

## DAFTAR PUSTAKA

- Abdul. (2018). Quality of Psychology Test Between Likert Scale 5 and 6 Points. *Journal of Social Sciences*, 6(3), 399–403. <https://doi.org/10.3844/jssp.2010.399.403>
- Adinda, M. (2022). Analisis Faktor-Faktor yang Mempengaruhi Gen-Z dalam Penggunaan Quick Response Code Indonesia Standard (QRIS) Sebagai Teknologi Pembayaran Digital. *Contemporary Studies in Economic, Finance, and Banking*, 1(1), 167–176.
- Afiah, N. (2018). Pengaruh Keamanan, Reputasi Dan Pengalaman Terhadap Trust Pengguna Internet Untuk Bertransaksi Secara Online. *Jurnal Ekonomi Dan Pendidikan*, 1(2), 58–65.
- AFTECH. (2021). Annual Members Survey 2021. *Fintech Indonesia*, 1–59.
- Ahyar, H., Maret, U. S., Andriani, H., Sukmana, D. J., Mada, U. G., Hardani, S.Pd., M. S., Nur Hikmatul Auliya, G. C. B., Helmina Andriani, M. S., Fardani, R. A., Ustiawaty, J., Utami, E. F., Sukmana, D. J., & Istiqomah, R. R. (2020). *Buku Metode Penelitian Kualitatif & Kuantitatif* (Issue March).
- Anjelina, A. (2018). Persepsi Konsumen Pada Penggunaan E-Money. *Journal of Applied Managerial Accounting*, 2(2), 219–231. <https://doi.org/10.30871/jama.v2i2.934>
- 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), 13. <https://doi.org/10.33370/jpw.v23i1.511>
- Ariningsih, E. P., Wijayanti, W., & Prasaja, M. G. (2022). Intention to Use E-wallet Dilihat dari Perceived Usefulness, Perceived Ease of Use, Perceived Security, dan Trust. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 11(2), 227. <https://doi.org/10.30588/jmp.v11i2.916>
- Ashghar, S. A., & Nurlatifah, H. (2020). Analisis Pengaruh Perceived Ease of Use, Perceived Usefulness, dan Perceived Risk terhadap Keinginan Membeli

- Kembali melalui e-Trust dan s-Satisfaction (Studi Kasus Pengguna Gopay pada Transaksi UMKM). *Jurnal Al Azhar Indonesia Seri Ilmu Sosial*, 1(1), 40. <https://doi.org/10.36722/jaiss.v1i1.459>
- Aurel, V., Abdurrahman, A., & Indriya, F. (2023). *SEIKO : Journal of Management & Business Risk dan Trust Terhadap Minat Penggunaan Aplikasi Pospay*. 6(1), 48–61. <https://doi.org/10.37531/sejaman.v6i1.3410>
- Badan Pusat Statistik. (2022). BPS Provinsi DKI Jakarta. *Badan Pusat Statistik*. <https://jakarta.bps.go.id/indicator/6/1090/1/jumlah-pekerja-formal-dan-informal-di-provinsi-dki-jakarta.html>
- Bank Indonesia. (2023). *QRIS ANTARNEGARA : Jajan Di Luar Negeri Bisa Pake Rupiah!* Bank Indonesia.
- Brier, J., & Jayanti, L. D. (2020). *Buku Ajar Statistika Dasar*. 21(1), 1–9. <http://journal.um-surabaya.ac.id/index.php/JKM/article/view/2203>
- Burhan, F. A., & Agustiyanti. (2020). *Riset KIC: Perempuan Lebih Sering Belanja di E-Commerce Ketimbang Pria*. Katadata.Co.Id.
- Butarbutar, N., Grace, E., Putra, L. A., Loist, C., & Sudirman, A. (2022). Behavioral Intention Constituent Analysis of QRIS Digital Payment Tools in MSMEs in Pematangsiantar City. *Ideas: Jurnal Pendidikan, Sosial, Dan Budaya*, 8(4), 1537. <https://doi.org/10.32884/ideas.v8i4.1023>
- Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India – An empirical study. *International Journal of Bank Marketing*, 37(7), 1590–1618. <https://doi.org/10.1108/IJBM-09-2018-0256>
- Chawla, D., & Joshi, H. (2020). Role of Mediator in Examining the Influence of Antecedents of Mobile Wallet Adoption on Attitude and Intention. *Global Business Review*. <https://doi.org/10.1177/0972150920924506>
- Chin, W. W. (2014). *The Partial Least Squares Approach to Structural Equation Modeling*. April.
- Davis Jr, F. D. (1986). A Technology Acceptance Model for Empirically Testing New End-User Information Systems: Theory and Results. Sloan School of Management, Massachusetts Institute of Technology. *Science*, 146(3652), 1648–1655. <https://doi.org/10.1126/science.146.3652.1648>

- Dayanti, S., Udayana, I. B. N., & Maharani, B. D. (2021). Pengaruh Perceived Security Dan Information Quality Terhadap Trust Serta Dampaknya Terhadap Online Purchase Intention. *Paper Knowledge . Toward a Media History of Documents*, 3(2), 6.
- Denaputri, A., & Usman, O. (2019). Effect of Perceived Trust, Perceived Security, Perceived Usefulness and Perceived Ease of use on Customers' Intention to Use Mobile Payment. *Harvard Business Review*, 1.
- Duong, T., & Ke-Duc Le, N. (2021). PLS-SEM approach in measuring the impact of influencing factors on user's perceived security and trust in e-payment – The case of rural areas in Vietnam. *International Journal of Scientific and Research Publications (IJSRP)*, 11(4), 357–364. <https://doi.org/10.29322/ijsrp.11.04.2021.p11249>
- Durman, T., & Musdholifah. (2020). Integrasi Technology Acceptance Model Dan Theory of Planned Behavior Terhadap Intention To Use Mobile Payment (Studi Pada Pengguna Ovo Di Surabaya). *Jurnal Ilmu Manajemen*, 8(2), 621–633.
- Faizani, S. N., & Indriyanti, A. D. (2021). Analisis Pengaruh Technology Readiness terhadap Perceived Usefulness dan Perceived Ease of Use terhadap Behavioral Intention dari Quick Response Indonesian Standard (QRIS) untuk Pembayaran Digital (Studi Kasus: Pengguna Aplikasi e-Wallet Go-Pay, DANA, OVO). *Journal of Emerging Information System and Business Intelligence (JEISBI)*, 2(2), 85–93. <https://ejournal.unesa.ac.id/index.php/JEISBI/article/view/39738>
- Fauji, R. (2021). *Analisis karakteristik pengguna shopeepay sebagai dompet digital pada generasi z.* 1–9.
- Fitria, E., Ekonomi, F., & Labuhanbatu, U. (2022). *Analisa Penggunaan E-Wallet dalam Keseharian Masyarakat di Kabupaten Labuhanbatu.* 3(2), 281–285. <https://doi.org/10.47065/arbitrase.v3i2.480>
- Ghozali, I., & Latan, H. (2015). Konsep, teknik, aplikasi menggunakan Smart PLS 3.0 untuk penelitian empiris. *BP Undip. Semarang*, 290.
- Gunawan, I. M. I., & Suartina, I. W. (2021). Pengaruh Perceived Ease Of Use, Product Knowledge, Dan TrustTerhadap Minat Menggunakan Aplikasi

- Reksadana Bibit (Studi Kasus Pengguna Platform Digital Fintech Bibit). *Jurnal Manajemen, Kewirausahaan Dan Pariwisata*, 1(4), 1150–1160.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). Thousand Oaks. Sage, 165.
- Hair, Joe F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106–121. <https://doi.org/10.1108/EBR-10-2013-0128>
- Hair, Joseph F, Black, W. C., Babin, B. J., & Anderson, R. E. (2018). *Multivariate Data Analysis*. <https://doi.org/10.1002/9781119409137.ch4>
- Handayani, R. (2020). Metodologi Penelitian Sosial Ekonomi. In *Andi Offset* (Issue Februari).
- Haryono, S. (2019). Metode SEM untuk Penelitian Manajemen dengan AMOS, LISREL, PLS. *Badan Penerbit PT. Intermedia Personalia Utama*, 450. <http://repository.umy.ac.id/handle/123456789/12640>
- Ibrahim, M. H., Hussin, S. R., & Hussin, S. H. (2019). Factors Influencing Malaysian Consumers' Intention to Use Quick Response (QR) Mobile Payment. *Jurnal Pengurusan* 57, 57.
- Idris, D. I., & Sardi, M. (2023). *Kepala BI DKI Jakarta Dorong Pelaku UMKM Gunakan QRIS*. Rakyat Merdeka.
- Ikhsanto, jurusan teknik mesin L. N. (2020). Pengaruh Perceived Usefullness, Perceived Ease of Use Terhadap Behavioral Intention To Use dengan Attitude Towards Using sebagai Variabel Intervening (Studi Kasus Pada Gopay Dikota Yogyakarta). *Jurnal Ekobis Dewantara*, 3(1), 39–51. [https://doi.org/10.26460/ed\\_en.v3i1.1470](https://doi.org/10.26460/ed_en.v3i1.1470)
- Ketut, N., Ratna, S., Wijaya, P. Y., Dian, M., & Agustina, P. (2022). *Determinants of Behavioral Intention and Use Behavior Using Quick Response Determinants of Behavioral Intention and Use Behavior Using Quick Response Code Indonesian Standard ( QRIS )*. 5(July), 1206–1210.
- Kumala, D. C., Pranata, J. W., & Thio, S. (2020). Pengaruh Perceived Usefulness,

- Perceived Ease of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya. *Jurnal Manajemen Perhotelan*, 6(1), 19–29. <https://doi.org/10.9744/jmp.6.1.19-29>
- Legi, D., & Saerang, R. T. (2020). the Analysis of Technology Acceptance Model (Tam) on Intention To Use of E-Money in Manado (Study on: Gopay, Ovo, Dana). *Jurnal EMBA (Jurnal Riset Ekonomi, Manajemen, Bisnis, Dan Akuntansi)*, 8(Oktober), 624–632.
- Manalu, I. F., Saidani, B., & Aditya, S. (2022). Pengaruh Perceived Security dan Perceived Ease of Use terhadap Intention to Use Dengan Trust sebagai Intervening pada Penggunaan Aplikasi Pembayaran Digital di Jakarta. *Jurnal Bisnis, Manajemen, Dan Keuangan-JBMK*, 3(1), 186–197. <http://103.8.12.68/index.php/jbmk/article/download/654/371>
- Meyliana, Widjaja, H. A. E., Santoso, S. W., Surjandy, Fernando, E., & Condribimo, A. R. (2020). Improving the Quality of Learning Management System (LMS) based on Student Perspectives Using UTAUT2 and Trust Model. *ICICoS 2020 - Proceeding: 4th International Conference on Informatics and Computational Sciences*, 0–5. <https://doi.org/10.1109/ICICoS51170.2020.9298985>
- Mujiasih, R., & Wiwoho, G. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use Terhadap Trust dan Intention to buy KAI Access Tickets Online pada Generasi Millennial di Kabupaten Kebumen. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)*, 2(3), 476–490. <https://doi.org/10.32639/jimmba.v2i3.492>
- Mujiyana, Damerianta, S., Mukodim, D., Harmadi, A., & Indriiyani. (2022). The influence of perceptions of usefulness, user ease, and security on interest in using fund e-wallet with e-trust as intervening variable. *Technium Social Sciences Journal*, 34, 708–717.
- Musyaffi, A. M., & Arinal, M. (2021). Critical Factors of Cloud Accounting Acceptance and Security for Prospective Accountants: Tam Extension. *Jurnal Riset Akuntansi Kontemporer*, 13(1), 1–6. <https://doi.org/10.23969/jrak.v13i1.3267>

- Musyaffi, A. M., Johari, R. J., Rosnidah, I., Sari, D. A. P., Amal, M. I., Tasyrifania, I., Pertiwi, S. A., & Sutanti, F. D. (2021). Digital Payment during Pandemic: An Extension of the Unified Model of QR Code. *Academic Journal of Interdisciplinary Studies*, 10(6), 213–223. <https://doi.org/10.36941/ajis-2021-0166>
- Musyaffi, A. M., & Kayati, K. (2020). Dampak Kemudahan dan Risiko Sistem Pembayaran QR Code: Technology Acceptance Model (TAM) Extension. *Jurnal Inspirasi Bisnis Dan Manajemen*, 3(2), 161. <https://doi.org/10.33603/jibm.v3i2.2635>
- Nadhilah, P., Jatikusumo, R. I., & Permana, E. (2021). Efektifitas Penggunaan E-Wallet Dikalangan Mahasiswa Dalam Proses Menentukan Keputusan Pembelian. *JEMMA (Journal of Economic, Management and Accounting)*, 4(2), 128. <https://doi.org/10.35914/jemma.v4i2.725>
- Nangin, M. A., Barus, I. R. G., & Wahyoedi, S. (2020). The Effects of Perceived Ease of Use, Security, and Promotion on Trust and Its Implications on Fintech Adoption. *Journal of Consumer Sciences*, 5(2), 124–138. <https://doi.org/10.29244/jcs.5.2.124-138>
- Nawawi, H. H. (2020). Penggunaan E-wallet di Kalangan Mahasiswa. *Emik*, 3(2), 189–205. <https://doi.org/10.46918/emik.v3i2.697>
- Novita, D., & Budiarti, A. P. (2022). Perceived security, trust, privacy, and continuance intention of e-commerce customer. *Operations Management and Information System Studies*, 2(1), 1–13. <https://doi.org/10.24036/omiss.v2i1.55>
- Nur Yasar, I., Handayani, T., & Puspitasari, L. (2022). Persepsi Penggunaan Uang Elektronik QRIS Pada Generasi Milenial di DKI Jakarta. *Journal of Islamic Economics, Finance, and Banking*, 6(1), 1–20. [www.wartaekonomi.co.id](http://www.wartaekonomi.co.id),
- Nurbani, A., Mulyanto, H., Wardani, M. K., & Andriyani, M. (2019). Pengaruh Bauran Pemasaran Terhadap Kepuasan Dan Kepercayaan Serta Dampaknya Pada Loyalitas Konsumen. *Jurnal Manajemen Kewirausahaan*, 16(2), 109. <https://doi.org/10.33370/jmk.v16i2.346>
- Pambudi, A. R. (2019). Analisa Perceived Ease Of Use dan Perceived Usefulness

- terhadap Behavior Intention pada Aplikasi Digital Payment OVO. *Jurnal Strategi Pemasaran*, 6, 1–10.
- Phan Tran Trung, D., Nguyen Thi Ha, T., & BUI, T. (2019). Going beyond Border? Intention to Use International Bank Cards in Vietnam. *The Journal of Asian Finance, Economics and Business*, 6, 315–325. <https://doi.org/10.13106/jafeb.2019.vol6.no3.315>
- Pramesti, A. A. A. G. L. S. (2021). *Determinan Minat Penggunaan E-wallet Pada Generasi Milenial dan Generasi Z Provinsi Bali di Era Pandemi COVID 19*.
- Primadasa, Y., Saputra, A. Y., & Juliansa, H. (2021). Penerapan Metode Technology Acceptance Model Terhadap Faktor Kepercayaan dan Risiko Dalam Penggunaan Aplikasi Fintech. *CogITO Smart Journal*, 7(2), 290–304. <https://doi.org/10.31154/cogito.v7i2.327.290-304>
- Pringgadini, S. A., & Basiya, R. (2022). Pengaruh Kepercayaan , Perceived Security , Dan Risiko Terhadap Minat Penggunaan E-Payment Pospay ( Studi Kasus Pengguna Pospay Kantor Pos Pati ) Abstrak. *SEIKO: Journal of Management & Business*, 5(1), 574–584. <https://doi.org/10.37531/sejaman.v5i1.1774>
- Pulungan, F. J. R., Wathan, H., Zuhirsyan, M., & Marpaung, M. (2022). Implementasi Maqasid Syariah Terhadap Penggunaan QRIS dalam Transaksi Elektronik. *Jurnal Bilal: Bisnis Ekonomi Halal*, 3(2), 130–139.
- Purnanto, B. D., & Sukresna, I. M. (2022). Factors That Shape the Intention to Use E-Wallet Electronic Payments on Online Shop Consumers. *South Asian Research Journal of Business and Management*, 4(2), 36–44. <https://doi.org/10.36346/sarjbm.2022.v04i02.002>
- Purwanto, E., & Jaya, U. P. (2020). *Technology adoption: a conceptual framework* (Issue August).
- Putri, S., Ramadhany, R., & Iriani, S. S. (2021). Pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Keputusan Penggunaan Aplikasi Tokopedia melalui Trust sebagai Variabel Intervening. *Jurnal Ilmu Manajemen*, 9(2), 708. <https://doi.org/10.26740/jim.v9n2.p708-722>
- Rafferty, N. E., & Fajar, A. N. (2022). Integrated QR Payment System (QRIS):

- Cashless Payment Solution in Developing Country from Merchant Perspective. *Asia Pacific Journal of Information Systems*, 32(3), 630–655. <https://doi.org/10.14329/APJIS.2022.32.3.630>
- Ramos, F. L., Ferreira, J. B., De Freitas, A. S., & Rodrigues, J. W. (2018). The effect of trust in the intention to use m-banking. *Brazilian Business Review*, 15(2), 175–191. <https://doi.org/10.15728/bbr.2018.15.2.5>
- Sahari, A. H. (2021). *Pengaruh Persepsi Kegunaan, Persepsi Kemudahan dan Persepsi Keamanan Terhadap Minat Penggunaan E-Wallet Dengan Kepercayaan Sebagai Variabel Intervening (Studi Pada Generasi Z Di Kabupaten Sukoharjo)*.
- Sandy, E. (2020). *Pengaruh Perceived Usefulness, Perceived Easy Of Use dan Trust Terhadap Minat Konsumen Dalam Penggunaan Ulang GOPAT DI Kota Jakarta*. 22–27.
- Saputra, A. A., Bagus, I., Udayana, N., & Ningrum, N. K. (2022). Pengaruh Service Quality Dan Perceived Security Terhadap Loyality Konsumen Dengan Trust Sebagai Variabel Intervening Pada Perusahaan E-Commerce Bukalapak ( Studi Kasus Pada Pengguna E-Commerce Bukalapak ). *Management Research Journal*, 5, 87–101.
- Saputra, A. Y., Primadasa, Y., & Juliansa, H. (2021). *Penerapan Metode Technology Acceptance Model Terhadap Faktor Kepercayaan dan Risiko Dalam Penggunaan Aplikasi Fintech Application of the Technology Acceptance Model Method Applications*. 7(2).
- Saraswati, A. N. (2021). Keamanan Terhadap Minat Penggunaan E-Money Di Kalangan Generasi. *Journal of Business Administration*, 1(1), 1–107.
- Savira, D. A. (2023). *Model Peningkatan Intention To Use Berbasis Perceived Usefulness, Perceived Easy of Use, dan Perceived Security yang dimediasi oleh Trust (Survei pada Pengguna Aplikasi Link Aja)*.
- Setiyono, T. A. (2021). Indonesian's Acceptance of Non-Cash Transaction Using Qris. *Proceedings of the 3rd International Conference on Banking, Accounting, Management and Economics (ICOBAME 2020)*, 169(Icobame 2020), 141–144. <https://doi.org/10.2991/aebmr.k.210311.027>

- Subagio, D. P. W., Mugiono, M., & Hadiwidjojo, D. (2018). Pengaruh Perceived Ease of Use Terhadap Repurchase Usefulness dan Trust Sebagai Variabel Mediasi. *Jurnal Manajemen Dan Kewirausahaan*, 6(1), 35–44. <https://doi.org/10.26905/jmdk.v6i1.2067>
- Suryati, & Yoga, I. (2021). The Influence of Perceived of Use, Trust and Security on Intention to Use E-Wallet. *Journal of Management and Islamic Finance*, 1(2), 294–308. <https://doi.org/10.22515/jmif.v1i2.4692>
- Syaharani, D. P., & Yasa, N. N. K. (2022). The Role of Trust as Mediation between Perceived Usefulness and Perceived Ease of Use on Repurchase Intention. *European Journal of Development Studies*, 2(3), 36–40. <https://doi.org/10.24018/ejdevelop.2022.2.3.91>
- Syahputra, E. (2022). *Transaksi QRIS Makin Ramai, Bank DKI Bakal Tingkatkan Layanan*. CNBC Indonesia. <https://www.cnbcindonesia.com/mymoney/20220725140615-72-358316/transaksi-qris-makin-ramai-bank-dki-bakal-tingkatkan-layanan>
- Teo, S. C., Law, P. L., & Koo, A. C. (2020). Factors Affecting Adoption of E-Wallets Among Youths in Malaysia. *Journal of Information System and Technology Management*, 5(19), 39–50. <https://doi.org/10.35631/jistm.519004>
- Undale, S., Kulkarni, A., & Patil, H. (2022). *Perceived eWallet security : impact of COVID-19 pandemic*. May. <https://doi.org/10.1108/xjm-07-2020-0022>
- Utami, F. N., & Rahayu, N. (2022). Pengaruh Perceived Usefulness dan Perceived Ease of Use terhadap Continuance Intention to Use Mobile Banking dengan Trust sebagai Variabel Intervening (Studi .... *Jurnal Ilmiah Manajemen Dan ...*, 1, 57–67. <https://ejournal.unama.ac.id/index.php/jumanage/article/view/86%0Ahttps://ejournal.unama.ac.id/index.php/jumanage/article/download/86/61>
- Venkatesh, V. (2000). Determinants of perceived ease of use : integrating control , intrinsic motivation , acceptance model. *Inorganic Chemistry Communications*, 11(3), 319–340.
- Voronenko, D. (2018). *Determining Factors of Adoption of Digital Device Wallets*

- by *Russian Consumers.* 2–93.  
[https://dspace.spbu.ru/bitstream/11701/12245/1/Voronenko\\_Dmitrii\\_Olegovich\\_MiM\\_2018.pdf](https://dspace.spbu.ru/bitstream/11701/12245/1/Voronenko_Dmitrii_Olegovich_MiM_2018.pdf)
- Wardani, D. K., & Fahlefi, A. R. (2022). Pengaruh Presepsi Keamanan Terhadap Loyalitas Pengguna E-Banking Dengan Kepercayaan (Trust) Sebagai Variabel Intervening. *Jurnal Pendidikan Dasar Dan Sosial Humaniora*, 1(8), 1665–1672.
- Warningsih, S., & Nuryasman MN. (2021). Determining Factors of Digital Wallet Usage. *Jurnal Manajemen*, 25(2), 271. <https://doi.org/10.24912/jm.v25i2.740>
- Widayanto. (2022). Pengaruh Persepsi Kebermanfaatan Dan Persepsi Kemudahan Penggunaan Terhadap Minat Penggunaan Melalui Sikap Penggunaan Teknologi Informasi (Studi Pada Anggota Kelompok Tani Pisang Tanduk Desa Kajar Kecamatan Dawe Kabupaten Kudus Desa Mitra Badan Eksekutif. *Jurnal Pendidikan Dan Konseling*, 4, 1349–1358.
- Yan, L. Y., Tan, G. W. H., Loh, X. M., Hew, J. J., & Ooi, K. B. (2021). QR code and mobile payment: The disruptive forces in retail. *Journal of Retailing and Consumer Services*, 58(September 2020), 102300. <https://doi.org/10.1016/j.jretconser.2020.102300>
- Zhang, T., Lu, C., & Kizildag, M. (2018). Banking “on-the-go”: examining consumers’ adoption of mobile banking services. *International Journal of Quality and Service Sciences*, 10(3), 279–295. <https://doi.org/10.1108/IJQSS-07-2017-0067>
- Zhao, Y., & Bacao, F. (2021). How does the pandemic facilitate mobile payment? An investigation on users’ perspective under the COVID-19 pandemic. *International Journal of Environmental Research and Public Health*, 18(3), 1–22. <https://doi.org/10.3390/ijerph18031016>