ShariaBiz International Journal of Economics & Business
https://syariahbiz.unizar.ac.id/index.php/jurnal
Vol. 1 (2) 2024 PP. 126- 138

THE INFLUENCE OF PERCEIVED USEFULNESS PERCEIVED EASE OF USE AND PERCEIVED RISK ON INTEREST IN USING E-WALLETS AMONG STIE AMM MATARAM STUDENTS IN THE DIGITAL ERA

[1]Erviva Fariantin, [2]Faizatul Fajariah, [3]Laili Indrawati,
[123]Sekolah Tinggi Ilmu Ekonomi AMM, Indonesia
[1]erviva65@gmail.com,[2]faizatulfajariah@gmail.com,[3]lailiindrawati97@gmail.com

Abstract
This study examined the effect of perceived usefulness, perceived ease of use, and perceived risk on interest in using e-wallets among STIE AMM Mataram students in the digital era. The population was e-wallet management students but the exact size was unknown. A purposive sample of 60 students was obtained through distributing questionnaires using Google Forms. Multiple linear regression analysis was used to analyze the data. The results showed the regression equation was Y = 2,142 + 0.274X1 + 0.190X2 - 0.008X3, meaning interest in using e-wallets would be 2,142 if the independent variables did not change. Hypothesis testing revealed perceived usefulness and perceived ease of use significantly affected interest while perceived risk had a negative but insignificant effect. The independent variables could explain 51.6% of interest in use, while the remaining 48.4% was influenced by other factors. In conclusion, perceived usefulness and ease of use most impacted students' interest in using e-wallets

Keywords *: Perception; benefits; ease; risk; e-wallets.*

INTRODUCTION

Indonesia is in the 4.0 industrial revolution, and digital technology is developing rapidly. However, before that, digitalization was generated based on the industrialization process that developed gradually, from the first Industrial revolution (1.0), the second revolution (2.0), the third revolution (3.0 Then the fourth revolution (4.0), at this stage a digital revolution emerged that was driven by several technologies that have developed in recent years such as mobile internet, cloud technology, internet of things (IoT), and big data and advanced analytics that have an impact on economic progress (Schwab, 2019: 2).

In the current digital era, the rapid development of technology and information requires people to be ready for changes. Technological developments make everyone rely more on technology because of its easy access. These technological changes also affect people's lives, such as social, cultural, educational, and economic, and the emergence of the internet and smartphones is the result of the development of technology itself. (Gentan, 2019 in Purwani, 2021: 1).

The internet is an electronic communication system that connects computers with computer networks around the world. It has experienced tremendous development, and there is a surge in internet users every day worldwide and in Indonesia (Firmansyah&Fatihudin, 2017, p. 73). Currently, many economic activities utilize the sophistication of information technology to facilitate the community. The emergence of marketplaces such as Shopee, Lazada, Bukalapak, Tokopedia, and JD.id makes it easier for people to handle basic clothing and food needs. Other popular applications, such as Ruang Guru, Gojek, Grab, and

Traveloka, are used by the community for teaching and learning, ordering tickets, and delivering messages with a smartphone that can load the applications needed to support needs. With these applications, a fast, easy, and concise payment system is certainly needed. For this reason, the role of e-wallets today is very important in facilitating the online payment process (Silaen, 2019:2)

E-wallet or digital wallet, according to Article 1 point 7 of Bank Indonesia Regulation Number 18/40/PBI/2016 of 2016 concerning the implementation of the payment transaction process ("PBI/18/2016"), is an electronic service for storing payment instrument data, including payment instruments using cards or electronic money, which can also accommodate funds, to make payments. An E-wallet or digital wallet can replace the function of a regular wallet with a wallet in the form of an application. Several types of e-wallets, such as OVO, Dana, LinkAja, and Go-pay, are easily accessible by downloading them from the Google Play Store or smartphone app store. With the e-wallet application, there is no need to be afraid anymore if you do not carry too much cash in your wallet; just open the e-wallet application with a balance to make payments (Akbar &Alam, 2020, p. 63).

If studied more deeply, the use of e-wallets makes it very easy in various ways not only to pay for Go food or goods in the Shopee application as for some transactions that are commonly done, such as transferring funds both between banks and between accounts, paying PLN bills, PDAM water bills, telephone payments, cable TV, wifi to BPJS bills can be paid, purchasing cellular credit and data packages of all operators and various other transactions with just one application and not going out of the house. E-wallets can also be used to save money or with a maximum savings of up to Rp.10,000,000 (Nasution et al., 2019, p. 52).

Students cannot be separated from their up-to-date and consumptive lifestyles, and to fulfill that, they spend a lot of time on their gadgets to see what items are the latest and available on online shopping sites. This is a very strong factor in supporting the consumerist lifestyle of students. Instant is something that is favored by students, especially if it is accompanied by a myriad of promotions. It will make it a trend among students. In a simple survey conducted on STIE AMM Mataram students, researchers found that 7 out of 11 students used the Shopee Pay e-wallet passively for 2-5 transactions in one month. Transactions included topping up balances, paying for goods in the Shopee application, and purchasing credit.

However, 4 out of 11 students do not use e-wallets even though they make purchases online because they prefer payments made directly after the goods/packages have been received, or what we usually call the COD (cast on delivery) system. Based on the data above, it can be concluded that students still lack understanding regarding the use of electronic money or digital wallets in the current digital era.

Wijayanti (2017) states that perceived Usefulnessand convenience significantly positively affect interest in use, while perceived risk negatively affects interest in use. Research by Rahayu (2018) states that perceived Usefulnessand convenience significantly positively affect interest in using. Meanwhile, research conducted by(Ardianto & Azizah, 2021)shows that perceived risk does not affect interest in use. Besides, perceived usefulness and convenience directly and indirectly affect using digital wallets. The research objectives were

carried out to determine the effect perceived Usefulness, perceived convenience, and perceived risk partially on interest in using e-wallets among STIE AMM Mataram students in the digital era and to determine the effect of perceived Usefulness, perceived convenience, and perceived risk simultaneously on interest in using e-wallets among STIE AMM Mataram students in the digital era.

The Digital Era

The digital era is a term for emerging digital internet networks such as computer information technology. The digital era describes digital technology (Sari & Novrianto, 2020, p. 16). The digital era is when all human activities are supported by technology. The digital era is also present to upgrade past technology to more modern technology.

E-wallet or electronic wallet

An E-wallet or electronic wallet is a digital payment tool that uses electronic media as server-based (Mulyana&Wijaya, 2018, p. 64). An e-wallet is an electronic wallet application or service that facilitates user transactions to make it more accessible to the public. E-Wallets can carry out transactions, such as sending money to friends or people around and paying for goods and services by limiting the amount of money contained in the application(Abrilia & Tri, 2020, p.1007).

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the theories that describe the technology acceptance approach model that can be used to determine the level of user acceptance of technology (Farahdiba, 2019, p. 14). The Technology Acceptance Model (TAM) was first developed by Davis in 1989 to analyze perceptions of computer technology acceptance. Along with the times and time, the TAM method has undergone many modifications, such as research conducted(Pavlou, 2003)in Folkinshteyn& Lennon (2017), which added Trus (trust) and Risk (Risk). TAM has proven its efficacy for analyzing nascent technologies.

Perceived Usefulness

Perceived Usefulness or perceived usage benefits is the extent to which individuals believe technology will improve their work performance (Hartono, 2007) in(Hermanto & Patmawati, 2017,p69).Perceived Usefulness is a belief in benefits that increase income, where users believe that technology will improve their performance. There are five indicators of perceived Usefulness according to (Davis et al., 1989) in (Yogananda & Dirgantara, 2017,p. 4). The five indicators are:

1. Facilitating payment transactions is a person's belief that e-wallets can make it easier for someone to make payment transactions anywhere and anytime.
2. Accelerating payment transactions is a person's belief that using an e-wallet can more quickly complete payment transactions.
3. Providing benefits when making payment transactions is a person's belief that transacting using an e-wallet provides many benefits.

4. Providing a sense of security when making payment transactions is a person's belief that making payment transactions with e-wallets is safe.
5. Increasing efficiency in making payment transactions is a person's belief that using e-wallets can increase efficiency.

Perceived Ease of Use

Perceived Ease of Use is the level at which someone can understand the use of technology (Pratama&Suputra, 2019, p. 940). Perceived ease is also defined as the use to reduce a person's effort (both time and energy) in learning information technology (Hermanto&Patmawati, 2017: 68). There are three indicators of perceived ease according to (Davis et al., 1989) in (Yogananda&Dirgantara, 2017: 4). The three indicators are:

1.Easy to learn, namely someone's belief that e-wallets are easy to learn.
2.Easy to get, namely, one's belief that e-wallets can be easily obtained anywhere.
3.Easy to operate, namely a person's belief that e-wallets can be easily operated anytime and anywhere.

Perceived Risk

Two uncertainties are involved in using new technology: environmental absolutes come from technical communication networks and cannot be controlled by users. Even IT operators find it challenging to control. Uncertainty consists of two, namely environmental uncertainty and behavioral uncertainty. This uncertainty is a situation that cannot be controlled, even though information technology operators are not easy to control (Ericaningtyas&Minarso, 2022,p.4).

According to (Amoroso &Magnier-Watanabe, 2012) (Harseno, 2021: 5), if the perceived risk decreases, the higher the positive behavior of e-wallet users, and vice versa if the higher the perceived risk, the lower the positive behavior of e-wallet users. There are four indicators in risk perception according to (Yang et al., 2015) (Yogananda&Dirgantara, 2017, p.4). The four indicators are:

1.Economic risk is a person's concern that an e-wallet can decrease without cause.
2.Personal risk is someone's concern that e-wallets are unsafe to use in payment transactions.
3.Company performance risk is someone's concern that e-wallets cannot function properly.
4.Privacy risk is a person's concern that e-wallet user identity data is leaked.

Interest in Use

Interest is a desire-driven feeling after seeing, observing, comparing, and considering the desired needs (Pratama&Suputra, 2019, p. 937). Meanwhile, interest in use is a decision from consumers that is subjective to the ability to use a product in the future (Cheng, 2014) (Yogananda&Dirgantara, 2017). There are three indicators of usage interest according to (Cheng, 2014) (Yogananda&Dirgantara 2017, p. 4). The three indicators are:

1. A person's decision to use an e-wallet will be used in the future.
2. Will often use in the future, namely a person's decision to use e-wallets in the future often.
3. Will continue to use in the future, namely someone's decision to continue using e-wallets.

Conceptual Framework

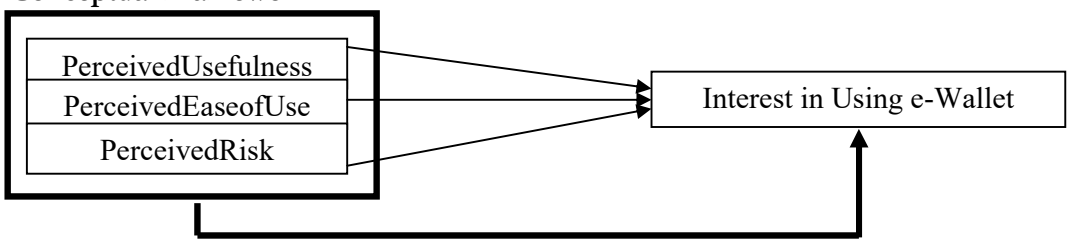

Figure 3 Conceptual framework

Capt : → = Partial effect
⟹ = Simultaneous effect

Research Hypotesis

H1**:** It is suspected that perceived usefulness, perceived ease of use and perceived risk have a partially significant effect on interest in using e-wallets.

H2**:** It is suspected that perceived usefulness, perceived ease of use and perceived risk simultaneously have a significant effect on interest in using e-wallets.

METHOD

This type of research is associative to find the effect of the relationship between the three independent variables on the dependent variable, namely perceived Usefulness, perceived convenience, and perceived risk on interest in using e-wallets among students at STIE AMM Mataram, with an unknown population of e-wallet users with certainty. The number of samples in this study was 60 respondents. The data collection technique used in this study is a questionnaire. Primary data is obtained from questionnaire answers distributed by researchers to respondents using Google Forms, which contains questions about e-wallet usage perceptions.

The sampling technique used non-probability sampling techniques with purposive sampling techniques. The type of data used to support the variables studied is qualitative data. The data analysis technique in this study uses the data instrument test, classical assumption test, multiple linear regression analysis, t-test, f-test, and coefficient of determination. Data processing was done using the SPSS 26 software program.

RESULT AND DISCUSSION

RESULT

Validity Test

Table 3 Validity Test Results

No	Variable	R-count	R-critical	Remark
1.	PerceivedUsefulness (X1.1)	0.757	0,30	Valid
2.	X1.2	0,808	0,30	Valid
3.	X1.3	0,782	0,30	Valid
4.	X1.4	0,837	0,30	Valid
5.	X1.5	0,760	0,30	Valid
6.	PerceivedEaseofUse (X2.1)	0,827	0,30	Valid
7.	X2.2	0,747	0,30	Valid
8.	X2.3	0,848	0,30	Valid

9.	X2.4	0,743	0,30	Valid
10.	X2.5	0,860	0,30	Valid
11.	X2.6	0,764	0,30	Valid
12.	PerceivedRisk (X3.1)	0,868	0,30	Valid
13.	X3.2	0,781	0,30	Valid
14.	X3.3	0,875	0,30	Valid
15.	X3.4	0,830	0,30	Valid
16.	InterestUsing (Y.1)	0,795	0,30	Valid
17.	Y.2	0,892	0,30	Valid
18.	Y.3	0,899	0,30	Valid

Source: Results of SPPS Data Processing

All items for each variable in this study are valid because the average Rcount value is above 0.30. Therefore, all items in the statement of each variable in this study are said to be valid.

Reliability Test

Table 4 Reliability Test Result

Variable	Alpha	Remark
X1	0,847	Reliabel
X2	0,886	Reliabel
X3	0,859	Reliabel
Y	0,828	Reliabel

Source: Results of SPPS Data Processing

The perceived Usefulnessvariable obtained a Cronbach value of 0.847, the perceived ease of usevariable obtained a Cronbach value of 0.886, the risk perception variable obtained a Cronbach value of 0.859, and the interest in use variable obtained a Cronbach value of 0.828. The four variable instruments were found to have a Cronbach alpha value> 0.70. Thus, all variables are reliable.

Classical Assumption Test Results

Normality Test

Table 5 Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized
N		60
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.23591849
Most Extreme Differences	Absolute	.149
	Positive	.072
	Negative	-.149
Kolmogorov-Smirnov Z		1.155
Asymp. Sig. (2-tailed)		.139

a. Test distribution is Normal.
b. Calculated from data.

Source: Results of SPPS Data Processing

The normality test results obtained an Asymp. Sig (2-tailed) value of 0.139, which means> 0.05. Thus, it is concluded that the data in this study have a normal distribution.

Multicollinearity Test Results

Tabel 6 Multicollinearity Test Results

No	Variable	Tolerance	VIF	Remak
1.	Perceived Usefulness	0,324	3,089	No Multicollinearity
2.	Perceived Ease of Use	0,330	3,033	No Multicollinearity
3.	PerceivedRisk	0,967	1,034	No Multicollinearity

Source: Results of SPPS Data Processing

The test results on the three independent variables used produce VIF smaller than 10 (VIF <10) and Tolerance greater than 0.10 (Tolerance> 0.10). Based on these results, it can be concluded that there is no multicollinearity between the independent variables in the multiple linear regression model used.

Heteroscedasticity Test Results

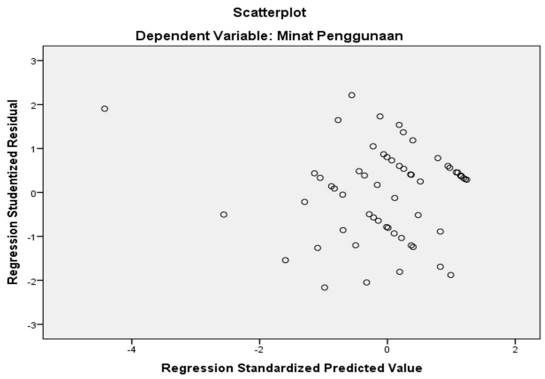

Figure 4 *Scaterrplot Graph* Heteroscedasticity Test

Source: Results of SPPS Data Processing

The scatterplot graph shows that the points are spread randomly and are both above and below the number 0 on the Y axis. The points do not collect only above or below, and their distribution does not form a pattern. It can be concluded that there is no heteroscedasticity in the regression model, so the regression model is suitable for predicting interest in use based on the independent variables of perceived usefulness, perceived convenience, and perceived risk.

Results of Multiple Linear Regression Analysis

Table 7 Results of Multiple Linear Regression

Coefficients[a]

Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.142	1.435		1.493	.141
	PerceivedUsefullness	.274	.109	.403	2.528	.014
	PerceifedEaseofUse	.190	.081	.370	2.346	.023
	PerceivedRisk	-.008	.042	-.017	-.182	.856

a. Dependent Variable: Interest Using

Source: Results of SPPS Data Processing

Multiple linear regression can be formulated with the following equation:

$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + ei$

$Y = 2.142 + 0.274X1 + 0.190X2 - 0.008X3$

These regression equations can be explained as follows:

Constant

The constant value of 2.142 states that if the perceived Usefulness, perceived convenience, and perceived risk are 0, then the value of interest in using e-wallets is 2.142.

a. Perceived Usefulness

The effect of the perceived Usefulnessvariable (X1) on interest in use (Y) obtained a regression coefficient value of perceived Usefulnessof 0.274. This means that if the perception Usefulnessincreases by one unit, it will increase the interest variable in using e-wallets by 0.274, assuming all other independent variables are constant.

b. Perceived Ease of Use

The effect of the perceived ease of use variable (X2) on interest in use (Y) obtained a regression coefficient value of perceived ease of useof 0.190. It means that the perception ease of use increases by one unit, increasing the interest variable in using e-wallets by 0.190, assuming all other independent variables are constant.

c. Perceived Risk

The effect of the perceived risk variable (X3) on interest in use (Y) was obtained with the risk perception regression coefficient value of -0.008. If the risk perception increases by one unit, the interest in using e-wallets will decrease by -0.008, assuming all other independent variables are constant.

t Test (Partial)

Table 8 t Test result (Parsial)

Coefficients[a]

Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.142	1.435		1.493	.141
	PerceivedUsefulness	.274	.109	.403	2.528	.014
	PerceivedEaseofUse	.190	.081	.370	2.346	.023
	PerceivedRisk	-.008	.042	-.017	-.182	.856

a. Dependent Variable: MinatPenggunaan

Source: Results of SPPS Data Processing

Based on the study's results, the benefit perception variable has a sig value of 0.014, which is smaller than 0.05, while the t value of 2.528 is greater than the t table value of 2.004. It shows that perceived Usefulness significantly affect interest in using e-wallets.

The perceived ease of usevariable has a sig value of 0.023, which is smaller than 0.05, while the t value of 2.346 is greater than the t table value of 2.004. It shows that perceived ease of use significantly affects interest in using e-wallets.

The risk perception variable has a sig value of 0.856, greater than 0.05, while the t value of -0.182 is smaller than the t table value of 2.004. It shows that risk perception has a negative and insignificant effect on interest in using e-wallets.

F Test (Simultaneous)

Table 9 F Test Result (Simultaneous)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	105.878	3	35.293	21.930	.000[b]
	Residual	90.122	56	1.609		
	Total	196.000	59			

a. Dependent Variable: MinatPenggunaan

b. Predictors: (Constant), PerceivedUsefulness, PerceivedEaseofUse, PerceivedRisk

Source: Results of SPPS Data Processing

It can be seen that Fcount is 21.930 with a significant level of 0.000. Meanwhile, if the Ftable is determined based on a table with a significant level of 5% and df 1 = (k-1) = 3 and df 1 = (n-k-1) 60-3-1 = 56 so that the value of F count> F table (21.930) > 2.77 is obtained. Thus, the value of Fcount's Perception of Benefits (X1), Perception of Ease (X2), and Perception of Risk (X3) simultaneously affect the Interest in Using e-wallets among STIE AMM Mataram Students in the Digital Age.

Coefficient of Determination

Table 10 Coefficient of Determination Test Result (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.735[a]	.540	.516	1.26859

a. Predictors: (Constant), PerceivedUsefulness, PerceivedEaseofUse, PerceivedRisk

b. Dependent Variable: MinatPenggunaan

Source: Results of SPPS Data Processing

The coefficient of determination (R^2) results show an Adjusted R Square value of 0.516. It shows that the ability of the independent variables consisting of Perceived Usefulness (X1), Perceived Ease (X2), and Perceived Risk (X3) to carry out variations in the dependent variable is 51.6%. It shows that the ability of the independent variable (X) to influence the dependent variable (Y) is very good because it has a value above 50%, with the difference in the R-value, which is 48.4%, is the influence of other variables not included in the study.

DISCUSSION

PartialEffect of Perceived Usefulness, Perceived Ease of Use and Perceived Risk on Interest in using e-wallets

Perception of benefits (X1) significantly affects interest in using e-wallets with a t value of 2.528 greater than the t table 2.004, with a sig value of 0.014 smaller than 0.05. The results of this study are in line with research conducted by Wijayanti (2017) with the research title "The Effect of Perceptions of Benefits, Perceptions of Ease and Perceptions of Risk on Interest in Using E-wallets" In this study, perceived Usefulness have a significant positive effect on interest in using e-wallets. In contrast to research conducted (Ernawati & Noersanti, 2020) this study shows that perceived Usefulness have no significant effect on interest in use in the OVO application.

According to Yogananda&Dirgantara (2017: 2), if someone believes that technology can provide benefits, they will be interested in using an e-wallet. However, if someone feels that a technology does not provide benefits, interest in using it will decrease.

Perception of Ease (X2) significantly affects interest in using e-wallets with a t value of 2.346 greater than t table 2.004, with a sig value of 0.023 smaller than 0.05. The result is in line with research conducted by Ericaningtyas and Minarso (2021) with the research title "Analysis of Factors Affecting Students in Interest in Using E-wallet Payment Systems During the Covid-19 Pandemic" with the results showing that perceived ease of usehas a significant positive effect on the use of e-wallets. In contrast to research conducted by Ernawati&Noersanti (2020) with the research title "The Effect of Perceived Usefulness, Ease of Use and Trust on Interest in Use in the OVO Application," this study shows that perceived ease of usehas no significant effect on interest in use in the OVO application. According to (Bayu&Dewa, 2019, p. 935), If someone believes technology is easy to use, he will use it, and vice versa. If a technology is difficult to use, he will not use it.

Perception of Risk (X3) has a negative and insignificant effect on interest in using e-wallets with a calculated t value of -0.182, smaller than the t table 2.004, with a sig value of 0.856 greater than 0.05. This result is in line with research conducted by Rahayu (2018) with the title "The Effect of Perceived Usefulness, Perceptions of Ease, Perceptions of Risk and Technological Innovation on the Go-Pay Application from Pt. Gojek Indonesia" with the results of the study showing that risk perception has a negative and insignificant effect on interest in using Go pay.

Contrast to research conducted by Farahdiba (2019) with the title "Analysis of Factors that Influence Interest in using e-wallet (electronic wallet) as a Transaction Tool for students in Yogyakarta (Case study: Student users of OVO e-wallet services in Yogyakarta" with results showing that risk perception has a positive and significant effect on the decision to use the OVO e-wallet. If the risk the user estimates is high, the interest in using an e-wallet will decrease, and vice versa. If the risk estimated by the user is low, the interest in using an e-wallet will increase.

Simultaneous Effect of Perceived Usefulness, Perceived Ease of Use and Perceived Risk on Interest in using e-wallets

Based on the results of data analysis carried out, the results of simultaneous testing between perceived Usefulness(X1), perceived ease of use (X2), and perceived risk (X3) have a significant effect on interest in use (Y) with a calculated f value of 21.930 greater than f table 2.77 with the value for f table at the degree of confidence is 0.05. The test results obtained a sig value of 0.000 <0.05. So, the independent variables, namely perceived Usefulness, convenience, and perceived risk, affect the dependent variable, namely interest in use.

The results of this study are in line with research conducted by Wijayanti (2017) with the results showing that perceived Usefulness, perceived convenience, trust and perceived risk simultaneously affect interest in using e-money. According to (Joan & Sitinjak,2019:31) interest in use is that someone will be interested in using technology if he believes that the technology can improve his performance and be used easily or with little effort.

CONCLUSION

Perceived Usefulness significantly affect interest in using e-wallets among STIE AMM Mataram students in the digital era. Perceived ease of usesignificantly affects an interest in using e-wallets among STIE AMM Mataram students in the digital era. Perceived risk has a negative and insignificant effect on interest in using e-wallets among STIE AMM Mataram students in the digital era. In this study, risk perception is one of the considerations in using e-wallets among STIE AMM Mataram students in the digital era because some students still consider e-wallets not safe enough to be used as a payment transaction tool.

Perceived Usefulness(X1), Perceived Ease of Use (X2), and Perceived Risk (X3) have a significant effect simultaneously on Interest in Use (Y) with a calculated f value of 21.930 greater than f table 2.77 with the value for f table at the degree of confidence is 0.05. The test results obtained a sig value of 0.000 <0.05.

REFERENCES

Abrilia, N. D., & Tri, S. (2020). Pengaruh Persepsi Kemudahan Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana Di Surabaya. *Jurnal Pendidikan Tata Niaga*, *8*(3), 1006–1012.

Akbar, Aldrin. M.,Alam, Nur.Sitti.2020. *E-commerce:Dasar Teori Bisnis Digital*: Yayasan Kita Menulis

Amoroso, D. L., & Magnier-Watanabe, R. (2012). Building a Research Model For Mobile Wallet Consumer Adoption: The Case of Mobile Suica in Japan. *Journal of Theoretical and Applied Electronic Commerce Research*, 7(1), 94–110. https://doi.org/10.4067/S0718-18762012000100008

Ardianto, K., & Azizah, N. (2021). Analisis Minat Penggunaan Dompet Digital Dengan Pendekatan Technology Acceptance Model (TAM) Pada Pengguna di Kota Surabaya. *Jurnal Pengembangan Wiraswasta*, *23*(1). https://doi.org/10.33370/jpw.v23i1.511

Cheng, Y.-M. (2014). Exploring The Intention To Use Mobile Learning: The Moderating Role Of Personal Innovativeness. *Journal of System and Information Technology,* 16(1), 20-61.

Davis, F. D., Bagozzi, R. P., &Warshaw, P. R. (1989). *User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. Management Science,* 35(8),982-1003.

Silaen, Elsa, B. P. (2019). Persepsi Manfaat Serta Promosi Terhadap Minat Beli Ulang Saldo E-Wallet Ovo A .*Jurnal Administrasi Bisnis*, 8(4), 1–9.

Ericaningtyas, R. B., & Minarso, B. (2022). Analisis Faktor- Faktor yang Mempengaruhi Mahasiswa Dalam Minat Penggunaan Sistem Pembayaran E-Wallet Di Masa Pandemi Covid-19 (Studi pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Dian Nuswantoro Semarang). *JAKA (Jurnal Akuntansi, Keuangan, Dan Auditing)*, *2*(2), 1–20. https://doi.org/10.56696/jaka.v2i2.5412

Ernawati, N., & Noersanti, L. (2020). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan dan Kepercayaan Terhadap Minat Penggunaan Pada Aplikasi OVO. *Jurnal Ecodemica*, *4*(1), 200–210.

Farahdiba, ErfiSyahnia.2019.*Analisis Faktor-Faktor Yang Memengaruhi Minat Pengguna E-Wallet (Electronic Wallet) Sebagai Alat Transaksi Terhadap Mahasiswa Di Yogyakarta (Studi Kasus : Mahasiswa Pengguna Layanan E-Wallet Ovo Di Yogyakarta)*. Skripsi. Yogyakarta:Fakultas Ekonomi. Universitas Islam Indonesia.

Folkinshteyn, Daniel., Lennon,Mark.(2016). Braving Bitcoin: A Technology Acceptance Model (TAM)Analysis.*Journal of Information Technology Case and Applicaton Research*, 18(4), 220-249, DOI:10.1080/15228053.2016.1275242

Hartono, M., Jogiyono, (2007). *Model Kesuksesan Sistem Teknologi Informasi.* Yogyakarta:Penerbit Andi

Hermanto, S. B., & Patmawati, P. (2017). Determinan Penggunaan Aktual Perangkat Lunak Akuntansi Pendekatan Technology Acceptance Model. *Jurnal Akuntansi Dan Keuangan*, 19(2), 67–81. https://doi.org/10.9744/jak.19.2.67-81

Nasution, Sartika. D., Aminy, Mujahir. M., Ramadani, Ahmad. L. 2019. *Ekonomi Digital.* Mataram:Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Mataram.

Pavlou, P. A. (2003). International Journal of Electronic Commerce. *International Journal of Electronic Commerce*, 7(3), 101–134.

Pratama, A. B., & Suputra, I. D. G. D. (2019). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Tingkat Kepercayaan Pada Minat Menggunakan Uang Elektronik. *E-Jurnal Akuntansi*, 27(2). https://doi.org/10.24843/eja.2019.v27.i02.p04

Purwani, Diah., Ajeng. (2021). *Pemberdayaan Era Digital* cetakan Pertama.Yogyakarta :Bursa Ilmu

Rahayu, W. Rurie, (2018).*Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Persepsi Risiko, Dan Inovasi Teknologi Terhadap Aplikasi Go Pay Dari PT. Gojek Indonesia (Studi Pada Masyarakat Di Kabupaten Sleman Dan Kota Yogyakarta)*.Skripsi. Yogyakarta: Fakultas Ekonomi & Bisnis. Universitas Islam Indonesia

Schwab, Klaus.2019. *Revolusi Industri Keempat* cetakan Pertama.Jakarta:PT.Gramedia Pustaka Utama

Yang, Y., Liu, Y., Li, H., & Yu, B. (2015). *Understanding Perceived Risk In Mobile Payment Acceptance. Industrial Management & Data System,* 115(2), 253-269.

Yogananda, A. S., & Dirgantara, I. M. B. (2017). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Kepercayaan dan Persepsi Risiko Terhadap Minat Untuk Menggunakan Instrumen Uang Elektronik. *Diponegoro Journal of Management*, 6(4), 1–7.