

DAFTAR PUSTAKA

- Abdi, A.-N. M., Omar, A. M., Ahmed, M. H., & Ahmed, A. A. (2025b). The predictors of behavioral intention to use ChatGPT for academic purposes: Evidence from higher education in Somalia. *Cogent Education*, 12(1), 2460250. <https://doi.org/10.1080/2331186X.2025.2460250>
- Alfian, M., & Widodo, N. M. (2024). Persepsi Manfaat dan Persepsi Resiko Terhadap Pemanfaatan Digital Payment dengan Trust Sebagai Variabel Mediasi Studi pada Desa Se Kabupaten Tegal. *Owner*, 8(3), 2735–2746. <https://doi.org/10.33395/owner.v8i3.2306>
- Alrawad, M., Lutfi, A., Almaiah, M. A., & Elshaer, I. A. (2023). Examining the influence of trust and perceived risk on customers intention to use NFC mobile payment system. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(2), 100070. <https://doi.org/10.1016/j.joitmc.2023.100070>
- Amelia, F., & Syaefulloh, S. (2023). Analisis Penerapan Model UTAUT (Unified Theory of Acceptance and Use of Technology) Terhadap Perilaku Pengguna Sistem Informasi (Studi Kasus: Sistem Informasi Akademik Universitas di Pekanbaru). *Al Qalam: Jurnal Ilmiah Keagamaan dan Kemasyarakatan*, 17(6), 3853. <https://doi.org/10.35931/aq.v17i6.2817>
- Bajunaied, K., Hussin, N., & Kamarudin, S. (2023). Behavioral intention to adopt FinTech services: An extension of unified theory of acceptance and use of technology. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 100010. <https://doi.org/10.1016/j.joitmc.2023.100010>
- Batucan, G. B., Gonzales, G. G., Balbuena, M. G., Pasaol, K. R. B., Seno, D. N., & Gonzales, R. R. (2022). An Extended UTAUT Model to Explain Factors Affecting Online Learning System Amidst COVID-19 Pandemic: The Case of a Developing Economy. *Frontiers in Artificial Intelligence*, 5, 768831. <https://doi.org/10.3389/frai.2022.768831>
- Belmonte, Z. J. A., Prasetyo, Y. T., Cahigas, M. M. L., Nadlifatin, R., & Gumasing, Ma. J. J. (2024). Factors influencing the intention to use e-wallet among

- generation Z and millennials in the Philippines: An extended technology acceptance model (TAM) approach. *Acta Psychologica*, 250, 104526. <https://doi.org/10.1016/j.actpsy.2024.104526>
- Biduri, S., Hariyanto, W., Loekitasari, S., & Suryani, A. I. (2021a). *APAKAH PENDEKATAN TECHNOLOGY ACCEPTANCE MODEL (TAM) BERPENGARUH TERHADAP INTENTION TO USE E-MONEY?*
- Bogert, E., Schecter, A., & Watson, R. T. (2021). Humans rely more on algorithms than social influence as a task becomes more difficult. *Scientific Reports*, 11(1), 8028. <https://doi.org/10.1038/s41598-021-87480-9>
- Cahyani, U. E., Sari, D. P., & Afandi, A. (2022). Determinant of Behavioral Intention to Use Digital Zakat Payment: The Moderating Role of Knowledge of Zakat. *ZISWAF: JURNAL ZAKAT DAN WAKAF*, 9(1), 1. <https://doi.org/10.21043/ziswaf.v9i1.13330>
- Cao, J., Kurata, K., Lim, Y., Sengoku, S., & Kodama, K. (2022). Social Acceptance of Mobile Health among Young Adults in Japan: An Extension of the UTAUT Model. *International Journal of Environmental Research and Public Health*, 19(22), 15156. <https://doi.org/10.3390/ijerph192215156>
- Chang, R., Vafaei-Zadeh, A., Hanifah, H., Nikbin, D., & Ramayah, T. (2025). Modelling mobility as a service (MaaS) adoption using perceived value, trust and attitude: The contingent role of environmental consciousness. *Energy Strategy Reviews*, 62, 101934. <https://doi.org/10.1016/j.esr.2025.101934>
- Chen, X., Jiang, L., Zhou, Z., & Li, D. (2025). Impact of perceived ease of use and perceived usefulness of humanoid robots on students' intention to use. *Acta Psychologica*, 258, 105217. <https://doi.org/10.1016/j.actpsy.2025.105217>
- Chi, O. H., Gursoy, D., & Chi, C. G. (2022). Tourists' Attitudes toward the Use of Artificially Intelligent (AI) Devices in Tourism Service Delivery: Moderating Role of Service Value Seeking. *Journal of Travel Research*, 61(1), 170–185. <https://doi.org/10.1177/0047287520971054>
- Daragmeh, A., Lentner, C., & Sági, J. (2021). FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of “Generation X” in

- Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32, 100574. <https://doi.org/10.1016/j.jbef.2021.100574>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319. <https://doi.org/10.2307/249008>
- Hair. (2022). A primer on partial least squares structural equation modeling (PLS-SEM). *International Journal of Research & Method in Education*, 38(2), 220–221. <https://doi.org/10.1080/1743727X.2015.1005806>
- Hakim, A., Simanjuntak, M., & Hasanah, N. (2021). FAKTOR-FAKTOR YANG MEMENGARUHI KEPUTUSAN PEMBELIAN DI INSTAGRAM: PERAN TRUST SEBAGAI VARIABEL MEDIATOR. *Jurnal Ilmu Keluarga dan Konsumen*, 14(3), 296–309. <https://doi.org/10.24156/jikk.2021.14.3.296>
- Han, J.-H., & Sa, H. J. (2022). Acceptance of and satisfaction with online educational classes through the technology acceptance model (TAM): The COVID-19 situation in Korea. *Asia Pacific Education Review*, 23(3), 403–415. <https://doi.org/10.1007/s12564-021-09716-7>
- Ikhsan, R. B., Fernando, Y., Prabowo, H., Yuniarty, Gui, A., & Kuncoro, E. A. (2025a). An empirical study on the use of artificial intelligence in the banking sector of Indonesia by extending the TAM model and the moderating effect of perceived trust. *Digital Business*, 5(1), 100103. <https://doi.org/10.1016/j.digbus.2024.100103>
- Jeyaraj, A., Ismagilova, E., Jasil, Y., Sarker, P., Rana, N. P., Hughes, L., & Dwivedi, Y. K. (2023). Mediating Role of Social Commerce Trust in Behavioral Intention and Use. *Information Systems Management*, 40(4), 354–370. <https://doi.org/10.1080/10580530.2022.2140370>
- Kandoth, S., & Shekhar, S. K. (2022a). Social influence and intention to use AI: The role of personal innovativeness and perceived trust using the parallel mediation model. *Forum Scientiae Oeconomia*, (3), 131–150. https://doi.org/10.23762/FSO_VOL10_NO3_7

- Khudori, A. N., Pradini, R. S., & Rikatsih, N. (2024). *Evaluation of SLAKAD ITSK RS dr. Soepraoen using Technology Acceptance Model*.
- Koswara, T. M., Vandayuli Riorini, S., & Yola Pangestu, F. (2022). Pengaruh Perceived Ease of Use, Perceived Usefulness, Trust, Mobility, Customization, Customer Involvement terhadap Behavioral Intention pada E-Commerce di Masa Pandemi Covid-19. *Jurnal Multidisiplin Indonesia*, 1(4), 1230–1242. <https://doi.org/10.58344/jmi.v1i4.127>
- Kurniawan, I. A., Faculty of Economics and Business, Universitas Brawijaya, Indonesia, Wijayanti, R., & Faculty of Economics and Business, Universitas Brawijaya, Indonesia. (2022a). THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND SOCIAL INFLUENCE TOWARD INTENTION TO USE MEDIATED BY TRUST. *Jurnal Aplikasi Manajemen*, 20(1), 117–127. <https://doi.org/10.21776/ub.jam.2022.020.01.12>
- Kurniawan, I. A., & Wijayanti, R. (2022). THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND SOCIAL INFLUENCE TOWARD INTENTION TO USE MEDIATED BY TRUST. *Jurnal Aplikasi Manajemen*, 20(1), 117–127. <https://doi.org/10.21776/ub.jam.2022.020.01.12>
- Maharani, S. A., & Sundari, E. (2024). Pengaruh Perceived Usefulness, Perceived Ease of Use, Trust dan Security terhadap Behavioral Intention to Use BRI Mobile (Studi Kasus: Pada Pengguna BRI Mo di Kota Pekanbaru). *Al Qalam: Jurnal Ilmiah Keagamaan dan Kemasyarakatan*, 18(1), 161. <https://doi.org/10.35931/aq.v18i1.2975>
- Marelli, D., Bianco, S., & Ciocca, G. (2022). Designing an AI-Based Virtual Try-On Web Application. *Sensors*, 22(10), 3832. <https://doi.org/10.3390/s22103832>
- Matar, A., & Aloqaily, A. N. (2025). The mediating influence of perceived usefulness on consumer behaviour towards driving e-wallet adoption in Jordan. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(4), 100651. <https://doi.org/10.1016/j.joitmc.2025.100651>

- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and Validating Trust Measures for e-Commerce: An Integrative Typology. *Information Systems Research*, 13(3), 334–359. <https://doi.org/10.1287/isre.13.3.334.81>
- Meet, R. K., Kala, D., & Al-Adwan, A. S. (2022). Exploring factors affecting the adoption of MOOC in Generation Z using extended UTAUT2 model. *Education and Information Technologies*, 27(7), 10261–10283. <https://doi.org/10.1007/s10639-022-11052-1>
- Monica, F., & Japariato, E. (2022). ANALISA PENGARUH PERCEIVED EASE OF USE DAN MELALUI PERCEIVED ENJOYMENT TERHADAP BEHAVIOR INTENTION PADA DIGITAL PAYMENT. *JURNAL MANAJEMEN PEMASARAN*, 16(1).
- Mostafa, R. B., & Kasamani, T. (2021). Antecedents and consequences of chatbot initial trust. *European Journal of Marketing*, 56(6), 1748–1771. <https://doi.org/10.1108/EJM-02-2020-0084>
- Namahoot, K. S., & Jantasri, V. (2023). Integration of UTAUT model in Thailand cashless payment system adoption: The mediating role of perceived risk and trust. *Journal of Science and Technology Policy Management*, 14(4), 634–658. <https://doi.org/10.1108/JSTPM-07-2020-0102>
- Natasia, S. R., Wiranti, Y. T., & Parastika, A. (2022). Acceptance analysis of NUADU as e-learning platform using the Technology Acceptance Model (TAM) approach. *Procedia Computer Science*, 197, 512–520. <https://doi.org/10.1016/j.procs.2021.12.168>
- Nur, T., & Gosal, G. A. (2021). Mobile Payment Usage in Online Shopping among Gen Z in the JABODETABEK Area: META-UTAUT Approach. *2021 International Conference on Information Management and Technology (ICIMTech)*, 464–469. <https://doi.org/10.1109/ICIMTech53080.2021.9535003>
- 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>

- Prasetya, D. D., Pinandito, A., Hayashi, Y., & Hirashima, T. (2021). Analysis of Perceived Ease of Use, Perceived Usefulness, and Behavioral Intention on Extended Scratch-Build Concept Mapping Tool. *2021 7th International Conference on Electrical, Electronics and Information Engineering (ICEEIE)*, 1–5. <https://doi.org/10.1109/ICEEIE52663.2021.9616709>
- Pratista & Marsasi. (2024). Effects Of Perceived Usefulness And Perceived Ease Of Use For Driving Purchase Intention. *Jurnal Ekonomi*, 28(3), 488–509. <https://doi.org/10.24912/je.v28i3.1940>
- Raza, S. A., Qazi, W., Khan, K. A., & Salam, J. (2021). Social Isolation and Acceptance of the Learning Management System (LMS) in the time of COVID-19 Pandemic: An Expansion of the UTAUT Model. *Journal of Educational Computing Research*, 59(2), 183–208. <https://doi.org/10.1177/0735633120960421>
- Rita, & Fitria, M. H. (2021). Analisis Faktor-Faktor UTAUT dan Trust Terhadap Behavioral Intention Pengguna BNI Mobile Banking Pada Pekerja Migran Indonesia. <https://doi.org/10.36778/jesya.v4i2.453>
- Sadri, A. M., Ukkusuri, S. V., & Ahmed, M. A. (2021). Review of social influence in crisis communications and evacuation decision-making. *Transportation Research Interdisciplinary Perspectives*, 9, 100325. <https://doi.org/10.1016/j.trip.2021.100325>
- Selvi, M. S., & Önem, Ş. (2025). Impact of Variables in the UTAUT 2 Model on the Intention to Use a Fully Electric Car. *Sustainability*, 17(7), 3214. <https://doi.org/10.3390/su17073214>
- Shaya, N. M. (2023). *An Application and Extension of the UTAUT Model Factors Influencing Behavioral Intention to Utilize Mobile Learning in UAE Higher Education*.
- Sinurat, E. M., & Sugiyanto, L. B. (2022). Pengaruh Perceived Usefulness, Perceived Ease of Use dan Promosi Penjualan melalui Mediasi Attitude Toward Using dan Perceived Security terhadap Behavioral Intention to Use (Studi Empiris: Pengguna Mobile Wallet di Jakarta). *Business Management Journal*, 18(1), 17. <https://doi.org/10.30813/bmj.v18i1.2820>

- Sirclo. (2025). *Menelaah Lanskap E-Commerce Indonesia: Tren 2024 dan Proyeksi 2025 Versi SIRCLO — SIRCLO*. <https://www.sirclo.com/press/menelaah-lanskap-e-commerce-indonesia-tren-2024-dan-proyeksi-2025-versi-sirclo>
- Soomro, S. A., & Habeeb, Y. O. (2025). Impact of perceived ease of use on impulsive buying behaviour through mobile commerce with hedonic and utilitarian effects. *Asia-Pacific Journal of Business Administration*, 17(3), 796–813. <https://doi.org/10.1108/APJBA-11-2023-0563>
- Statista. (2025a). *Indonesia: Consumer awareness of virtual try-on 2022*. Statista. <https://www.statista.com/statistics/1317342/indonesia-consumer-awareness-of-virtual-try-on-services/>
- Statista. (2025b). *Indonesia: Consumer experience of trying virtual try-on 2022*. Statista. <https://www.statista.com/statistics/1317343/indonesia-consumer-experience-of-trying-virtual-try-on/>
- Statista. (2025c). *Indonesia: Likeliness to use virtual try-on 2022*. Statista. <https://www.statista.com/statistics/1317866/indonesia-likeliness-to-use-virtual-try-on/>
- Sugiyono, D. (2023). *METODE PENELITIAN KUANTITATIF, KUALITATIF, DAN R&D*.
- Sujood, Hamid, S., & Bano, N. (2022). Behavioral intention of traveling in the period of COVID-19: An application of the theory of planned behavior (TPB) and perceived risk. *International Journal of Tourism Cities*, 8(2), 357–378. <https://doi.org/10.1108/IJTC-09-2020-0183>
- Tomas, F., & Immerzeel, J. (2025). Chatbots in eyewitness interviews: Perceived usefulness and ease of use drive intent to use conversational agent. *Journal of Criminal Psychology*. <https://doi.org/10.1108/JCP-11-2024-0110>
- Venkatesh, Morris, Davis, & Davis. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425. <https://doi.org/10.2307/30036540>
- Venkateshetal-2003. (t.t.).
- Wandira, R., Fauzi, A., & Nurahim, F. (2024). Analysis of Factors Influencing Behavioral Intention to Use Cloud-Based Academic Information System

- Using Extended Technology Acceptance Model (TAM) and Expectation-Confirmation Model (ECM). *Journal of Information Systems Engineering and Business Intelligence*, 10(2), 179–190. <https://doi.org/10.20473/jisebi.10.2.179-190>
- Wang, K., Van Hemmen, S. F., & Criado, J. R. (2022). The behavioural intention to use MOOCs by undergraduate students: Incorporating TAM with TPB. *International Journal of Educational Management*, 36(7), 1321–1342. <https://doi.org/10.1108/IJEM-11-2021-0446>
- Warshaw, P. R., & Davis, F. D. (1985). Disentangling behavioral intention and behavioral expectation. *Journal of Experimental Social Psychology*, 21(3), 213–228. [https://doi.org/10.1016/0022-1031\(85\)90017-4](https://doi.org/10.1016/0022-1031(85)90017-4)
- Wu, D., Gu, H., Gu, S., & You, H. (2021). Individual motivation and social influence: A study of telemedicine adoption in China based on social cognitive theory. *Health Policy and Technology*, 10(3), 100525. <https://doi.org/10.1016/j.hlpt.2021.100525>
- Xi, Y., & Tian, M. (2024). A study on the continuous usage intention of an online education system for students of art colleges: A case study of Beijing Institute of Fashion Technology based on the model of continuous use expectation of information systems. *Proceedings of the 2023 3rd International Conference on Education, Information Management and Service Science (EIMSS 2023), Atlantis Highlights in Computer Sciences*, 16, 175–185. https://doi.org/10.2991/978-94-6463-264-4_20
- Yao, E., Guo, D., Liu, S., & Zhang, J. (2024). The role of technology belief, perceived risk and initial trust in users' acceptance of urban air mobility: An empirical case in China. *Multimodal Transportation*, 3(4), 100169. <https://doi.org/10.1016/j.multra.2024.100169>
- Yuliani, Endang Sulistya Rini, & Fadli. (2025). The Influence of Social Influence and Online Customer Reviews on Consumers' Repurchase Interest with Trust as a Mediation Variable on the Tokopedia Marketplace (Study on Students of the Faculty of Business Economics, Harapan University of

Medan). *Indonesian Journal of Business Analytics*, 5(3), 2555–2568.

<https://doi.org/10.55927/ijba.v5i3.14741>

Yulianti, W., Nurhasan, R., & Cupiadi, H. (2022). Pengaruh Website Quality dan Customer Trust terhadap Customer Satisfaction pada Lazada. *Journal of Knowledge Management*, 16(2), 60.

<https://doi.org/10.52434/jkm.v16i2.3134>

Zeng, Y., Wang, Y., Wang, Z., Ma, N., & Li, Z. (2025). *Impacts of Generative AI Painting Tools on Aesthetic Education: An Extended Technology Acceptance Model Approach*. *Social Sciences*.

<https://doi.org/10.20944/preprints202508.0766.v1>

