Plagiarism Checker X Originality Report

Similarity Found: 13%

Journal of Applied Sciences in Accounting, Finance, and Tax Vol. 5, No. 1, April 2022 e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 1 http://ojs2.pnb.ac.id/index.php/JASAFINT TAM (Technology Acceptance Model) Approach to Analyze ? ? ? ?? ? ? ? ? ? ? ? ? ? ? ? ? ?? ? ? ?? ? ? ?? ? ? -money Rinwantin1) and Yanti Pujiastuti2) Sekolah Tinggi Ilmu Ekonomi Bank BPD Jawa Tengah E-mail : 1)rinwantin12@gmail.com , 2)y Pujiastuti@gmail.com Abstract. TAM (Technology Acceptance Model) is a model that can be used to see the extent to which a technology can be well accepted by the community.

Cashless payment is a product that can support the creation of a cashless society in accordance with Bank Indonesia policies. This research was conducted with the aim of providing an overview of the interest in using e-money using TAM. The sample in this study amounted to 100 respondents, the collected data were analyzed using linear regression with the conclusion that the significance was less than ? / ? ? ? ? ? ??? ? / ? ? ? ? † ? ? ? ?– – ? ? ? ? ? ? ?? ? ? ? ? ? ? ??? ? / ? ? ? ? † ? ? ? ?- ? ? - The conclusion is that the perceived benefits and ease of use have a positive and significant effect on the interest in using cashless payment. 1.

Introduction In an increasingly modern economy and the rapid development of technology, it directs people to use cashless payments and results in minimal use of cash payments. According to (Zunaitin et al., 2017) there are 2 cashless payment products, namely card-based and electronic networks or what is often referred to as electronic money (e-money). E-money is an electronic payment instrument by depositing money first directly to the issuer or by debiting the money in a bank account, then the money is entered in electronic money media (Wulandari et al.,

2016) According to Bank Indonesia, e-money has great potential to shift the role of cash in retail transactions, because e-money has advantages such as faster, more convenient, effective transactions because there is no need to receive change and minimal miscalculations (BI.go.id, 2020).. The following is data regarding the value of electronic money transactions in 2010 2019 in trillions which can be seen in Graph 1. Graph 1 shows that the value of electronic money transactions from 2010 2019 has increased rapidly. People are starting to switch from cash transactions to non-cash transactions for various reasons that they think are profitable.

This also supports BI's policy towards a cashless society. Cashless society is a demand of the times in the current technospace era, where people are accustomed to using the internet for daily life. This can be shown in the following Graph 2. TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 2 http://ojs2.pnb.ac.id/index.php/JASAFINT Graph 1 Electronic Money Transaction Value Source: data processed, 2020 Graph 2 Number of Internet Users Source: APJI, May 2019 Based on Graph 2 , it can be seen that internet users in Indonesia are increasing every year.

The hope of becoming a cashless society-based country is strengthened by the publication of a policy from BI, namely QRIS (Quick Response Code Indonesian Standard) in the regulation of the board of governors No. 21/18/PADG/2019 regarding the implementation of the QRIS National Standard. The importance of a cashless society according to detiknews.com (1) that a cashless society is an indicator of the progress of a country's infrastructure and (2) helps save state spending due to the decline in currency printing.

The obstacles to a cashless society according to the community are the perception of losses because there is minimal deposition of balances, to-up costs, and administrative costs. In addition, there is a fear of threats (insecurity) in the event of fraud, as well as feelings of not appreciating the value of money (without physical form, only nominal in electronic deposits) (Bezhovski, 2016). A person's behavior in using electronic money is influenced by interest or intention. This shows that interest can be used as a predictor of a person's behavior.

User Behavioral Intention (behavioral intention to use) is a form of someone's desire to continue using or leaving the product to be used (Husaeni, 2017). Technology Acceptance Model (TAM) describes how much technology can be accepted by users in terms of increasing interest. The TAM approach has 2 factors, namely perceived benefits and perceived convenience. perceived usefulness, namely the user's belief in the benefits or improvement of the results of his work, or often called "capable of being

used advantageously" and ease of use (perceived ease of use), which is free from complicated things, or often called "freedom". from difficulty or great ? ? ? ?? ? (Alagoz & Hekimoglu, 2012). TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 3 http://ojs2.pnb.ac.id/index.php/JASAFINT There are many previous studies that measure the usefulness of a technology using TAM, so it is felt that TAM is the right approach in measuring public interest in using e- money.

Some of the reasons that can be put forward are the sense of ease in using and developing technology, the tendency of people to be more time efficient when using e-money compared to using non-cash transactions (Hapsari, 2017). In the research conducted (Utami, 2017) concluded that in addition to security, convenience is an important factor for users because it raises practicality, the easier e-money is to use, the more intense the use of e- money will be. It is also supported by research conducted (Alagoz & Hekimoglu, 2012)which concludes that the level of usefulness and convenience has a significant influence on the use of e-money.

In this study, we examine the importance of TAM from the perspective of the community in a simple way. So that it can conclude practical results and can be useful for people's daily activities. 2. Theory Basis and Hypotheses Develompment 2.1 Theoretical basis 2.1.1 E-Money E-money is a means of payment made electronically through intermediaries, internet, store value systems or computer networks (Phonthanukitithaworn et al., 2016). Meanwhile, according to PBI, electronic money is a payment instrument that meets the following elements: (a) Issued on the basis of the value of money that was deposited in advance to the issuer.

(b) The value of money is stored electronically in a media server or chip. (c) The value of electronic money managed by the issuer is not a deposit as referred to in the Law governing banking (Peraturan Bank Indonesia No.20/6/PBI/2018, 2018). 2.1.2 Interest Interest is a person's tendency to stay and be interested in a particular subject, there is a desire to learn, try and enjoy paying attention (Utami, 2017). The use of e-money is very dependent on several factors that influence the interest of users to take advantage of the latest technology for transactions (Bezhovski, 2016), including: Advantages of using e-money , free access to location and time, avoiding queues, accuracy of the amount of wealth, complementary cash (Laukkanen, T.,

& Lauronen, 2005) ; Convenience, consistency of profit with experience, values, fulfillment of consumer needs, flexibility; Cost, cost effectiveness, there are still many people who delay the use of e-money because of the costs that must be incurred (Mallat, 2007); Security, including payment system security and trust in service providers.

2.1.3 TAM (Technology Acceptance Model) The presence of a new technology must answer the question of why society should accept or reject the technology. The literature on information systems has offered many models to explain how technology is adopted in organizations. The standard reference model is the 'Technology Acceptance Model' (TAM) by Davis (1989) (Sahut, 2010).

e money is a form of digital banking, several studies use the TAM model to measure the level of public interest in adopting digital banking. TAM postulates that there are two specific beliefs namely, perceived usefulness and ease of use, these are of primary relevance to technology acceptance behavior (Davis, (1998). P HU ???YHG_ ?????LW ?L ??GHI ?QHG_ ???³WKH_ ????HH_ ?R_ ???FK_ ??SHUVRQ_ ???L ???V_ ?????XVL ???D_ ????L ???DU_ ????HP_ will improve his or her SHUIRUPDQFH´ . In the context of e- money, the perception of benefits lies in the ease of making payment transactions.

Perceived usefulness is a belief about the decision-making process. For example, people can make payments just by opening their cell phones. Perception of benefits is a strong predictor in describing the difference between users and non-users of technology, perceived benefits are more important for non-users, while people who have used (users) are less concerned about perceptions of TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 4 http://ojs2.pnb.ac.id/index.php/JASAFINT benefits because they have felt it indirectly (Phonthanukitithaworn et al., 2016; Taylor, S.,

& Todd, 1995) Taylor and Todd (1995a) A technology is said to have perceived benefits if it meets several indicators, namely making work faster (work more quickly) , useful (useful), increasing productivity (increase productivity) , enhancing effectiveness (enchance effectiveness) , developing job performance (improve job performance) (Bezhovski, 2016; Husaeni, 2017) (DVH_ ??_ ????L ??GHIL ????DV_ ????_ ?????H_ ?R_ ???FK_ ??SHUVRQ_ ???L ???V_ ?KDW ?XVL ???D_ particular system will PDNH `??_HDVL ?? Ease to use is a measure of the user's belief that using the technology means not spending more effort (Karim, 2017) . The word Ease denotes freedom from adversity.

Ease of use is an assumption that if you have used a certain system, you will be free from a business (Harlan, 2018). A technology is said to have an ease of use if it has the following indicators: easy to learn , controllable, clear & easy to understand (clear & uderstable), flexible , and easy to become skillful. , easy to use (Bezhovski, 2016; Husaeni, 2017) 2.2 Hypothesis Floating 2.2.1 Perception of Benefits on Interest in using e- money In particular, the use of e- money encourages the sustainability of e-commerce activities, because every buying and selling activity in e-commerce requires e-money .

One of the benefits felt by the community is the ease of conducting transactions. This shows one of the reasons people are interested in using e- money (Sahut, 2010) in the conclusion of his research said that the key factor determining the use of e- money is the existence of security, as well as the plurality of functions (consisting of various benefits). In his research (Phonthanukitithaworn et al.,

2016) concluded that perceived benefits have a significant influence on interest in using e-money in everyday life, the results of this study are also in line with research conducted by (Utami, 2017). H1: Perception of Benefits has a positive effect on interest in using e-money 2.2.2 Ease of Use for Interests in using e- money In this case the user has the hope that in using a new idea, technology, or innovation the user feels freedom from physical, emotional, or psychological efforts for the prospective user so that it is possible to improve work results. Ease of use is a factor that considers the use of e-money related to the payment process, which was initially complicated if it was done with cash (Phonthanukitithaworn et al., 2016) .

Ease of use has been identified to have a direct effect on behavioral interest in adopting e- money services (Tan et al., 2014; Zarmpou, Saprikis, Markos, & Vlachopoulou, 2012). (Alagoz & Hekimoglu, 2012; Husaeni, 2017; Peng, R., Xiong, L., & Yang, 2012) H2: Ease of Use has a positive effect on interest in using e-money TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 5 http://ojs2.pnb.ac.id/index.php/JASAFINT 2.3 Research Model Based on the background and explanation that has been presented, the research model can be described in Figure 1 below : Figure 1 Research Model 3. Research Methods 3.1

Population and Sample The population used in this study is the general public who are familiar with the internet. The sample used was 100 respondents. The sampling method conducted in a non-probability sampling and t eknik sampling using purposive sampling . 3.2 Research Indicators 3.2.1 Benefit Perception make the job faster (work more quickly intervening), useful (useful) , increase productivity (increase of productivity), enhance the effectiveness (enchance efectiveness), develop job performance (improve job performance) (Bezhovski, 2016; Husaeni, 2017; Phonthanukitithaworn et al., 2016) 3.2.2

Ease of Use easiness to be learned (easy to learn), controlled (controllable) , clear and easy to understand (clear & uderstable) , flexible , skills are getting (easy to Become skillful) , easy to use (easy to use) (Bezhovski, 2016; Husaeni, 2017; Phonthanukitithaworn et al., 2016) 3.2.3 Interest predict (predict that will use), plan (plan to use), think to use (think that will use) (Phonthanukitithaworn et al., 2016) 3.3 Data analysis method The data analysis method used multiple linear regression. Obtaining

data using a questionnaire with a scale of 1-5, the data before being analyzed further is tested for validity and reliability. The validity test uses the product moment test while the reliability test uses the Cronbach alpha test .

The simple linear regression equation can be seen in the following function (i) : ? ? ? ? ? ? ? ? ? ? ? ? .... (i) Persepsi Manfaat (X1) Kemudahan penggunaan (X2) Minat (Y) H1 H2 TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 6 http://ojs2.pnb.ac.id/index.php/JASAFINT Information : Y = interest in using e money X1 = perceived benefits X2 = ease of use ? 1.2 = coefficient 4. Analysis and Discussion Results 4.1 Analysis Results 4.1.1

Characteristics of Respondents This research was conducted on the people of Semarang city who are familiar with the internet. The sample used is 100 people. Characteristics of respondents obtained as a sample are as follows : Table 1 Characteristics of Respondents Characteristics Amount Percentage (%) Gender Man 39 39 Woman 61 61 Age < 20 years 18 18 20 30 years 45 45 31 40 years 12 12 41 50 years 23 23 > 50 years 2 2 Education High school/equivalent 48 48 D3 5 5 S1 30 30 S2 13 13 S3 4 4 Work Student 4 4 Student 17 17 PNS/TNI/POLRI 9 9 entrepreneur 10 10 Private 35 35 Other 25 25 Income per month 1 ± 3 million 69 69 3 ± 5 million 15 15 > 5 million 16 16 Total 100 100% Source: data processed, 2020 TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 7 http://ojs2.pnb.ac.id/index.php/JASAFINT Table 1.1

above shows the majority of respondents are women (61%). In terms of age, most of them are 20 30 years old and some are more than 50 years old by 2%. It can be seen that most of the respondents are of productive age. The education of the respondents is mostly high school/equivalent, meaning that the use of e-money has begun to be used by the community with a minimum education level, while the doctoral level is only 4%. In the occupational category, the majority is in the private sector, which is 35% so that the use of e-money is used in general, and from the existing sample there are 4% who are still students.

In addition, the average monthly income of respondents mostly ranges from 1 to 3 million per month. 4.2 Descriptive Analysis The descriptive results in this study can be seen in table 1.2 below: Table 2 Descriptive Results Category Low Currently Tall Interested in using e-money 14 64 22 Perception of benefits 23 42 35 Perception of convenience 17 59 24 Source : data processed, 2020 Based on table 1.2, it can be seen that the interest in using e-money in most of the respondents is in the moderate category (64%). Respondents' perceptions of the benefits of using e-money are mostly categorized as moderate (42%).

The respondents who have a perception of the ease of using e-money in the medium category also make up the majority, which is 59%. Based on these results, it is necessary to increase public interest in using e-money in order to realize a cashless society. 4.3 Data analysis Data analysis using regression. Previously, the classical assumptions were tested, namely normality, heteroscedasticity, and multicollinearity. Tests using the One sample Kolmogorov-Smirnov test get an asymp.sig value of 0.051 > 0.05, which means the data is normally distributed. The VIF value is less than 10 (3.994) and the Tolerance is more than 0.1 (0.250) which indicates that the independent variable does not have multicollinearity.

Heteroscedasticity testing uses a scatter plot which shows the points spread above and below the line so that there is no heteroscedasticity problem. Data processing using the SPSS 26 program obtained the following results: Table 1.3 Regression Test Results Variable B T Sig Benefit Perception 0.533 5,790 0.000 Ease of use 0.160 2,230 0.028 Constant -0.008 F Nilai value 121.559 Sig F 0.000 R 2 0, 715 Source: data processed, 2020 TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 8 http://ojs2.pnb.ac.id/index.php/JASAFINT The values of the constants and regression coefficients in table 1.3 can be expressed in the following equation (ii): Y = - 0.008 + 0.533 X1 + 0.160 X2 ? ? ? `? ? i) Information : Y = interest in using e money X1 = perceived benefits X2 = ease of use ? 1.2 = coefficient This equation shows that interest in using e-money will increase by 0.533 if the perception of benefits increases by 1 while the perception of convenience remains. Likewise, the interest in using e- money will increase by 0.160 if the perception of convenience increases by 1 while the perception of the benefits remains.

Simultaneous testing gets an F value of 121.559 and a significance value of 0.000. A significance YDO ??`??_O ???_W ???`????`?I_ ___ ?_LQGLFD ???_WKDW `?KH_SHU ????L ??`??_EHQHI ??V_DQG_HD ??`??_XVH `?RJHW ???_DI ???WV_ the interest in using e-money . The coefficient of determination of 0.715 indicates that interest in using e-money is influenced by perceptions of benefits and ease of use by 71.5%, while 28.5% is influenced by other factors. 4.4 Hypothesis test The results of the regression test in table 4.3 show a partial test of the perceived benefits of getting a VL ???IL ??QFH ?YDO ???RI ?O ????WKDQ_ ?????

  ??YDO ??? _ ??????_ The significance value of less than 0.05 means that the perception of benefits partially has a positive and significant effect on the interest in using e-money . The higher the perceived benefits will increase the interest in using e-money .

On the other hand, the lower the perception of the benefits, the lower the interest in using e-money . Ease of use in table 4.3 gets a significance value of 0.023. A significance

value of less th DQ_ ?????

I_ = 5%) means that the ease of use partially has a significant positive effect on the interest in using e- money . The higher the perception of convenience will increase the interest in using e-money . On the other hand, the lower the perception of convenience, the lower interest in using e-money . 5. Discussion Perceptions of benefits and ease of use in this study proved to have a positive and significant effect on interest in using e-money .

The positive and significant effect of perceived benefits on interest in using e-money is indicated by a significance value less than the value of = 5% and the regression coefficient which is positive. Likewise, the significant positive effect of ease of use on interest in using e-money is indicated by a significance value that is less than the value of = 5% and the regression coefficient is positive. The results of this study support the research conducted by Phonthanukitithaworn et.al (2016) which concluded that perceived benefits have a significant influence on interest in using e-money .

The significant effect of perceived benefits on interest in using e-money in this study is also in line with Utami's (2017) research. This study also obtained results that support the research of Tan et.al (2014), Husaeni (2017) who found that ease of use had been identified as having a direct effect on behavioral interest in adopting e-money services . The perceived benefits of using e-money indicate a person's belief that the use of e-money will improve their performance.

E-money is perceived to make work faster, more useful, increase productivity and increase effectiveness and develop performance at work. The higher the perceived benefit means that the more someone believes that the use of e-money will improve their performance. Perceptions of the benefits of using e money in improving performance encourage the emergence of a tendency to learn and try to use e money . This means that the higher the perception of TAM (Technology Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 9 http://ojs2.pnb.ac.id/index.php/JASAFINT the benefits of using e-money will increase interest in using e-money . On the other hand, if the perception of this benefit is getting lower, it will reduce the interest in using e-money .

The ease of using e-money reflects a person's belief that using e-money will make it easier. The use of e-money is believed to be easy to learn, controlled, clear and easy to understand, flexible, increased skills, easy to use. This ease of use gives rise to a tendency to learn and try to use e- money . Higher confidence about the ease of using e-money will increase interest in using e- money . Conversely, low confidence in the ease of using e-money will reduce interest in using e- money . 6.

Conclusions and Suggestions Based on the analysis that has been done, it can be concluded that the respondents' interest in using e- money is mostly in the moderate category, which is 64%. The variable perception of the benefits and the ease of use variable have a positive and significant influence on the interest in using e money . However, there are still limited problems in this study, because the variables used are only able to measure 71.5% while 28.5% is influenced by other factors, such as product innovation. 6.1

Suggestion Suggestions that can be given based on the conclusions are: 1. Interest in using e-money needs to be increased because with the development of technology, the use of e-money in the community will provide many benefits. Behavior to use e- money will increase along with the high public interest in using e-money 2. Increased interest in using e-money by increasing perceptions of the benefits that will be obtained by using e-money , because it has been proven to have a positive and significant effect.

Perceptions of the ease of using e-money can also be used as a way to increase interest in using e-money because it has been proven to have a positive and significant effect 3. stakeholders should implement non-cash payments (both card-based and internet-based) so that people's preferences can be met 4. Previous research can add other variables in addition to perceived benefits and ease of use as factors that can increase interest in using e-money . 6.2

Managerial Implications Stakeholders can apply e-money in every transaction made (both card-based and e-wallet) so that people have many choices of payment utilization (transactions). 7. Acknowledgment Thank you to LLDIKTI VI for carrying out the article writing assistance program on Thursday, August 12, 2021 so that the author can complete this research until it is published. 8. References Alagoz, S. M., & Hekimoglu, H. (2012). A Study on Tam: Analysis of Customer Attitudes in Online Food Ordering System. Procedia - Social and Behavioral Sciences, 62, 1138 ± 1143. https://doi.org/10.1016/j.sbspro.2012.09.195 Bezhovski, Z. (2016).

The Future of the Mobile Payment as Electronic Payment System. European Journal of Business and Management, 8(8), 127 ± 132. BI.go.id. (2020). DAVIS, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. MIS Quarterly, 13(3). Ferdinand, A. (2012). Metode Penelitian Manajemen, Undip, Semarang. MANAJEMEN UNDIP. HAPSARI, P. N. D. I. (2017). Analisis Pengaruh Penggunaan E-Money Dan Daya Substitusi Transaksi E-Money Terhadap Transaksi Tunai Di Indonesia. Ekonomi Dan Bisnis, 9 ± 78. Harlan, D. (2018). Pengauh Kemudahan Penggunaan, Kepercayaan dan Risiko Persepsian terhadap TAM (Technology

Acceptance Model) Approach ? Rinwantin, Pujiastuti e-ISSN 2655-2590 jasafint@pnb.ac.id P a g e | 10 http://ojs2.pnb.ac.id/index.php/JASAFINT Minat Bertransaksi menggunakan E-banking pada UMKMdi Kota Yogyakarta. FE UNY, 23. Husaeni, R. (2017).

Konstruksi Daya Saing Kartu E-Toll Bank Mandiri dari Perspekrif Pelanggan dengan Implementasi Model Technology Acceptance Model (TAM) di Kalangan Sseluruh Civitas Akademika Perbanas Institute. Jurnal Riset Perbankan Manajemen Dan Akuntasi, 1(1), 01 10. Jain, P., & Singhal, S. (2019). Digital Wallet Adoption: A Literature Review. International Journal of Management Studies, VI(1), 1. https://doi.org/10.18843/ijms/v6si1/01 Karim, M. abdul. (2017). [3]3HQJDU ???6L ??HP_ ???????????*R -pay Menggunakan TAM (Technology $FFHSW ????` ????

`????????`?QW ????WDV_3HQJJXQDDQ_/D\DQDQ_*RM ??_´ Laukkanen, T., & Lauronen, J. (2005). Consumer value creation in mobile banking services.

International Journal of Mobile Communications, 3(4), 325 ± 338. Mallat, N. (2007). Exploring Consumer Adoption of Mobile Payments ± A Qualitative Study. Helsinki Institute of Economics. Oracle,. Peng, R., Xiong, L., & Yang, Z. (2012). Exploring tourist adoption of tourism mobile payment: An empirical analysis. Journal of Theoretical and Applied Electronic Commerce Research, 7, 21 ± 33. https://doi.org/10.4067/S0718-18762012000100003 Peraturan Bank Indonesia No.20/6/PBI/2018, (2018). Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). A Comparative Study of Current and Potential Users of Mobile Payment Services. SAGE Open, 6(4). https://doi.org/10.1177/2158244016675397 Sahut, J. M. (2010).

Journal of Internet Banking and Commerce. Journal of Internet Banking and Commerce, 15(1), 1 ± 11. https://doi.org/10.1007/978-3-531-92534-9_12 Singh, S., & Rana, R. (2017). Journal of Internet Banking and Commerce STUDY OF CONSUMER PERCEPTION OF DIGITAL PAYMENT MODE. Journal of Internet Banking and Commerce, 22(3). http://www.icommercecentral.com Taylor, S., & Todd, P. A. (1995). Assessing IT usage: The role of prior experience. MIS Quarterly, 19, 561 ± 570. https://doi.org/10.2307/249633 Utami, S. S. (2017). FAKTOR-FAKTOR YANG MEMENGARUHI MINAT PENGGUNAAN E- MONEY (Studi pada Mahasiswa STIE Ahmad Dahlan Jakarta). Balance, XIV(2), 29 ± 41. Wulandari, D. ., Soseco, T.,

& Narmaditya, B. S. (2016). Analysis of the Use of Electronic Money in Efforts to Support the Less Cash Society. International Finance and Banking, 3(1), 1. https://doi.org/10.5296/ifb.v3i1.8802 Zunaitin, E., W, R. N., P, F. W., Ekonomi, J. I., Ekonomi, F., Unej, U. J., & Kalimantan, J. (2017). Pengaruh E-money terhadap Inflasi di Indonesia (The Effect E-money of Inflation in Indonesia). Journal Ekuilibrium, II(1), 18 23.

a/

<1% -
https://www.researchgate.net/publication/369029428_THE_DYNAMICS_OF_CASHLESS_S
OCIETY_A_SYSTEMATIC_REVIEW

<1% - http://repo.darmajaya.ac.id/12494/7/BAB%20II.pdf

<1% -
https://www.ojk.go.id/iru/policy/detailpolicy/9085/press-release-kssk-improving-coordi
nation-and-anticipatory-measures-in-dealing-with-global-challenges

<1% -
https://www.researchgate.net/publication/330471327_Cashless_Society_-_The_Future_of
_Money_or_a_Utopia

<1% -
https://futurebranches.wbresearch.com/blog/cashless-society-strategy-impact-the-worl
d

<1% - https://www.un.org/development/desa/dspd/2021/04/economic-insecurity/

<1% -
http://repository.umy.ac.id/bitstream/handle/123456789/30420/C.2-Gender%20Differen
ces%20in%20Interest%20in%20Using%20Electronic%20Money%20An%20Application%2
0of%20Theory%20Planned%20Behavior.pdf?sequence=4

<1% - https://pubmed.ncbi.nlm.nih.gov/31379679/

<1% - https://www.sciencedirect.com/science/article/pii/S0360131518302458

<1% -
https://www.researchgate.net/publication/316877003_Perceived_Usefulness_Perceived_E
ase_of_Use_Perceived_Compatibility_and_Net_Benefits_an_empirical_study_of_internet_u
sage_among_employees_in_Yemen

<1% -
https://www.researchgate.net/figure/The-conceptual-and-alternative-model-TAM-of-onl
ine-community-participation-introducing_fig1_230636137

<1% -
https://dspace.uii.ac.id/bitstream/handle/123456789/16591/05.2%20bab%202.pdf

1% - https://journal.unnes.ac.id/sju/index.php/efficient/article/download/35951/15110

<1% -
https://www.kqed.org/mindshift/32503/how-the-power-of-interest-drives-learning

<1% -
https://www.researchgate.net/publication/342607291_FACTORS_AFFECTING_THE_USE_O
F_E-MONEY_STUDY_ON_E-MONEY_USER_IN_CITY_OF_SOUTH_TANGERANG

<1% - https://journals.telkomuniversity.ac.id/ijm/article/download/2650/1713/

<1% -
https://www.researchgate.net/publication/346693184_ANALYSIS_OF_BEHAVIOR_USING_
E-MONEY_WITH_A_TAM_APPROACH_TECHNOLOGY_ACCEPTANCE_MODEL

<1% - https://e-journal.unair.ac.id/JMTT/article/download/15434/pdf

<1% - https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3810524/

<1% - https://journal.unpak.ac.id/index.php/jhss/article/download/2493/1826

<1% - https://www.researchgate.net/publication/298331122_Exploring_Factors_That_Affect_Usefulness_Ease_Of_Use_Trust_And_Purchase_Intention_In_The_Online_Environment

1% - https://123dok.com/document/qmjlw6d7-technology-acceptance-model-approach-analyze-community-using-money.html

<1% - https://publikasi.mercubuana.ac.id/index.php/Jurnal_Mix/article/view/14254

<1% - https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3996616

1% - https://ojs.stiesa.ac.id/index.php/accruals/article/view/947

<1% - https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3310234

<1% - https://koreascience.kr/article/JAKO202026061031385.pdf

<1% - https://repository.uinjkt.ac.id/dspace/bitstream/123456789/52168/1/EMMY%20SULISTYANI-FEB.pdf

<1% - https://researchmethod.net/purposive-sampling/

<1% - http://journal2.um.ac.id/index.php/jabe/article/download/8166/3880

<1% - https://en.wikipedia.org/wiki/Simple_linear_regression

<1% - https://www.scribd.com/document/26762704/Majority-of-the-Respondents-Are-Female

<1% - https://www.researchgate.net/figure/Average-Monthly-Income-of-Respondents-by-Division_tbl1_335062629

<1% - https://journal.um-surabaya.ac.id/index.php/balance/article/download/1265/1035

1% - https://www.researchgate.net/publication/335323566_Influence_factor_of_consumers_interest_on_using_E-money

<1% - https://www.mdpi.com/2199-8531/6/3/57

<1% - https://statisticsbyjim.com/regression/multicollinearity-in-regression-analysis/

<1% - https://ojs.stiesa.ac.id/index.php/accruals/article/download/947/342

<1% - http://ejournal.polbeng.ac.id/index.php/ibimk/article/download/1875/859

<1% - https://www.bartleby.com/questions-and-answers/using-the-spss-output-above-what-is-the-value-of-the-coefficient-of-determination-0.715-0.846-0.347-/d81fb728-5413-455c-8c5e-7b2ca12dc42f

<1% - https://www.researchgate.net/publication/365353946_Effect_of_promotion_perceived_usefulness_and_perceived_ease_of_use_on_interest_in_adopting_e-wallet_Ovo_And_Dana

<1% -
https://www.chegg.com/homework-help/questions-and-answers/question-7-significanc
e-value-less-05-indicates-statistically-significant-finding-alpha-le-q76933442

<1% -
https://www.researchgate.net/publication/361756327_The_Role_of_Compatibility_Percei
ved_Usefulness_Convenience_Perception_and_Convenience_Perception_on_Electronic_M
oney_e-_Wallet_Usage_Interest

<1% - https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3768207

<1% - https://eprints.umm.ac.id/93581/

<1% -
http://repository.ubaya.ac.id/41436/3/Christina%20Rahardja_Factors%20Affecting%20Th
e%20Adoption%20Intention%20Mobile%20Payment%20Of%20OVO%20In%20Surabaya
.pdf

<1% - https://jurnal.ugm.ac.id/gamaijb/article/download/32106/31898

<1% - https://eprints.umm.ac.id/86296/

<1% -
https://media.neliti.com/media/publications/314881-factors-affecting-the-use-of-e-mon
ey-stu-a9160eda.pdf

<1% -
http://digilib.unimed.ac.id/43622/6/13.%20NIM%204173121033%20CHAPTER%20V.pdf

<1% - https://www.slideshare.net/MeiPoe/chapter-5-conclusion-suggestion

<1% - https://iosrjournals.org/iosr-jbm/papers/Vol23-issue6/Series-1/F2306015661.pdf

<1% - https://journal.walisongo.ac.id/index.php/economica/article/view/6557

<1% -
https://www.researchgate.net/publication/354395482_Perceived_Usefulness_Perceived_E
ase_of_Use_and_Social_Influence_Intention_to_Use_e-Wallet

<1% -
https://www.wizdom.ai/publication/10.1016/J.SBSPRO.2012.09.195/title/a_study_on_tam
_analysis_of_customer_attitudes_in_online_food_ordering_system

<1% -
https://www.semanticscholar.org/paper/The-Future-of-the-Mobile-Payment-as-Electron
ic-Bezhovski/b4debcca2919ca3aa15995e0fb47a343094e0570

<1% -
https://123dok.com/article/kepercayaan-minat-bertransaksi-menggunakan-banking-um
km-yogyakartapada-yogyakarta.zxvxnwwy

<1% - https://bajangjournal.com/index.php/JCI/article/view/847

<1% -
https://www.scirp.org/(S(351jmbntvnsjt1aadkposzje))/reference/referencespapers.aspx?r
eferenceid=1605706

<1% -

https://www.wizdom.ai/publication/10.4067/S0718-18762012000100003/title/exploring_
tourist_adoption_of_tourism_mobile_payment_an_empirical_analysis
1% - https://sci-hub.se/10.1177/2158244016675397
<1% -
https://www.researchgate.net/journal/Journal-of-Internet-Banking-and-Commerce-1204
-5357
<1% -
https://www.scribd.com/document/384275218/Study-of-Consumer-Perception-of-Digit
al-Payment-Mode
<1% - https://journal.iainkudus.ac.id/index.php/Ziswaf/article/view/18466