



Technology Acceptance of E-Wallet Application Speedcash Among the Community in the Special Region of Yogyakarta (DIY) using Extended Technology Acceptance Model (TAM)

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ABSTRACT

The rapid expansion of financial technology has accelerated the adoption of digital payment systems worldwide, including electronic wallet (e-wallet) services. This study examines the factors influencing users' intention to adopt the Speedcash e-wallet application in the Special Region of Yogyakarta, Indonesia. Drawing upon the Technology Acceptance Model (TAM), the study incorporates perceived usefulness, perceived ease of use, perceived security, and perceived trust as determinants of behavioral intention. A quantitative research design was employed using survey data collected from 100 respondents who were either users of or familiar with the Speedcash application. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings indicate that perceived security and perceived trust significantly influence users' intention to adopt Speedcash. Conversely, perceived usefulness and perceived ease of use do not demonstrate statistically significant effects. These results suggest that security assurance and user trust are more influential than functional benefits and usability in shaping adoption decisions within the digital payment environment. The study extends the Technology Acceptance Model by highlighting the importance of trust-related factors in fintech adoption and provides practical implications for e-wallet providers seeking to strengthen market acceptance and user engagement.

Keywords: Technology Acceptance Model, E-Wallet, Speedcash

INTRODUCTION

The rapid advancement of digital technology has fundamentally transformed the way people conduct financial transactions. Supported by increasing internet accessibility and smartphone penetration, digital payment systems have become an integral part of daily economic activities. Consumers are increasingly shifting from conventional cash-based transactions to digital payment platforms that offer greater convenience, flexibility, and efficiency. This transition has accelerated the growth of financial technology (fintech) services,

particularly electronic wallets (e-wallets), which enable users to perform various financial transactions through mobile applications.

Indonesia represents one of the largest digital markets in Southeast Asia, with internet usage continuing to grow substantially. According to the Association of Indonesian Internet Service Providers (APJII), internet penetration reached 79.5% in 2024, equivalent to more than 221 million users. The widespread adoption of internet technology has created favorable conditions for the expansion of digital payment services and encouraged consumers to embrace cashless transaction methods. As a result, competition among e-wallet providers has intensified, prompting companies to continuously improve service quality and strengthen user engagement.

Among the emerging e-wallet providers in Indonesia, Speedcash has positioned itself as a digital payment platform offering various financial services, including fund transfers, bill payments, ticket purchases, and digital donation facilities. Despite obtaining regulatory approval from Bank Indonesia and receiving recognition within the fintech industry, Speedcash remains less prominent than major competitors in the Indonesian e-wallet market. This situation raises an important question regarding the factors that influence consumers' willingness to adopt and continue using the platform.

The Special Region of Yogyakarta (DIY) provides a relevant setting for investigating this issue. As a region characterized by a large student population, active tourism activities, and relatively high levels of digital literacy, Yogyakarta represents a potential market for digital financial services. Nevertheless, the extent to which local consumers accept and utilize the Speedcash application remains insufficiently explored. Understanding the determinants of user acceptance is therefore essential for identifying strategies that may enhance the platform's competitiveness and market penetration.

Previous studies on e-wallet adoption have primarily emphasized the roles of perceived usefulness and perceived ease of use, which constitute the core constructs of the Technology Acceptance Model (TAM). However, the rapid expansion of digital financial services has increased users' concerns regarding transaction security, privacy protection, and service reliability. Consequently, factors such as perceived security and perceived trust have become increasingly important in explaining consumer behavior within fintech environments. Although numerous studies have examined e-wallet adoption, empirical evidence regarding the combined effects of these factors on Speedcash adoption remains limited, particularly within the context of Yogyakarta.

To address this gap, this study adopts an extended Technology Acceptance Model (TAM) by incorporating perceived security and perceived trust alongside perceived usefulness and perceived ease of use. The study aims to examine the influence of these factors on users' intention to adopt the Speedcash e-wallet application. By doing so, the research contributes to the growing literature on fintech adoption and provides practical insights for digital payment providers seeking to strengthen user engagement and increase market acceptance.

LITERATURE REVIEW

This study is grounded in the Technology Acceptance Model (TAM), originally developed by Davis (1986) to explain the determinants of technology acceptance and usage

behavior. TAM was derived from the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1975), which suggests that individual behavior is influenced by behavioral intentions shaped by attitudes and subjective norms. The original TAM framework identifies two primary determinants of technology acceptance: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) (Davis, 1989). Over time, TAM has been extended to improve its explanatory power. TAM2 incorporates social influence processes and cognitive instrumental factors, while TAM3 further integrates constructs such as computer self-efficacy, perceived enjoyment, and perceptions of external control (Venkatesh & Bala, 2008). Building on these developments, the present study extends TAM by incorporating Perceived Security (PS) and Perceived Trust (PT) to examine the acceptance of the Speedcash e-wallet among users in the Special Region of Yogyakarta (DIY).

1. Perceived Usefulness (PU)

PU refers to the extent to which an individual believes that using a particular technology will enhance task performance or productivity (Davis, 1989). Within the context of e-wallet services, perceived usefulness reflects users' perceptions regarding the benefits obtained from digital payment systems, including transaction convenience, time savings, and improved efficiency in managing financial activities (Venkatesh & Davis, 2000). When users perceive a technology as beneficial, they are more likely to develop a favorable attitude and intention toward its adoption. Empirical studies have consistently demonstrated that perceived usefulness is a significant predictor of financial technology adoption and continued usage behavior (Fitria et al., 2023).

2. Perceived Ease of Use (PEOU)

PEOU is defined as the degree to which an individual believes that utilizing a technology requires minimal effort (Davis, 1989). Technologies that are easy to understand, learn, and operate tend to encourage greater user acceptance. In the e-wallet environment, perceived ease of use is reflected in features such as intuitive navigation, user-friendly interfaces, and the ability to perform transactions with minimal complexity (Zahro & Nugraha, 2021). Prior research suggests that ease of use positively influences users' intention to adopt technology, although the magnitude of its effect may vary across different technological and demographic contexts (Chelvarayan et al., 2022).

3. Perceived Security (PS)

PS is widely recognized as a critical factor influencing the adoption of digital financial services. Perceived Security refers to users' beliefs regarding the ability of a technological system to safeguard personal information, financial assets, and transaction processes from unauthorized access or cyber threats (Chawla et al., 2019). In the context of e-wallet applications, perceived security encompasses confidence in data privacy protection, secure transaction mechanisms, and the overall reliability of the system in mitigating potential risks. Existing studies have identified perceived security as a significant determinant of users' willingness to adopt and continue using digital payment technologies (Maulana, 2024).

4. Perceived Trust (PT)

Trust represents one of the most influential factors in technology acceptance, particularly in environments characterized by uncertainty and perceived risk. Perceived Trust refers to users' confidence that a technology and its service provider will perform reliably, honestly, and in accordance with users' expectations (Kotler & Keller, 2016). Within e-wallet services, trust is reflected in users' perceptions of service provider credibility, system integrity, and transaction reliability. A higher level of trust reduces uncertainty and strengthens users' intention to engage with digital financial platforms. Previous studies have reported that trust significantly influences e-wallet adoption and usage intentions, especially among individuals who are highly concerned about security and privacy risks (Pavlou & Fygenson, 2006).

METHODOLOGY

This study employs a quantitative research design using a survey approach to examine the effects of perceived usefulness, perceived ease of use, perceived security, and perceived trust on users' intention to adopt the Speedcash e-wallet application. The target population consists of residents of the Special Region of Yogyakarta (DIY), encompassing Sleman, Gunungkidul, Kulon Progo, and Bantul Regencies, as well as Yogyakarta City. Data were collected through purposive sampling, a non-probability sampling technique that selects respondents based on specific criteria (Sugiyono, 2019). To be eligible for participation, respondents were required to be domiciled in the Special Region of Yogyakarta, at least 17 years old, and either current users of or familiar with the Speedcash e-wallet application. The minimum sample size was determined using the Lemeshow formula (Lemeshow et al., 1997), resulting in 96.4 respondents, which was rounded up to 100 participants.

Primary data were gathered through a structured questionnaire employing a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The collected data were analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach, which is suitable for examining complex relationships among latent variables and testing predictive models. Statistical analysis was conducted using SmartPLS version 4.0.

The research model includes four independent variables: perceived usefulness (PU), perceived ease of use (PEOU), perceived security (PS), and perceived trust (PT). The dependent variable is intention to use (IU), representing users' behavioral intention to adopt the Speedcash e-wallet application.

RESULT AND DISCUSSION

1. Outer Model Test

The outer model test includes three testing criteria: convergent validity, discriminant validity, and reliability test.

Convergent Validity. In convergent validity, an indicator is categorized as good if the outer loadings value > 0.70 (Hair et al., 2019). Based on Table 1, it can be seen that each indicator of the research variables has outer loading values > 0.7 . Therefore, all indicators are declared suitable and valid for further analysis.

Table 1. *Outer Loadings*

Variable	Indicator	Outer Loadings
Perceived Usefulness (X1)	X1.1	0.894
	X1.2	0.884
	X1.3	0.917
	X1.4	0.907
	X1.5	0.876
	X1.6	0.812
Perceived Ease of Use (X2)	X2.1	0.805
	X2.2	0.889
	X2.3	0.856
	X2.4	0.900
	X2.5	0.866
	X2.6	0.884
Perceived Security (X3)	X3.1	0.900
	X3.2	0.919
	X3.3	0.935
	X3.4	0.920
Perceived Trust (X4)	X4.1	0.915
	X4.2	0.932
	X4.3	0.906
	X4.4	0.922
Intention to Use (Y)	Y.1	0.902
	Y.2	0.923
	Y.3	0.865
	Y.4	0.931

Source: SmartPLS version 4.1.0.8, 2024

Discriminant Validity

Based on the Fornell-Larcker criterion, discriminant validity can be declared good if the correlation of a variable with itself is greater than the correlation between the variable and other variables. Based on Table 2, it can be seen that the correlation values of the Intention to Use (IU), Perceived Ease of Use (PEOU), Perceived Security (PS), Perceived Trust (PT), and Perceived Usefulness (PU) variables already meet the criteria because the self-correlation of each variable is greater than the correlation with other variables. Therefore, it can be concluded that all research variables have good discriminant validity.

Table 2. *Fornell-Larcker Criterion*

	IU	PEOU	PS	PT
IU	0.906			
PEOU	0.787	0.867		
PS	0.819	0.732	0.919	
PT	0.856	0.791	0.822	0.919
PU	0.784	0.849	0.755	0.792

Source: SmartPLS version 4.1.0.8, 2024.

Reliability Test

According to Ghazali & Latan (2015), a research instrument can be declared consistent and trustworthy when all latent variables have Cronbach's alpha and composite reliability values. A latent variable can be considered reliable when the Cronbach's alpha and composite reliability values are > 0.70 (Hair et al., 2019).

Table 3. Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha
Perceived Usefulness	0.955	0.943
Perceived Ease of Use	0.948	0.934
Perceived Security	0.956	0.938
Perceived Trust	0.956	0.939
Intention to Use	0.948	0.927

Source: SmartPLS version 4.1.0.8, 2024.

Based on Table 3, it can be seen that the composite reliability and Cronbach's alpha values for all variables (Perceived Usefulness, Perceived Ease of Use, Perceived Security, Perceived Trust, and Intention to Use) are greater than 0.7, meaning all variables in this study are reliable.

2. Inner Model Test

The evaluation of the structural model (inner model) comprises several analyses, including the coefficient of determination (R^2), path coefficient analysis, and model fit assessment. These measures are used to evaluate the predictive power of the model and the relationships among the latent constructs.

The coefficient of determination (R^2) indicates the proportion of variance in the endogenous variable that can be explained by the exogenous variables included in the model. According to Hair et al. (2019), R^2 values can be interpreted as substantial (0.75), moderate (0.50), and weak (0.25), reflecting the explanatory power of the structural model.

Table 4. R-Square (R^2) Test Results

Variable	R-Square	R-Square Adjusted
Intention to Use (IU)	0.795	0.786

Source: SmartPLS version 4.1.0.8, 2024.

Based on Table 4, it can be seen that perceived usefulness (PU), perceived ease of use (PEOU), perceived security (PS), and perceived trust (PT) influence the intention to use (IU) variable by 0.786 or 78.6%, which falls into the strong category. The remaining 21.4% is influenced by other variables outside those in this study.

Path Coefficient

Path coefficient is used to determine the direction of the relationship between variables in the study, whether it is positive or negative. If the path coefficient value is between 0 and 1, the relationship between variables is declared positive. However, the direction of the relationship between variables is said to be negative if the path coefficient value is between -1 and 0 (Sarstedt et al., 2017).

Table 5. Path Coefficient

Path	Path Coefficients
PU → IU	0.104
PEOU → IU	0.171

Path	Path Coefficients
PS → IU	0.278
PT → IU	0.410

Source: SmartPLS version 4.1.0.8, 2024.

Based on Table 5, it can be seen that the path coefficient values of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Security (PS), and Perceived Trust (PT) are in the range of 0 to 1, so it can be concluded that all four variables have a positive direction of relationship.

Model Fit

Model Fit is used to determine the degree of fit of the research model with empirical data. According to Hair et al. (2022), the model is considered appropriate if SRMR is less than 0.08. Based on the NFI value, the model is considered fit if the value is between 0 and 1.

Table 6. Model Fit

	Saturated Model	Estimated Model
SRMR	0.050	0.050
NFI	0.824	0.824

Source: SmartPLS version 4.1.0.8, 2024.

Based on Table 6, the SRMR value is 0.050, indicating a good fit, which means the model in this study is consistent with the empirical data. Meanwhile, the NFI value of 0.824 or 82.4% means this research model has a good fit.

3. Hypothesis Testing

This study tested four research hypotheses by examining the statistical significance of the structural relationships among the constructs. Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS. A hypothesis was considered supported when the p-value was less than 0.05, indicating statistical significance at the 5% level. Furthermore, a relationship was deemed significant when the t-statistic exceeded the critical value of 1.96, corresponding to a two-tailed test with a 95% confidence level.

Table 7. Hypothesis Testing

Variable	t-statistic	p-value
PU → IU	0.917	0.359
PEOU → IU	1.559	0.119
PS → IU	2.713	0.007
PT → IU	3.194	0.001

Source: SmartPLS version 4.1.0.8, 2024.

Based on Table 7, it can be seen that Perceived Usefulness (PU) has a p-value of $0.359 > 0.05$ and t-statistic $0.917 < 1.96$, so H1 is not supported. Perceived Ease of Use (PEOU) has a p-value of $0.119 > 0.05$ and t-statistic $1.559 < 1.96$, so H2 is not supported. Perceived Security (PS) has a p-value of $0.007 < 0.05$ and t-statistic $2.713 > 1.96$, so H3 is supported. Perceived Trust (PT) has a p-value of $0.001 < 0.05$ and t-statistic $3.194 > 1.96$, so H4 is supported.

Therefore, it can be concluded that Perceived Security and Perceived Trust have a significant positive effect on the intention to use Speedcash among the DIY community, while Perceived Usefulness and Perceived Ease of Use do not have a significant effect on the intention to use Speedcash.

Discussion

1. Effect of Perceived Usefulness on Intention to Use the Speedcash E-Wallet Application

The findings reveal that Perceived Usefulness (PU) does not significantly influence users' intention to adopt the Speedcash e-wallet application in the Special Region of Yogyakarta (DIY). This conclusion is supported by a p-value of 0.359, which exceeds the significance threshold of 0.05, and a t-statistic of 0.917, which is below the critical value of 1.96. These results suggest that the perceived benefits of Speedcash, including enhanced efficiency, effectiveness, and productivity, are insufficient to drive users' intention to use the application.

One possible explanation is that users may perceive similar functional benefits across competing e-wallet platforms, reducing the distinctive value offered by Speedcash. As a result, usefulness alone may not be a determining factor in users' adoption decisions. This finding contradicts previous studies conducted by Rahayu (2022), Fahrudi et al. (2024), Zahro and Nugraha (2021), Yi and Hashim (2022), Kumala et al. (2020), and Ariningsih et al. (2022), which reported a significant positive relationship between perceived usefulness and behavioral intention to use e-wallet services.

2. Effect of Perceived Ease of Use on Intention to Use the Speedcash E-Wallet Application

The results indicate that Perceived Ease of Use (PEOU) does not have a significant effect on users' intention to use the Speedcash e-wallet application. Statistical analysis shows a p-value of 0.119 and a t-statistic of 1.559, indicating that the relationship does not reach the required level of significance. This finding implies that the ease associated with learning and operating the application is not a primary factor influencing users' adoption intentions.

A plausible explanation is that digital payment applications have become increasingly standardized and user-friendly, leading consumers to consider ease of use as a basic requirement rather than a distinguishing feature. Consequently, users may place greater emphasis on other considerations, such as security and trust, when deciding whether to adopt a particular e-wallet service. This result is consistent with the findings of Ramadhan and Saputro (2024), but differs from studies by Fahrudi et al. (2024), Rahayu (2022), Ariningsih et al. (2022), Kumala et al. (2020), and Siagian et al. (2022), which found a significant positive effect of perceived ease of use on behavioral intention.

3. Effect of Perceived Security on Intention to Use the Speedcash E-Wallet Application

The analysis demonstrates that Perceived Security (PS) has a significant positive effect on users' intention to adopt the Speedcash e-wallet application. This relationship is supported by a p-value of 0.007 and a t-statistic of 2.713, both of which satisfy the criteria for statistical significance. These findings indicate that users' confidence in the security of their personal

information and financial transactions plays a crucial role in shaping their intention to use the application.

Given the increasing prevalence of cybersecurity threats and concerns regarding data privacy, users are likely to prioritize security when selecting digital financial services. Therefore, a higher perception of security can enhance users' confidence and encourage greater adoption of the Speedcash platform. This finding aligns with prior studies by Rahayu (2022), Siagian et al. (2022), Wijaya et al. (2024), and Kumala et al. (2020), all of which identified perceived security as a significant determinant of intention to use digital financial technologies.

4. Effect of Perceived Trust on Intention to Use the Speedcash E-Wallet Application

The results further reveal that Perceived Trust (PT) has a significant positive influence on users' intention to use the Speedcash e-wallet application. The path coefficient of 0.410 indicates a positive relationship between trust and behavioral intention. Moreover, the p-value of 0.001 and t-statistic of 3.194 confirm the statistical significance of this effect.

This finding suggests that users are more likely to adopt Speedcash when they believe that the platform is reliable, trustworthy, and capable of safeguarding their interests. Trust reduces uncertainty associated with digital financial transactions and strengthens users' confidence in the service provider. Among the examined determinants, trust emerged as one of the strongest predictors of intention to use the Speedcash application. These findings are consistent with previous studies conducted by Rahayu (2022), Siagian et al. (2022), Almaiah et al. (2022), Wijaya et al. (2024), Ariningsih et al. (2022), Kumala et al. (2020), and Fahrudi et al. (2024), all of which reported a significant positive relationship between perceived trust and users' intention to adopt e-wallet services.

CONCLUSION AND SUGGESTION

This study examined the effects of perceived usefulness, perceived ease of use, perceived security, and perceived trust on users' intention to adopt the Speedcash e-wallet application in the Special Region of Yogyakarta, Indonesia. Using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, the findings revealed that perceived security and perceived trust significantly and positively influence users' intention to use Speedcash. In contrast, perceived usefulness and perceived ease of use were found to have no significant effect on adoption intention.

The results indicate that users place greater importance on security and trust when deciding whether to adopt an e-wallet application. While functional benefits and ease of use remain important attributes, they are no longer sufficient to differentiate digital payment platforms in a highly competitive market. For digitally literate users, particularly Generation Z, ease of use is often considered a standard feature rather than a key determinant of adoption. Consequently, users are more likely to evaluate e-wallet services based on their ability to provide secure transactions and maintain credibility.

From a theoretical perspective, this study contributes to the Technology Acceptance Model (TAM) literature by demonstrating that extended TAM constructs, namely perceived security and perceived trust, play a more prominent role than the original TAM variables in explaining e-wallet adoption behavior. These findings support the growing body of fintech research emphasizing the importance of trust and security in digital financial services. From a

practical perspective, the findings suggest that Speedcash should prioritize strengthening its security infrastructure, enhancing data protection mechanisms, and maintaining compliance with recognized security standards. In addition, the company should focus on building user trust through transparent communication, reliable customer support, and consistent service quality. These strategies may help increase user confidence and encourage broader adoption of the platform.

This study has several limitations. First, the sample was limited to respondents residing in the Special Region of Yogyakarta, which may restrict the generalizability of the findings to other regions. Second, the study focused only on four explanatory variables and did not consider other factors that may influence e-wallet adoption. Future research is therefore encouraged to include larger and more diverse samples, compare different e-wallet platforms, and incorporate additional variables such as perceived risk, social influence, user satisfaction, and promotional incentives to provide a more comprehensive understanding of digital payment adoption behavior.

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