org/10.1016/j.techsoc.2020.101430>
- Matemba, E. D., & Li, G. (2018). Consumers' willingness to adopt and use WeChat wallet: An empirical study in South Africa. *Technology in Society, 53*, 55–68. <https://doi.org/10.1016/j.techsoc.2017.12.001>
- Montoro-ríos, F., & Liébana-cabanillas, F. (2016). NFC technology acceptance for mobile payments : A Brazilian Perspective. *19*(63), 82–103. <https://doi.org/10.7819/rbgn>
- Mostafa, R. B. (2020). Mobile banking service quality: a new avenue for customer value co-creation. *International Journal of Bank Marketing, 38*(5), 1107–1132. <https://doi.org/10.1108/IJBM-11-2019-0421>
- Muangmee, C., Kot, S., Meekaewkunchorn, N., Kassakorn, N., & Khalid, B. (2021). Factors determining the behavioral intention of using food delivery apps during covid-19

- pandemics. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1297–1310. <https://doi.org/10.3390/jtaer16050073>
- Mumtaza, Q. M. H., Nabillah, S. I., Amaliya, S., Rosabella, Y., & Hammad, J. A. (2020). Worldwide mobile wallet: a futuristic cashless system. *Bulletin of Social Informatics Theory and Application*, 4(2), 70–75. <https://doi.org/10.31763/businta.v4i2.204>
- Ning, Y., Yan, M., Xu, S. X., Li, Y., & Li, L. (2021). Shared parking acceptance under perceived network externality and risks: Theory and evidence. *Transportation Research Part A: Policy and Practice*, 150(May), 1–15. <https://doi.org/10.1016/j.tra.2021.05.009>
- Nookhao, S., & Chaveesuk, S. (2019). The Consumer Trust Influencing Intention to Use Electronic Wallet in Thailand. *2019 11th International Conference on Information Technology and Electrical Engineering, ICITEE 2019*, 7, 1–6. <https://doi.org/10.1109/ICITEED.2019.8929973>
- Pankaj, Y. (2017). Active Determinants for Adoption of Mobile Wallet. *I-Manager's Journal on Management*, 12(1), 7. <https://doi.org/10.26634/jmgt.12.1.13565>
- Peña-García, N., Gil-Saura, I., Rodríguez-Orejuela, A., & Siqueira-Junior, J. R. (2020). Purchase intention and purchase behavior online: A cross-cultural approach. *Heliyon*, 6(6). <https://doi.org/10.1016/j.heliyon.2020.e04284>
- Revythi, A., & Tselios, N. (2019). Extension of technology acceptance model by using system usability scale to assess behavioral intention to use e-learning. *Education and Information Technologies*, 24(4), 2341–2355. <https://doi.org/10.1007/s10639-019-09869-4>
- Routray, S., Khurana, R., Payal, R., & Gupta, R. (2019). A Move towards Cashless Economy: A Case of Continuous Usage of Mobile Wallets in India. *Theoretical Economics Letters*, 09(04), 1152–1166. <https://doi.org/10.4236/tel.2019.94074>
- 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>
- Singh, N., & Sinha, N. (2020). How perceived trust mediates merchant's intention to use a mobile wallet technology. *Journal of Retailing and Consumer Services*, 52(March 2019), 101894. <https://doi.org/10.1016/j.jretconser.2019.101894>
- Song, H. J., Ruan, W. J., & Jeon, Y. J. J. (2021). An integrated approach to the purchase decision making process of food-delivery apps: Focusing on the TAM and AIDA models. *International Journal of Hospitality Management*, 95(March), 102943. <https://doi.org/10.1016/j.ijhm.2021.102943>
- Sugiyono. (2016). *METODE PENELITIAN KUANTITATIF, KUALITATIF DAN R & D*. Alfabeta.
- Surtikanti, & Mustofa, R. H. (2019). Utilization of Electronic Money. *IOP Conference Series: Materials Science and Engineering*, 662(2). <https://doi.org/10.1088/1757-899X/662/2/022013>
- Taherdoost, H. (2018). Development of an adoption model to assess user acceptance of e-service technology: E-Service Technology Acceptance Model. *Behaviour and Information Technology*, 37(2), 173–197. <https://doi.org/10.1080/0144929X.2018.1427793>
- Tsao, W. C., Hsieh, M. T., & Lin, T. M. Y. (2016). Intensifying online loyalty! the power of website quality and the perceived value of consumer/seller relationship. *Industrial Management and Data Systems*, 116(9), 1987–2010. <https://doi.org/10.1108/IMDS-07-2015->

0293

Vărzaru, A. A., Bocean, C. G., Rotea, C. C., & Budică-Iacob, A. F. (2021). Assessing antecedents of behavioral intention to use mobile technologies in e-commerce. *Electronics (Switzerland)*, 10(18). <https://doi.org/10.3390/electronics10182231>

Zheng, J., & Li, S. (2020). What drives students' intention to use tablet computers: An extended technology acceptance model. *International Journal of Educational Research*, 102(May), 101612.  
ht