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From Cash to Cashless: Integrating Perceived Usefulness and Perceived Ease of Use to Predict GoPay Behavioral Intention with the Mediating Role of Attitude

Verawaty Tanjaya[1)], Julius Sutrisno[2)]*

[1,2)] Program Studi Bisnis Digital, Universitas Bunda Mulia

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Abstract

The rapid development of financial technology (FinTech) has driven a significant shift from traditional cash-based systems to digital payments. This study analyzes the factors influencing GoPay user behavior through the lens of the Technology Acceptance Model (TAM), focusing on four primary variables: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude Toward Usage (AT), and Behavioral Intention (BI). While digital wallet adoption is expanding, empirical research explicitly addressing the psychological mechanism of attitude as a mediator among urban digital natives remains fragmented. Using a quantitative approach, data was collected via online questionnaires distributed to 233 Generation Z and Millennial GoPay users in DKI Jakarta. The data was analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) via SmartPLS 4.1.0. The findings indicate that both PU and PEOU have a positive and significant impact on AT. Furthermore, PEOU acts as a vital antecedent to PU, while AT fully mediates the relationship between primary TAM predictors and BI. These results suggest that optimizing functional utility and interaction simplicity is crucial to forming a positive user disposition, which ultimately secures long-term digital wallet adoption.

Keywords: *GoPay, Technology Acceptance Model, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Use, Behavioral Intention.*

Introduction

Digital and internet technology have facilitated a massive shift from cash-based societies to cashless ecosystems. This structural transformation is accelerated by Financial Technology (FinTech) services that offer seamless efficiency and convenience in daily financial transactions (Santoso et al., 2024). In Indonesia, mobile e-wallets have emerged as a dominant FinTech sector, with GoPay consistently positioning itself as a market leader among digital natives, particularly Generation Z and Millennials in the DKI Jakarta region. However, the domestic e-wallet market is highly volatile and intensely competitive. Continuous competition among digital payment service providers such as OVO, DANA, and ShopeePay reveals important insights into user volatility, forcing platforms to continuously decode the precise drivers behind sustainable user retention.

Despite extensive studies using the standard Technology Acceptance Model (TAM) developed by Davis (1989), an explicit research gap persists in contemporary FinTech literature. Most prior investigations heavily prioritize the direct pathways between cognitive beliefs (usefulness and ease of use) and behavioral intentions (Almaiah et al., 2023; Musa et al., 2024), frequently bypassing or omitting the internal psychological mechanism of Attitude Toward Use (AT). This omission leaves a theoretical blind spot regarding how cognitive appraisals transition into emotional and evaluative postures before cementing into a strict behavioral intention to use an e-wallet continuously. Furthermore, empirical insights into how these dynamics unfold specifically within the highly saturated urban digital landscape of Jakarta remain underexplored.

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Therefore, the problem statement of this research centers on the high churn vulnerability in competitive digital payment ecosystems and the lack of empirical clarity regarding how attitude mediates cognitive perceptions and actual behavioral intentions among urban youth. To address this gap, this study introduces an explicit novelty by modeling Attitude Toward Use as a core psychological bridge within a unified PLS-SEM framework, mapping the unique structural dependencies of Jakarta's dominant digital demographics.

To guide this inquiry, this study addresses the following **Research Questions (RQ):**

- **RQ1:** Does Perceived Usefulness significantly influence the Attitude Toward Use of GoPay?
- **RQ2:** Does Perceived Ease of Use significantly influence the Attitude Toward Use of GoPay?
- **RQ3:** Does Perceived Ease of Use significantly influence Perceived Usefulness?
- **RQ4:** Does Attitude Toward Use significantly dictate Behavioral Intention?
- **RQ5:** Does Attitude Toward Use significantly mediate the impacts of Perceived Usefulness and Perceived Ease of Use on Behavioral Intention?

The primary objective of this study is to systematically analyze and examine these structural relationships using High-Order Thinking Skills (HOTS) logic. Theoretically, this research seeks to validate and extend the contextual reliability of the TAM framework within the Indonesian FinTech ecosystem. Practically, it aims to provide actionable strategic directives for developers and marketers to construct customer loyalty structures by actively shifting user attitudes from passive adoption to deeply habituated transactional behavior.

*Korespondensi Penulis:
E-mail: jsutrisno@bundamulia.ac.id

Literature Review

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), originally proposed by Davis (1989), remains one of the most influential frameworks for understanding user adoption of new information systems. TAM posits that an individual's behavioral intention to use a technology is primarily determined by two cognitive beliefs: perceived usefulness and perceived ease of use. In the context of financial technology, TAM has been widely adapted to explain how users transition from traditional cash-based transactions to digital wallets like GoPay (Musa et al., 2024; Santoso et al., 2024).

Financial Technology (FinTech) and Digital Wallets

Financial Technology (FinTech) refers to the integration of financial services and digital technology to improve efficiency, accessibility, and convenience in financial transactions (Takeda & Ito, 2021). One of the most rapidly growing forms of FinTech is the digital wallet or e-wallet, which enables users to conduct cashless transactions electronically through mobile devices. Digital wallets provide various services, including online payments, money transfers, and QRIS-based transactions, making financial activities faster and more practical (Chellappan et al., 2025). In Indonesia, the increasing penetration of smartphones and internet usage has accelerated the adoption of digital payment platforms such as GoPay, OVO, DANA, and ShopeePay. Among these platforms, GoPay has become one of the most widely used digital wallets due to its integration with the Gojek ecosystem, user-friendly interface, promotional features, and broad merchant compatibility.

Perceived Usefulness (PU)

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Perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance their job performance or daily productivity (Davis, 1989). For GoPay users, utility is often associated with transaction efficiency, the variety of merchant integrations, and the effectiveness of the digital payment system in replacing physical currency (Santoso et al., 2024). Previous research indicates that when users perceive a digital wallet as beneficial for their financial activities, they develop a more positive attitude toward the platform (Almaiah et al., 2023).

Perceived Ease of Use (PEOU)

Perceived ease of use refers to the extent to which a person believes that using a technology will be free of effort (Davis, 1989). A system that is easy to navigate reduces the cognitive burden on the user, thereby fostering a favorable evaluation. In digital wallet services, PEOU is reflected in the simplicity of the user interface, the speed of the top-up process, and the intuitiveness of the payment flow (Putra, 2021). Studies consistently show that PEOU serves as a critical antecedent to both perceived usefulness and attitude toward usage (Rosli et al., 2023).

Attitude Toward Use (AT)

Attitude toward usage represents the user's positive or negative feelings regarding the performance of a specific behavior, such as using a mobile payment application. In the TAM framework, attitude acts as a key psychological bridge that translates cognitive beliefs (PU and PEOU) into actual behavioral intent (Davis, 1989). Research by Mawardi & Dewi (2021) suggests that for Gen Z and Millennials, a positive attitude is formed not only through functionality but also through the security and convenience perceived during the interaction with the FinTech application.

Behavioral Intention (BI)

Behavioral intention is the measure of the strength of one's intention to perform a specified behavior (Davis, 1989). It is the most immediate predictor of actual system usage. Within the Indonesian FinTech landscape, BI is influenced by how well the application aligns with the lifestyle of the users, particularly for digital natives in urban areas like DKI Jakarta (Cassandra & Devi, 2024; Denovan & Endy, 2025).

Research Framework And Hypotesis

The proposed research framework based on the TAM approach is illustrated in Figure 1

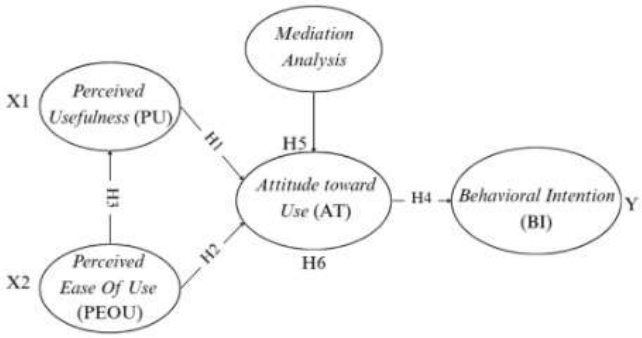

Figure 1. Research Framework

Synthesis of Previous Research

To position this study within the existing scientific discourse, Table 1 summarizes the comparison between prior literature and the current research model.

Table 1. Literature Synthesis Matrix

Author (Year)	Core Framework	Key Finding	Research Gap Addressed by Current Study
Almaiah et al. (2023)	TAM + Risk & Trust	Risk and security strongly influence mobile banking adoption decisions.	Omitted the explicit mediating structure of user attitude (*Attitude Toward Use*).
Rosli et al. (2023)	Extended TAM	TAM effectively captures Gen Z e-wallet acceptance patterns.	Focused broadly on general demographics without micro-targeting dense urban centers like Jakarta.
Santoso et al. (2024)	Empirical Perception	Perceived utility and safety drive GoPay platform preference.	Used descriptive/basic analysis; lacks structural mediation verification via PLS-SEM.
Current Study (2026)	Unified TAM with Attitude Mediation	Integrates cognitive belief constructs to predict BI using AT as an explicit internal mediator.	Directly captures urban Gen Z & Millennials via advanced structural modeling.

Metodology

This study adopts an explanatory quantitative research design to test and analyze the causal boundaries within the TAM framework. Primary data was gathered using online questionnaires deployed via Google Forms. Constructs were measured using an adapted 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). According to Ghozali (2021), Partial Least Squares–Structural Equation Modeling (PLS-SEM) via SmartPLS 4.1.0 was utilized to compute the measurement (outer) and structural (inner) models due to its robust predictability for multi-path complex dependencies.

Variable Operationalization

To guarantee construct validity, the structural variables are systematically operationalized in Table 2.

Tabel 2. Operational Definition of Variables

Variable	Definition	Indicators	Source
Perceived Usefulness	Degree to which users believe GoPay improves transaction performance	PU1–PU6	Davis (1989); Santoso et al. (2024)
Perceived Ease of Use	Degree to which GoPay is easy to use	PEOU1–PEOU6	Davis (1989); Putra (2021)
Attitude Toward Use	Positive or negative feelings toward using GoPay	AT1–AT4	Davis (1989); Mawardi & Dewi (2021)

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Behavioral Intention	User willingness to continue using GoPay	BI1–BI7	Davis (1989); Denovan & Endy (2025)

Sampling and Data Collection

The target population comprises active e-wallet users residing in DKI Jakarta. According to Databoks (2025), the active Millennial and Gen Z user pool in Jakarta stands at approximately 5,598,545 individuals. Due to sampling frame limitations, a non-probability convenience sampling technique was implemented. Sample size verification was cross-referenced using two perspectives: first, the Slovin formula with a 10% margin of error mandated a baseline of 100 respondents (Prof. Dr. Sugiyono, 2018). Second, the minimum indicator criteria (total indicators $\times$ 5) established by Hair et al. (2021) required a minimum of 115 valid responses. Overcoming these thresholds, this study successfully captured 233 fully completed and valid questionnaires.

Result And Conclusion

Out of the 243 questionnaires that were sent to GoPay users in the DKI Jakarta area, 233 questionnaires returned with length and could be completed, resulting in a 99.6% response rate, which indicates very high respondent participation. Based on demographic data, the largest percentage of respondents were women (113, or 48.5%), while the largest percentage of respondents were men (around 120, or 51.5%). According to the respondents, the majority of them were between the ages of 12 and 27 (189 people, or 81.1%), followed by those between the ages of 28 and 43 (44 people, or 18.9%), which indicates that the Z generation was the primary target of this study. Based on domicile, the largest number of respondents were 94 people (40.3%) in Jakarta Barat, 72 people (30.9%) in Jakarta Utara, 28 people (12%) in Jakarta Selatan, 23 people (9.9%) in Jakarta Pusat, and 16 people (6.9%) in Jakarta Timur. According to work related activities, the majority of respondents are 141 people (60.5%) who work as college student, 26 people (11.2%) who work as teachers, 25 people (10.7%) who work as freelancers, 21 people (9%) who work as private/civil servants, 18 people (7.7%) who work entrepreneur, and 2 people (0.9%) who work a housewife. Based on monthly income, the largest respondents had incomes between Rp3.000.001 and Rp5.000.000 for about 80 people (34.3%), <Rp1.000.000 for about 57 people (24.5%), Rp1.000.001 and Rp3.000.000 for about 50 people (21.5%), and >Rp5.000.001 for about 46 people (19.7%). According to respondents' preferences for the payment system, 145 respondents (62.2%) occasionally use cash, while 88 respondents (37.8%) do so frequently. In addition, 224 respondents (96.1%) stated that cashless payment methods are more practical than cash payments, and 211 respondents (90.6%) stated that they are eager to learn more about the cashless payment system.

Data Analysis (Outer Model)

Assessing the construct variables under study, as well as the validity (accuracy) and reliability (dependability) of a variable, is the goal of the measurement model analysis (outer model).

Tabel 3. Internal Consistency Analysis

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AT	0.853	0.855	0.901	0.695
BI	0.886	0.894	0.911	0.595
PEOU	0.833	0.837	0.877	0.543
PU	0.853	0.853	0.891	0.577

Source: Data processed by SEM PLS (2025)

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To evaluate the validity and reliability of the study variables, measurement model analysis (outer model) was carried out. According by (Ghozali, 2021)All variables had composite reliability values over 0.70, indicating their dependability, according to the internal consistency test findings. The composite dependability scores behavioral intention 0.911, attitude toward use 0.901, perceived usefulness 0.891, perceived ease of use 0.877.

Table 4. Convergent Validity

	AT	BI	PEOU	PU
AT1	0.834			
AT2	0.804			
AT3	0.839			
AT4	0.856			
BI1		0.786		
BI2		0.702		
BI3		0.811		
BI4		0.761		
BI5		0.821		
BI6		0.803		
BI7		0.705		
PEOU1			0.701	
PEOU2			0.726	
PEOU3			0.749	
PEOU4			0.747	
PEOU5			0.746	
PEOU6			0.751	
PU1				0.764
PU2				0.770
PU3				0.781
PU4				0.766
PU5				0.771
PU6				0.702

Source: Data processed by SEM PLS (2025)

All indicators must have values over 0.70 (Ghozali, 2021). Attitude toward use, behavioral intention, perceived ease of use, perceived usefulness variables have values over 0.70, according to the findings of the outer loading test, and are therefore deemed suitable for use in research.

Tabel 5. Direct Effect Hypothesis

	Original	Sample mean	Standard	T statistics	P

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	sample (O)	(M)	deviation (STDEV)	(|O/STDEV|)	values
PU -> AT (H1)	0.560	0.565	0.071	7.910	0.000
PEOU -> AT (H2)	0.213	0.210	0.080	2.653	0.008
PEOU -> PU (H3)	0.664	0.667	0.051	13.018	0.000
AT -> BI (H4)	0.778	0.781	0.030	26.155	0.000

Source: Data processed by SEM PLS (2025)

Direct effect hypothesis is used to determine if a relationship between two variables has a good or bad significance. When using a one-tailed test for hypothesis testing, the results can be considered statistically significant if they have t-values more than 1,645 and p-values less than 0,050, according to (Hair et al., 2021).

Tabel 6. Specific Indirect Effects Hypothesis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
PU -> AT -> BI (H5)	0.436	0.441	0.060	7.321	0.000
PEOU -> AT -> BI (H6)	0.166	0.164	0.064	2.589	0.010

Source: Data processed by SEM PLS (2025)

With a t-statistics 7,321 and a p-value of 0.0000 (< 0.050), the variable attitude toward use significantly demonstrates the relationship between perceived usefulness and behavioral intention, indicating that hypothesis H5 is supported. Conversely, attitude towards use also mediated the relationship between perceived ease of use and behavioral intention with a p-value of 0,010 (< 0.050) and t-statistics of 2,589 indicating that hypothesis H6 is supported.

Discussion

The Influence of Perceived Usefulness on Attitudes towards Use

According to the results of the hypothesis H1, Perceived Usefulness (PU) has a positive and significant impact on Attitude Toward Use (AT), with a original sample of 0.560, t-statistics of 7,910, and a p-value of 0.000. This indicates that as the perception of a system's usefulness increases, the user's perception of its use increases as well. This indicates that the benefits of using GoPay include positive user attitudes and attitudes, in line with the Technology Acceptance Model (TAM) (Davis, 1989), which states that user perceptions increase the use of technology. The results also align with previous research (Almaiah et al., 2023; Mawardi & Dewi, 2021) that highlights the importance of nilai perception in digital technology use. The study's theoretical findings support the validity of TAM in the context of Indonesia's digital payment system, while its practical implications highlight the need for innovations that benefit users, such as time-tracking features and platform integration, to increase user satisfaction and adoption of GoPay.

The Influence of Perceived Ease of Use on Attitude toward Use

According to the results of the H2 hypothesis test, Perceived Ease of Use (PEOU) has a positive and significant impact on Attitude Toward Use (AT), with original sample values of 0.213, t-statistics of 2,653, and a p-value of 0.008; this indicates that the more easily a system is used, the more positively users perceive it. Despite the fact that it is not as significant as other variables, tetap's ease of use is a crucial factor in determining users' perceptions and actions about GoPay. This study supports the Technology Acceptance Model (TAM) theory (Davis, 1989) and research by (Denovan & Endy, 2025), which states that operational technology ease can reduce cognitive load and increase positive attitudes about technology adoption. In the context of digital business, the user-friendly interface and ease of use of the GoPay application are crucial for increasing user loyalty, efficiency, and trust. Theoretically, the results indicate that system ease of use is a critical factor in digital technology adoption, but in practice, GoPay's development must continuously optimize interface design, tugas kesederhanaan, and kesalahan management to increase user satisfaction and ease of use in all respects.

The Influence of Perceived Ease of Use on Perceived Usefulness

The results of the H3 hypothesis test indicate that Perceived Ease of Use (PEOU) has a positive and significant impact on Perceived Usefulness (PU) with an original sample size of 0.664, t-statistics of 13,018, and a p-value of 0.000, indicating a very strong correlation between system usability and perception. Accordingly, the more easily a system may be used, the higher the user's perception of its value. This explains the Technology Acceptance Model (TAM) (Davis, 1989), which states that Perceived Usefulness is directly impacted by Perceived Ease of Use, where operational ease increases the effectiveness of technology use without creating cognitive challenges. This result is also consistent with research by (Mawardi & Dewi, 2021), which indicates that the ease of use of applications increases users' awareness of the benefits of digital technology. In the context of GoPay, ease of use, intuitive user interface, and transaction speed are crucial elements in fostering positive user perceptions. Theoretically, this strengthens TAM's validity in the context of digital currency services adoption in Generation Z and Generation Y, but practically, GoPay must constantly optimize its user-friendly design, ease of use, and automated features to increase user loyalty and intensity.

The Influence of Attitude toward Use on Behavioral Intention

According to the results of the H4 hypothesis test, Attitude Toward Use (AT) has a positive and significant impact on Behavioral Intention (BI), with an original sample size of 0.778, t-statistics of 26,155, and a p-value of 0.000. This indicates that as users' attitudes toward the system improve, their willingness to continue using it also increases. Extremely high t-statistics indicate that this relationship is strong, consistent, and dominant when compared to other variables. The findings support the Technology Acceptance Model (TAM) (Davis, 1989), which explains that user acceptance is a crucial mediating factor between individual perception and performance. According to the findings of (Denovan & Endy, 2025), users positive perceptions of GoPay are primarily aimed at encouraging them to use the service. Perceived usefulness and ease of use in the context of GoPay create trust, and satisfaction that engender a desire to continuously use, if not recommend, it to others. Theoretically, this strengthens the validity and relevance of TAM in the context of fintech services in Indonesia. Practically speaking, however, it highlights the importance of GoPay's strategy in fostering positive culture through enhancing user experience, transaction security, innovation, and loyalty programs to strengthen attitude and behavioral intention.

The Influence of Perceived Usefulness on Behavioral Intention with Attitude toward Use as a Mediator

The results of the hypothesis H5 indicate that Perceived Usefulness (PU) has a little effect on Behavioral Intention (BI) through Attitude Toward Use (AT) as a mediating variable, with an initial sample size of 0.436, t-statistics of 7,321, and a p-value of 0. The results indicate that user perceptions of the system's usefulness do not always negatively impact users' experience without

further positive feedback. In other words, when user perceptions of GoPay increase, so does user satisfaction, which ultimately encourages users to continue using the application. This is in line with the Technology Acceptance Model (TAM) theory and research by (Rosli et al., 2023), which states that Attitude Toward Use functions as a full mediation in the relationship between Perceived Usefulness and Behavioral Intention, particularly in the context of Gen Z's adoption of e-wallets. Theoretically, this result strengthens the sikap as a psychological mechanism that compares the perception of reality with the actions of using digital currency technology. In practical terms, it highlights the importance of GoPay in enhancing user satisfaction through increased trust, customer loyalty, and perceptions of dependence to encourage loyalty.

The Influence of Perceived Ease of Use on Behavioral Intention with Attitude toward Use as a Mediator

The results of the hypothesis H6 indicate that Perceived Ease of Use (PEOU) has a significant effect on Behavioral Intention (BI) through Attitude Toward Use (AT) as a mediating variable. The original sample size was 0.166, the t-statistic was 2.589, and the p-value was 0.010, indicating a significant mediating relationship. Accordingly, the ease of use of GoPay encourages users to continue using the application by encouraging more positive feedback. When users find the system easy to use, they will create a positive attitude and behavioral intention to use the service in question. This is in line with the Technology Acceptance Model (TAM) (Davis, 1989) and research by (Rosli et al., 2023), which indicates that Attitude Toward Use serves as a full mediation between Perceived Ease of Use and Behavioral Intention. Theoretically, this result strengthens understanding that sikap is an essential element that balances ease of use with the intensity of use in the fintech context. In practical terms, this means that GoPay needs to continuously improve user-friendliness, navigation efficiency, and automated features to increase customer loyalty, trust, and digital user experience, especially among Gen Z and Millennials.

Conclusion, Limitations, and Future Research

Conclusion

This study successfully demonstrates that the Technology Acceptance Model (TAM) retains high explanatory power within the FinTech landscape of Jakarta. Perceived Usefulness and Perceived Ease of Use significantly shape user attitude, which subsequently governs the behavioral intention to continuously adopt GoPay. Crucially, Attitude Toward Use acts as a fundamental mediator. The key theoretical contribution confirms that user adoption is deeply psychological; functional benefits must translate into an affective positive attitude to achieve long-term retention.

Managerial Implications

From a strategic marketing perspective, GoPay executives and developer teams should prioritize optimizing perceived usefulness over merely simplifying the interface. While ease of navigation is expected, utility drives continuous commitment. GoPay must prioritize the following strategic adjustments:

1. **Prioritize Functional Utility:** Expand deep integration within merchant ecosystems and implement advanced automated financial tracking tools to increase user reliance.
2. **Cultivate Positive Affective Attitude:** Develop targeted reward and loyalty mechanisms tailored to urban youth lifestyles to foster stronger platform attachment.
3. **Refine Interface Resilience:** Continuously clear transactional friction by optimizing task simplicity and error management protocols to protect user trust.

Limitations and Future Research

Despite its rigorous execution, this research has several limitations that point to areas for future research:

- **Sampling Bias:** The use of convenience sampling limits broad generalizability. Future studies should employ probability-based random sampling across broader geographic regions beyond DKI Jakarta to capture regional discrepancies in FinTech adoption.
- **Methodological Bias:** The reliance on self-reported questionnaires could trigger common method bias. Future inquiries should attempt to integrate actual transactional usage statistics to validate the intention-behavior gap.
- **Model Constraints:** This model is limited to baseline TAM predictors. Future researchers are encouraged to expand this framework by adding dynamic constructs such as *Perceived Trust, Security Risk, and User Satisfaction*, or utilizing the unified UTAUT2 framework to provide richer insights into FinTech consumer psychology.

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