

DAFTAR PUSTAKA

- Amrita, N. D. A. (2023). *Niat Menggunakan E-Money Berlandaskan Tri Kaya Parisudha: Konsep Dan Aplikasi*. Badung: Infes Media.
- Astari, A. A. E., & Yasa, N. N. K. (2023). *Technology Accepted Model, Theory Of Planned Behavior, dan Fear Of Covid-19: Niat Konsumen Melanjutkan Penggunaan Dompot Digital*. Badung: Intelektual Manifes Media.
- Asvial, M., Mayangsari, J., & Yudistriansyah, A. (2021). Behavioral Intention of e-Learning: A Case Study of Distance Learning at a Junior High School in Indonesia due to the COVID-19 Pandemic. *International Journal of Technology*, 12(1), 54–64. <https://doi.org/10.14716/ijtech.v12i1.4281>
- Ayanwale, M. A., & Ndlovu, M. (2024). Investigating factors of students' behavioral intentions to adopt chatbot technologies in higher education: Perspective from expanded diffusion theory of innovation. *Computers in Human Behavior Reports*, 14(July 2023), 100396. <https://doi.org/10.1016/j.chbr.2024.100396>
- Badriyah, N., Wahyudi, S. T., & Sari, K. (2022). *Metodologi Penelitian untuk Bidang Ekonomi dan Bisnis*. Malang: Universitas Brawijaya Press.
- Badruddin, S. (2021). *Transformasi Digital Dalam Pelayanan Publik*. Yogyakarta: Zahir Publishing.
- Bahtiar, A. (2024). *Memahami Metodologi Penelitian*. Batam: Cendikia Mulia Mandiri.
- Basuki, R., Tarigan, Z. J. H., Siagian, H., Limanta, L. S., Setiawan, D., & Mochtar, J. (2022). The effects of perceived ease of use, usefulness, enjoyment and intention to use online platforms on behavioral intention in online movie watching during the pandemic era. *International Journal of Data and Network Science*, 6(1), 253–262. <https://doi.org/10.5267/J.IJDNS.2021.9.003>
- Hair, J. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R A Workbook*. Berlin: Springer International Publishing.
- Hidajat, H. G. (2024). *Motivasi dan Kreativitas Digital dalam Kesehatan Mental Akademik*. Pekalongan: Nasya Expanding Media.
- Judijanto, L., Setiawan, Z., & Wiliyanti, V. (2024). *Literasi Digital di Era Society 5.0 : Panduan Cerdas Menghadapi Transformasi Digital*. Jambi: Sonpedia Publishing Indonesia.

- Kismono, G. (2024). *Merdeka Belajar Kampus Merdeka: Memimpin Perubahan dalam Transformasi Pendidikan Tinggi di Indonesia*. Yogyakarta: UGM Press.
- Lu, S., Sun, Z., & Huang, M. (2024). The impact of digital literacy on farmers' pro-environmental behavior: an analysis with the Theory of Planned Behavior. *Frontiers in Sustainable Food Systems*, 8. <https://doi.org/10.3389/fsufs.2024.1432184>
- Luhglatno, & Kumala, Destiana. (2024). *Metode Penelitian Manajemen*. Purbalingga: Eureka Media Aksara.
- Marpaung, F. K., Dewi, R. S., Grace, E., Sudirman, A., & Sugiati, M. (2021). Behavioral Stimulus for Using Bank Mestika Mobile Banking Services: UTAUT2 Model Perspective. *Golden Ratio of Marketing and Applied Psychology of Business*, 1(2), 61–72. <https://doi.org/10.52970/grmapb.v1i2.68>
- Nguyen, T. T., Tran, T. N. H., Do, T. H. M., Dinh, T. K. L., Nguyen, T. U. N., & Dang, T. M. K. (2024). Digital literacy, online security behaviors and E-payment intention. *Journal of Open Innovation: Technology, Market, and Complexity*, 10(2), 100292. <https://doi.org/10.1016/j.joitmc.2024.100292>
- Oematan, M. E., Rahayu, S., & Dyah, J. (2024). The Effect of Perceived Usefulness and Perceived Ease of Use on Behavioral Intention Mediated by User Satisfaction in ECommerce Users. *Jurnal Ekonomi*, 13(1), 2278–2290. <https://doi.org/10.54209/ekonomi.v13i01>
- Pakudu, R. (2024). *Sinergi Birokrasi: Membangun Pelayanan Publik Yang Efektif*. Sumedang: Mega Press Nusantara.
- Perwitasari, A. W. (2022). The Effect of Perceived Usefulness and Perceived Easiness towards Behavioral Intention to Use Fintech by Indonesian MSMEs. *The Winners*, 23(1), 1–9. <https://doi.org/10.21512/tw.v23i1.7078>
- Putra, I. S. (2024). *Transformasi Digital Dalam Sistem Informasi Akuntansi Optimalisasi Kepuasan Pengguna Sistem Informasi*. Yogyakarta: Deepublish.
- Rahadi, D. R. (2021). *Monograf: Analisis Variabel Moderating*. Tasikmalaya: Lentera Ilmu Mandiri.
- Saad, A. M., Mohamad, M. B., & Tsong, C. K. (2021). Behavioural Intention of Lecturers towards Mobile Learning and the Moderating Effect of Digital Literacy in Saudi Arabian Universities. *International Transaction Journal of Engineering*, 13(2), 1–12. <https://doi.org/10.14456/ITJEMAST.2021.2>

- Santi, I. H., & Endarni, B. (2021). *Technology Acceptance Model (TAM)*. Pekalongan: Nasya Expanding Media.
- Setiawan, D., Darwanto, D., & Gunanto, E. Y. A. (2021). Determinants of Behavioral Intentions to Use Sharia Financial Technology (Fintech). *Signifikan: Jurnal Ilmu Ekonomi*, 10(2), 325–342. <https://doi.org/10.15408/sjie.v10i2.21451>
- Siddharta, R. (2025). *Pajak dan Coretax: Menakar Potensialitas Wajib Pajak untuk Sumber Pendanaan Publik*. Ponorogo: Uwais Inspirasi Indonesia.
- Solihat, I., Hamundu, F. M., Hendrian, & Wahyu, M. (2023). Determinants of Behavior Intention To Adopt Peer-To-Peer Lending Services Among Indonesia Msmes. *International Journal of Business and Society*, 24(1), 543–558. <https://doi.org/10.33736/ijbs.5633.2023>
- Sumin, Salleh, K. M., & Nurdin. (2021). The effect of external factors moderated by digital literacy on the actual use of e-learning during the Covid-19 pandemic in Islamic universities in Indonesia. *Research and Evaluation in Education*, 7(2), 8–17. <https://doi.org/10.22495/jgrv13i1art1>
- Supriadi, I. (2025). *Partial Least Square: Konsep dan Aplikasi dengan SmartPLS 3.2.8*. Yogyakarta: Jejak Pustaka.
- Syafriah, H. (2023). *Literasi Digital*. Makasar: Nas Media Pustaka.
- Umam, K. (2022). *Penerapan E-Government Lintas Sektor Dalam Memajukan Efektivitas Dan Efisiensi Roda Pemerintahan*. Bandung: Jurusan Administrasi Publik FISIP UIN SGD.
- Xiao, J., & Goulias, K. G. (2022). Perceived usefulness and intentions to adopt autonomous vehicles. *Transportation Research Part A: Policy and Practice*, 161(February), 170–185. <https://doi.org/10.1016/j.tra.2022.05.007>
- Yuliantie, E. (2024). The effect of performance expectancy on behavioral intention: The mediating role of satisfaction. *International Journal of Interdisciplinary Educational Studies*, 10(1), 27–38. <https://doi.org/10.18848/2327-011X/CGP/V10I01/53271>
- Zacharias, T. (2025). *Administrasi Publik dan Teknologi Informasi*. Cirebon: Greenbook Publisher.