



MODIFICATION OF TECHNOLOGY ACCEPTANCE MODEL OF THE USE OF M-BANKING IN SMALL MEDIUM ENTERPRISES IN KUDUS DISTRICT USING A STRUCTURAL EQUATION MODELLING

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ABSTRACT

This study aims to determine the acceptance of MSME technology in the Kudus Regency in using electronic payment service technology or e-payment as a payment method. The method used is Technology Acceptance Model 3 (TAM 3). Identify acceptance of m-banking using a questionnaire given to owners and employees. Analyze by testing the hypothesis of m-banking acceptance data by testing validity, and reliability and proceed to test using the Structural Equation Modeling (SEM) method. The results of the test show that 5. Owners and employees of MSME actors in the Kudus Regency can accept the use of m-banking in carrying out any performance because it makes it easier when there is a time of urgency.

Keywords: m-banking, TAM, SEM

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1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in economic development in Indonesia. The number of MSMEs in Kudus Regency in 2022 is 990 MSMEs (Dinas Koperasi dan UMKM Jawa Tengah, 2019). Of the number of MSMEs, it requires MSME actors to be able to follow trends in their sales, in which some MSMEs have implemented online sales. The existence of this online system requires the ability to apply technology that can provide facilities for managing business management using electronic payments. Electronic payment or e-payment is one of the developments in payment system technology.

Electronic payment systems include e-channels, including debit/credit cards, fund transfers, e-banking, i-banking, m-banking, e-wallets, e-money, e-check, and others (Simalango, 2019). One of the electronic payment systems is mobile banking. Mobile banking is a banking service where customers can use their cell phones to carry out banking transactions or other financial services except for withdrawing money (Audi, 2016). Data from Bank Indonesia noted that the volume of mobile banking transactions reached 3.2 billion from the beginning of the year to May 2022. This value experienced a growth of 67.87% from the same position last year of 1.90 billion transactions (Perwitasari, 2022). The high number of users of m-banking transactions affects user awareness which increases according to the area that uses the application (Afifah and Widyanesti, 2017). This awareness is influenced by the intention to use mobile banking.

The level of acceptance of m-banking users can be measured by the opinion of the TAM theory. The Technology Acceptance Model (TAM) method is an acceptance model of information technology systems used by users (Setiyani *et al.*, 2021). The Technology Acceptance Model (TAM) was coined by Davis in 1989 (Sumarna and Manik, 2019). In 2000 TAM 2 was published by Venkatesh and Davis by removing the attitude toward using constructs, where the perceived usefulness and perceived ease of use constructs directly influenced behavioral intention to use (behavioral tendencies) (Alomary and Woollard,

2015). The subsequent development of TAM was modified again in 2008 by Venkatesh and Bala which was named TAM 3. In the last development, TAM 3 added a dimension to perceived ease of use (user's perception of the ease of using technology) (Sumarna and Manik, 2019). The development of the TAM aims to form basic assumptions that are able to predict and explain the behavior that drives technology users who are continuously evolving. As well as identifying acceptance and rejection of the use of technology in the concept of behavior in an organization (Alagu *et al.*, 2015).

Measurements with the TAM theoretical approach to m-banking acceptance were shown in research from Mutahar *et al.*, (2018) predicting intentions in mobile banking services by calculating the risk through TAM in . The Technology Acceptance Model (TAM) is widely used to help explain and predict user responses to information technology systems (Prasastika *et al.*, 2015). The use of TAM was chosen because of its simplicity and ability to explain cause and effect (Namira, 2022). TAM is a model that is considered the most appropriate in explaining how users receive a system (Alza and Rikumahu, 2019). The use of the Technology Acceptance Model (TAM 3) based on research (Muzurura and Chigora, 2019) states that demographic factors are an important determinant of behavioral intention to adopt m-banking in Zimbabwe and gender is an insignificant determinant of m-banking services. but research on the adoption of m-banking in MSMEs in Kudus Regency has never been carried out using Modified Technology Acceptance Model 3.

This study uses the theoretical approach of Technology Acceptance Model 3 (TAM 3) with modifications to the acceptance of the use of e-payments for m-banking services. The TAM 3 theoretical approach was chosen because it can explain the factors in technology acceptance (Mafrudhoh and Bisma, 2021). To find out the acceptance of using m-banking in MSMEs in Kudus Regency, there is a modification of the TAM 3 theory, namely eliminating the image variable (the use of technology can improve people's status) and output quality (a belief in the system that uses a computer will give good results). Then there is the addition of risk variables (risk when using technology) and demographic factors age and gender (age and

gender demographic factors). To find out the relationship between variables using the Structural Equation Modeling (SEM) method with the help of AMOS software version 24. The results of the AMOS output will show acceptance of the use of m-banking for MSMEs in the Kudus Regency with hypothesis testing. Thus, it can be known that MSMEs in Kudus Regency accept or do not use m-banking in terms of risk factors and demographic factors, age, and gender. So that it is hoped that it can be used as an evaluation to increase the usefulness of technology that is applied to UMKM in the Kudus Regency.

2. METHODS

The following is a modified form of TAM 3 namely :

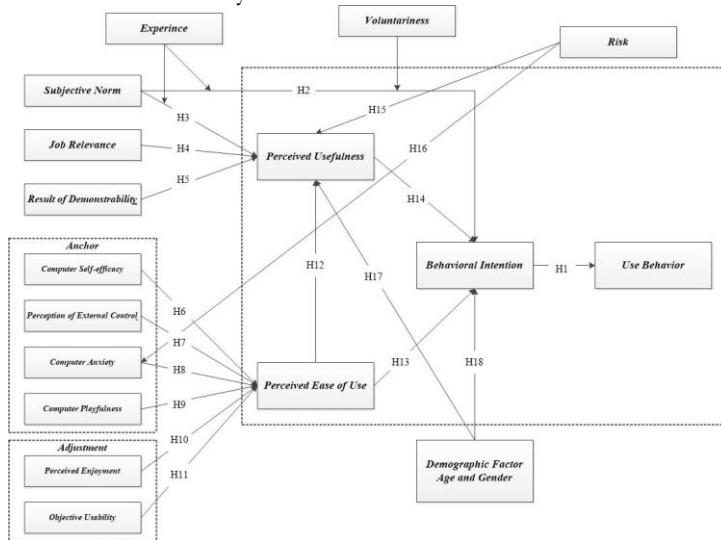


Figure 1. Modified model TAM 3

This study uses the Technology Acceptance Model 3 (TAM 3) method with the following stages:

1. Identification of problems, and getting to know MSME businesses related to the use of m-banking in their business.
2. Determine the formulation of the problem, objectives, and limitations in the research.
3. Determine the research model:
 - a. Determine the number of research respondents using the simple random sampling method with the formula:

$$n = \frac{N}{1 + Na^2} \quad (1)$$

Information :

n = sample size

N = population size

a = tolerance for inaccuracy (5%)

$$n = \frac{150}{1 + 150 \times 0.05^2}$$

$$n = \frac{150}{1 + 0.375}$$

$$n = 109.09 = 101$$

The total sample in this study was 150 respondents. This is to prevent errors in data processing with SEM-AMOS.

- b. Determine the measurement scale:

Table 1. Research scale

Scale	Description
Score 5	Strongly Agree
Score 4	Agree
Score 3	Simply Agree
Score 2	Disagree
Score 1	Strongly Disagree

Source : Bitjoli, Rindengan and Karouw (2017)

- c. Determining research variables, and research variable models to be used can be seen in table 2.
- d. Determine the research hypothesis:
 - 1) H1: Behavioral Intention (BI) has a significant effect on Use Behavior (UB)
 - 2) H2: Subjective Norm (SN) has a significant effect on Behavioral Intention (BI) moderated by Experience (EXC) and Voluntarism (VLS)
 - 3) H3: Subjective Norm (SN) has a significant effect on Perceived Usefulness (PU) moderated by Experience (EXP)
 - 4) H4: Job Relevance (REL) has a significant effect on Perceived Usefulness (PU)

- 5) H5: Result Demonstration (RED) has a significant effect on Perceived Usefulness (PU)
 - 6) H6: Computer Self-Efficacy (CSEF) has a significant effect on Perceived Ease of Use (PEOU)
 - 7) H7: Perception of External Control (PEC) has a significant effect on Perceived Ease of Use (PEOU)
 - 8) H8: Computer Anxiety (CAX) has a significant effect on Perceived Ease of Use (PEOU)
 - 9) H9: Computer Playfulness (CPLAY) has a significant effect on Perceived Ease of Use (PEOU)
 - 10) H10: Perceived Enjoyment (PE) has a significant effect on Perceived Ease of Use (PEOU)
 - 11) H11: Objective Usability (OUSA) has a significant effect on Perceived Ease of Use (PEOU)
 - 12) H12: Perceived Usefulness (PU) has a significant effect on Perceived Ease of Use (PEOU)
 - 13) H13: Perceived Ease of Use (PEOU) has a significant effect on Behavioral Intention (BI)
 - 14) H14: Perceived Usefulness (PU) has a significant effect on Behavioral Intention (BI)
 - 15) H15: Risk (RK) has a significant effect on Perceived Usefulness (PU)
 - 16) H16: Risk (RK) has a significant effect on Computer Anxiety (CAX)
 - 17) H17: Demographic Factor Age and Gender (DEFAG) has a significant effect on Perceived Usefulness (PU)
 - 18) H18: Demographic Factor Age and Gender (DFAG) has a significant effect on Behavioral Intention (BI)
- e. Data Collection, consisting of primary data and secondary data. Primary data was obtained through direct observation, interviews with MSME owners, and distribution questionnaires to MSME actors. Meanwhile, secondary data consisted of literature reviews related to the TAM method.
- f. Data processing carried out in stages:
- 1) Test validity with the formula:
$$r = \frac{n \sum XY - (\sum X)(\sum Y)}{\sqrt{(n \sum X^2 - (\sum X)^2)(n \sum Y^2 - (\sum Y)^2)}} \quad (2)$$
 - 2) Reliability test with the formula:
$$\alpha = \frac{k}{k-1} \left(1 - \frac{\sum Si^2}{S_t^2} \right) \quad (3)$$
 - 3) Structural Equation Modeling (SEM), is used not to design a theory, but rather to check and justify a model. For matching in a model, a Goodness of Fit assessment is carried out with the following criteria:

Table 3. Goodness of Fit (GOF) criteria index

Measurement Index	Cut of Value	Result Model	Conclusion
Absolute fit Indexes	Probability	$\geq 0,05$	GoF
	CMIN/DF	$\geq 2,00$	GoF
	GFI	$\geq 0,90$	GoF
	RMSEA	$\leq 0,08$	GoF
Incremental fit Indexes	CFI	$\geq 0,90$	GoF
	TLI	$\geq 0,90$	GoF
	IFI	$\geq 0,90$	GoF
Parsimony	PRATIO	$\geq 0,60$	GoF

<i>fit Indexes</i>	PCFI	$\geq 0,60$	GoF
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Source : Pratama (2019)

3. FINDINGS AND DISCUSSION

3.1. Respondent Data

Respondent data filling out the questionnaire 150 respondents with the following data:

Table 4. Respondent Data

Gender	Male	64	150
	Female	86	
Age	17-26	31	150
	27-40	52	
	>40	67	
Last Education	No School	19	150
	SD	28	
	SMP	30	
	High school	58	
	Diploma	1	
	Undergraduate	14	
	Master	0	
	Doctor	0	

3.2. Validity Test and Reliability Test

The validity test and reliability test were carried out using SPSS 22 software. In the validity test, there were invalid question items, namely CSEF1 and CAX1 items. So that the deletion of the question item was carried out and the data results were valid. Then a reliable test was carried out on 47 questions, and the results showed that the data was declared reliable because $0.967 \geq 0.60$.

3.3. Structural Equation Modeling (SEM) Analysis

SEM testing was carried out with the AMOS 24 application which can be seen in Figure 2.

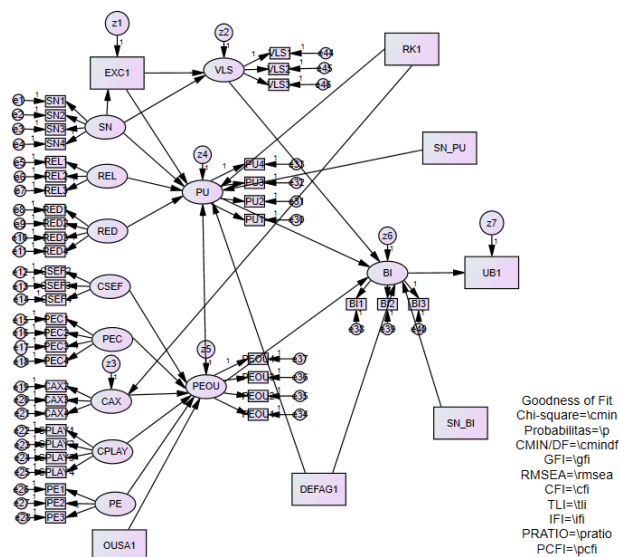


Figure 2. The form of the AMOS SEM analysis model

The results of the Goodness of Fit (GoF) test on the above model are:

Table 5. Goodness of Fit (GoF) Result

Measurement Index	Cut of Value	Result Model	Conclusion
Chi Square	It is expected that the value is smaller than the chi-square (χ^2 table), with sig a = 0.05 and df = 150, ≤ 179.5806	3270.430	Unwell
Probabilitas	≥ 0.05	0.000	Unwell
CMIN/DF	≤ 2.00	3.219	Unwell
GFI	≥ 0.90	0.434	Unwell
RMSEA	≤ 0.08	0.122	Unwell
CFI	≥ 0.90	0.721	Unwell
TLI	≥ 0.90	0.703	Unwell
IFI	≥ 0.90	0.732	Unwell
PRATIO	≥ 0.60	0.940	Fit
PCFI	≥ 0.60	0.678	Fit

The GoF results show that out of 10 criteria, only 2 criteria are met, namely PRATIO and PCFI. Therefore, it is necessary to modify the form of the SEM to meet the GoF criteria. Modification of the SEM form was carried out 13 times until finally results that met the criteria were obtained. Following are the results of modifications to the SEM form:

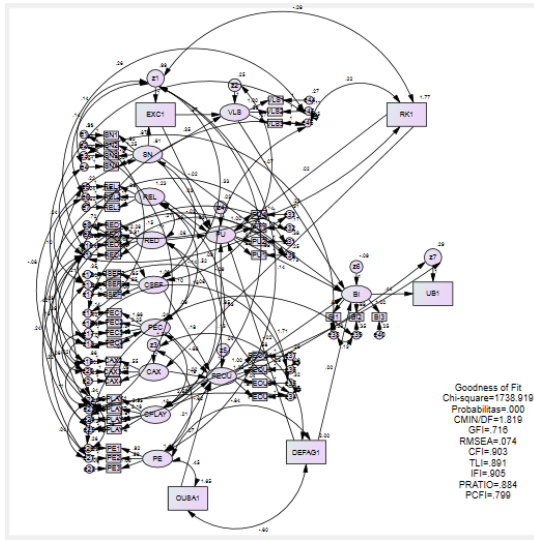


Figure 3. SEM shape modification 13

Following are the results of modified GoF values 13, namely:

Table 6. Modified GoF results 13

Measurement Index	Cut of Value	Result Model	Conclusion
<i>Chi Square</i>	It is expected that the value is smaller than the chi-square (χ^2 table), with sig $\alpha = 0.05$ and $df = 150, \leq 179.5806434$	1738.919	Unwell
Probabilitas	≥ 0.05	0.000	Unwell
CMIN/DF	≤ 2.00	1.819	Fit
GFI	≥ 0.90	0.716	Unwell
RMSEA	≤ 0.08	0.074	Fit
CFI	≥ 0.90	0.903	Fit

TLI	≥ 0.90	0.891	Tidak Fit
IFI	≥ 0.90	0.905	Fit
PRATIO	≥ 0.60	0.884	Fit
PCFI	≥ 0.60	0.799	Fit

Dengan hasil tersebut modifikasi 13 ini telah memenuhi kriteria SEM karena menurut (Ghozali, 2017) menyatakan bahwa untuk menyatakan bahwa kriteria memenuhi melihat dari indikator lainnya yaitu ketika RMSEA sudah dibawah 0.08 sudah maka, bentuk modifikasi sudah memenuhi.

3.4. Hypothesis Analysis

This hypothesis analysis looks at the measurement of the value of $cr \geq 1.978$ and the value of $p \leq 0.05$ is considered a hypothesis that has a significant effect or there is an influence from the variables proposed as a hypothesis (Gunawan *et al.*, 2020). Following are the results of the research hypothesis which can be seen in Table 7 with the following explanation:

- 1) H1 is a hypothesis between behavioral intention and use behavior. The cr value = $8,635 \geq 1,978$ and the p -value indicates a three-star (***) on AMOS 24, meaning that the p -value or probability amounts to $p = 0.001 \leq 0.05$ (Ghozali, 2017). So, these results show a significant influence of behavioral intention on use behavior.
- 2) H2 is a hypothesis between subjective norm and behavioral intention moderated by experience and voluntariness. The result value is $cr = 0.035 \leq 1.978$ and the p -value shows $0.972 \geq 0.05$. So, these results show that there is no significant effect of subjective norms on behavioral intention.
- 3) H3 is a hypothesis between subjective norms and perceived usefulness moderated by experience. The value of the results of cr shows $0.589 \leq 1.978$ and the value of $p = 0.556 \geq 0.05$. So, these results show that there is no significant effect of subjective norms on perceived usefulness.
- 4) H4 is a hypothesis between job relevance and perceived usefulness. Result value $cr =$

- $0.188 \leq 1.978$ and $p \text{ value} = 0.851 \geq 0.05$. So, these results show that there is no significant effect between job relevance and perceived usefulness.
- 5) H5 is a hypothesis between the result of demonstrable and perceived usefulness. Result value $cr = 0.192 \leq 1.978$ and $p \text{ value} = 0.848 \geq 0.05$. So, these results show that there is no significant effect between the result of demonstrability and perceived usefulness.
 - 6) H6 is a hypothesis between computer self-efficacy and perceived ease of use. The result value $cr = 4.984 \geq 1.978$ and the p -value shows three stars (***) on AMOS 24, meaning that the p -value or probability amounts to $p = 0.001 \leq 0.05$ (Ghozali, 2017). Thus, these results indicate that there is a significant influence between computer self-efficacy and perceived ease of use.
 - 7) H7 is a hypothesis between perception of external control and perceived ease of use. Result value $cr = 2.307 \geq 1.978$ and $p \text{ value} = 0.021 \leq 0.05$. Thus, these results indicate that there is a significant influence between perception of external control and perceived ease of use.
 - 8) H8 is a hypothesis between computer anxiety and perceived ease of use. Result value $cr = 0.844 \leq 1.978$ and $p \text{ value} = 0.399 \geq 0.05$. So, these results show that there is no significant effect between computer anxiety and perceived ease of use.
 - 9) H9 is a hypothesis between computer playfulness and perceived ease of use. The result value $cr = 3.723 \geq 1.978$ and the p -value shows three stars (***) on AMOS 24, meaning that the p -value or probability amounts to $p = 0.001 \leq 0.05$ (Ghozali, 2017). Thus, these results indicate that there is a significant effect between computer playfulness and perceived ease of use.
 - 10) H10 is a hypothesis between perceived enjoyment and perceived ease of use. The result value is $cr = 7.595 \geq 1.978$ and the p -value shows three stars (***) on AMOS 24, meaning that the p -value or probability amounts to $p = 0.001 \leq 0.05$ (Ghozali, 2017). So, these results indicate that there is a significant influence between perceived enjoyment and perceived ease of use.
 - 11) H11 is a hypothesis between objective usability and perceived ease of use. The result value $cr = 3.660 \geq 1.978$ and the p -value shows three stars (***) on AMOS 24, meaning that the p -value or probability amounts to $p = 0.001 \leq 0.05$ (Ghozali, 2017). So, these results have a significant influence between objective usability and perceived ease of use.
 - 12) H12 is a hypothesis between perceived ease of use and perceived usefulness. The result value is $cr = 8.969 \geq 1.978$ and the p -value shows three stars (***) on AMOS 24, meaning that the p -value or probability amounts to $p = 0.001 \leq 0.05$ (Ghozali, 2017). Thus, these results indicate a significant influence between perceived ease of use and perceived usefulness.
 - 13) H13 is a hypothesis between perceived ease of use and behavioral intention. The result value is $cr = 3.466 \geq 1.978$ and the p -value shows three stars (***) on AMOS 24, meaning that the p -value or probability amounts to $p = 0.001 \leq 0.05$ (Ghozali, 2017). So, these results show a significant influence between perceived ease of use and behavioral intention.
 - 14) H14 is a hypothesis between perceived usefulness and behavioral intention. Result value $cr = -1.458 \leq 1.978$ and $p \text{ value} = 0.145 \geq 0.05$. So, these results show no significant effect
 - 15) H15 is a hypothesis between risk and perceived usefulness. Result value $cr = 1.286 \leq 1.978$ and $p \text{ value} = 0.198 \geq 0.05$. So, these results have no significant effect between risk and perceived usefulness.
 - 16) H16 is a hypothesis between risk and computer anxiety. Result value $cr = 0.369 \leq 1.978$ and $p \text{ value} = 0.712 \geq 0.05$. So, these results have no significant effect on risk and computer anxiety.
 - 17) H17 is a hypothesis between demographic age and gender with perceived usefulness.

Result value $cr = 0.699 \leq 1.978$ and p value $= 0.485 \geq 0.05$. So, these results show that there is no significant effect between demographic age and gender with perceived usefulness.

- 18) H18 is a hypothesis between demographic factors age and gender with behavioral intention. Result value $cr = 0.066 \leq 1.978$ and p value $= 0.947 \geq 0.05$. So, these results show that there is no significant effect between demographic factors, age and gender, and behavioral intention.

3.5. Discussion

Perceived ease of use (PEOU) - In this study, the factors that influence perceived ease of use are (1) computer self-efficacy, (2) perception of external control, (3) computer playfulness, (4) perceived enjoyment, and (5) objective usability. Meanwhile, in previous research (Muzurura and Chigora, 2019)) it was found that perceived ease of use is influenced by several factors including poor mobile connectivity and interoperability, complex city of bank websites, the short battery life in mobile devices, and poor accessibility. In this study, it was also found that perceived ease of use influences the behavior of using m-banking by MSMEs in the Kudus Regency. Meanwhile, in previous research (Muzurura and Chigora, 2019) it was also found that perceived ease of use influences the behavior of using m-banking.

Perceived usefulness (PU) - in this study it was found that (1) subjective norm, (2) result of demonstrability, (3) job relevance does not affect perceived usefulness, then perceived usefulness also does not affect Kudus UMKM to adopt the use of m-banking. Meanwhile, in previous research (Muzurura and Chigora, 2019) perceived usefulness affects the probability of using m-banking in rural areas.

Demographic Factor Age and Gender (DEFAG) - In this study, it was found that demographic factors and gender did not affect the behavior of Kudus MSMEs in adopting the use of m-banking. Meanwhile, research (Muzurura and Chigora, 2019) has the same research results that demographic factors, age,

and gender, have no influence on the adoption of m-banking.

4. CONCLUTION AND SUGESTION

4.1 Conclusion

Based on the results of the study it can be concluded that:

- (1) The behavior of using m-banking in Kudus is influenced by perceived ease of use. Meanwhile, perceived ease of use itself is influenced by factors of computer self-efficacy, perception of external control, computer playfulness, and perceived enjoyment.
- (2) The behavior of using m-banking is not influenced by perceived usefulness and age and gender demographic factors.

4.2 Sugestion

- (1) Banks and financial institutions are advised to promote the ease of use of m-banking in shopping for MSME products in Kudus while taking into account the economic challenges as well as consumer values, lifestyles, needs, and past experiences.
- (2) Policymakers are advised to reduce transaction costs using m-banking to shop for MSME products in Kudus.

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