

Generation Z Decision to Use E-Wallets and Its Drivers

Mohamad Rifqy Roosdhani^{1*}, Samsul Arifin², Nurul Komaryatin³, Ali⁴, Nurul Huda⁵, Muhammad Khoiruddin⁶

^{1,2,3,4,5,6}Universitas Islam Nahdlatul Ulama Jepara

ABSTRACT

The rapid growth of e-wallet technology has transformed financial behavior, especially among Generation Z, who are considered digital natives. This study aims to examine how perceived usefulness and user attitude shape Generation Z's decision to use e-wallet services, highlighting the mediating role of attitude. Using a quantitative approach with data from 125 respondents, the study employed structural equation modeling to test the relationships among perceived usefulness, attitude, and usage decision. The findings reveal that perceived usefulness significantly enhances user attitudes and directly influences e-wallet usage decisions, while attitude itself plays a crucial role both as a direct predictor and as a mediator. Theoretically, the study enriches the Technology Acceptance Model by demonstrating the central role of attitude in bridging cognitive evaluations and behavioral outcomes. Practically, the results provide strategic insights for e-wallet providers to improve adoption and retention among Generation Z by strengthening service usefulness and fostering positive user experiences.

Keywords: Generation Z, e-wallet adoption, perceived usefulness, attitude, usage decision.

INTRODUCTION

The rapid proliferation of financial technology has significantly altered consumer transaction behavior, with electronic wallets (e-wallets) emerging as a prominent digital payment solution (Wardana et al., 2022). E-wallets facilitate both online and offline transactions, representing a significant shift away from traditional cash-based systems. This transition underscores the need to understand the factors driving consumer adoption and continued usage of these platforms (Lee et al., 2022). Their adoption has been accelerated by factors such as increased smartphone penetration, the rise of e-commerce, and the need for contactless payments, especially throughout the COVID-19 outbreak (Daragmeh et al., 2021). Recognising the factors that influence the adoption of e-wallets and continued usage is crucial for financial service providers, policymakers, and technology developers aiming to promote sustainable digital financial ecosystems. Research has shown that variables such as perceived usefulness, user attitude, and the ultimate decision to use an e-wallet play pivotal roles in influencing consumer behavior (Che Nawati et al., 2022). Perceived Usefulness drives e-wallet adoption as it is perceived to increase transaction efficiency, making it important for user retention and financial inclusion strategies.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Generation Z, born and raised in the era of digital technology, is known as digital natives. The study by (Rahmadhani et al., 2022) in the Indonesian context shows that Generation Z is very familiar with digital products such as e-wallets, and the factors of perceived ease of use and Perceived Usefulness are proven to be significant predictors in their intention to use digital wallets. Furthermore, research conducted in Malaysia also found that perceived convenience and perceived security significantly influenced Generation Z's adoption of digital payments, suggesting that practicality and security are key for this group (Al-Qudah et al., 2024).

Therefore, this research focuses specifically discusses how the interaction between Perceived Usefulness, Attitude, and Usage Decision within the framework of contemporary e-wallet users. Elucidating these relationships is vital. It contributes to the academic understanding of technology acceptance theories in the rapidly evolving fintech sector (Setyawati & Polar, 2022). Practically, the findings offer crucial insights for e-wallet providers aiming to enhance user adoption and loyalty by improving perceived utility, fostering positive attitudes, and ultimately driving usage decisions in a competitive digital payment environment (Septyanto et al., 2023). Addressing these core factors remains essential for the continued growth and integration of e-wallet technology (Ariningsih et al., 2022).

According to previous research (Ristiyantina, 2022), Perceived Usefulness has an important role in usage decisions. This is supported by (Li & Lv, 2024) which states that Perceived Usefulness significantly affects the usage decision. However, this finding is different from research (Wang & Yu, 2024) who argue that Perceived Usefulness individually has no influence on usage decisions.

This research aims to examine how Perceived Usefulness and attitude influence usage decisions among Generation Z e-wallet users, providing insights for e-wallet providers to enhance user adoption and loyalty in the competitive digital payment landscape.

THEORETICAL BACKGROUND

Perceived Usefulness

Perceived Usefulness within the framework of marketing refers to the extent to which customers think the product or information will improve their Perceived

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Usefulness purchasing experience or decision-making (Wang et al., 2021). Prior studies consistently highlight Perceived Usefulness as a central driver in diverse contexts, such as e-government adoption among older adults, where it reduces technology anxiety and improves digital literacy (An et al., 2024).

and in technology acceptance research on autonomous vehicles and remote services, where Perceived Usefulness shapes behavioral intention to adopt (Xiao et al., 2022). (Xiao et al., 2022). Similarly, evidence shows that when technology aligns with user needs, Perceived Usefulness strengthens satisfaction and adoption likelihood (Maharani et al., 2024).

Despite this consensus, findings are not entirely uniform. Some studies position Perceived Usefulness as the most influential predictor of behavioral intention, while others reveal that its effect is contingent on complementary factors such as ease of use, trust, or hedonic motivation (Romero-Rodríguez et al., 2023). For example, while Perceived Usefulness has been shown to improve educational experiences by highlighting tangible benefits, it does not always guarantee actual usage without affective or social reinforcement.

In the context of e-wallets, Perceived Usefulness is especially relevant for Generation Z, who are highly tech-savvy and value convenience. The ability of e-wallets to streamline financial management and enhance transactional efficiency aligns with their lifestyle, thereby encouraging adoption (Salah et al., 2024). However, existing studies largely emphasize intention to adopt, with less focus on whether Perceived Usefulness alone can sustain actual usage decisions among Gen Z, a group for whom convenience may already be assumed rather than critically evaluated. Addressing this gap, the present study examines whether Perceived Usefulness remains a significant determinant of usage decisions in the context of digital financial services.

2.1 Attitude

An attitude can be broadly defined as a feeling of favorability or unfavorability towards a specific attitude object, such as a person, thing, issue, or behavior (Kroesen et al., 2018). Positive or negative emotions are linked to attitude when engaging in any activity. It is often conceptualized through three interrelated dimensions—cognitive,

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

affective, and behavioral—which together shape how consumers assess and respond to products or technologies (Efkemann et al., 2024). A positive attitude typically strengthens behavioral intentions, such as willingness to Purchase or recommend a product, while a negative attitude tends to inhibit such actions (Tama et al., 2021).

In marketing research, attitude has been consistently linked to brand evaluations, where favorable consumer attitudes enhance Perceived Usefulness purchase intention and actual usage behavior (Diwanji et al., 2025). However, the strength of this relationship varies across contexts. Some studies argue that attitude strongly predicts intention and behavior, while others highlight the influence of external factors, such as social norms, perceived risk, or trust that may weaken or even override the role of attitude (Liu & Wang, 2023).

Within the context of digital financial services, attitude plays a potentially mediating role between Perceived Usefulness and usage decisions. For Generation Z, who are highly exposed to digital technology, a positive attitude toward e-wallets could serve as a bridge between their recognition of functional benefits and their actual adoption. Yet, empirical studies rarely investigate this mediating function in depth, leaving a gap in understanding how attitudes shape the transition from perceived value to actual behavioral outcomes. This study seeks to address that gap by examining whether attitude significantly mediates the relationship between Perceived Usefulness and usage decision among Gen Z e-wallet users.

Usage Decision

Usage Decision (UD) refers to the stage where consumers move from intention to actual behavior, representing the culmination of the decision-making process (Savitri et al., 2020). Unlike intention, which reflects planned behavior, Usage Decision emphasizes realized action, such as actual product adoption or continued use. Prior studies highlight that usage decisions are not only cognitive but also shaped by contextual evaluations, including risk perception, credibility of information, and convenience (Afful-Dadzie et al., 2022; De Elia et al., 2024). For example, in healthcare, practitioners make usage decisions by evaluating information quality and timeliness, while in risk management systems, Usage Decision is influenced by the perceived ability to avoid potential losses.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

In consumer markets, Usage Decision has also been examined in product development and technology adoption, where analyzing customer usage patterns provides valuable feedback for innovation (Micus et al., 2023). However, research tends to focus heavily on behavioral intention rather than actual usage, creating a gap between what consumers say they will do and what they actually do.

This distinction is particularly relevant for Generation Z in the context of e-wallets. While many studies emphasize adoption intention, fewer explore the determinants of actual usage behavior. Given that Gen Z often perceives digital payment tools as default conveniences, the challenge lies in explaining what drives their sustained usage decisions beyond initial intention. Addressing this gap, the present study positions UD as the dependent variable to capture the transition from perception and attitude to real behavioral outcomes in e-wallet adoption.

The relationship of Perceived Usefulness on attitude

Research on e-money usage in Denpasar found that Perceived Usefulness impacts attitude positively and significantly (Sudiyani et al., 2019). Conducted a meta-analysis revealing that Perceived Usefulness significantly impacts user attitudes and behavioral intentions regarding gerontechnology adoption among seniors (Zhou et al., 2020). Perceived Usefulness has a significant positive effect on attitude (Lin et al., 2021). Satisfaction and Perceived Usefulness have a significant effect on attitude (Guo et al., 2024; Guo et al., 2023).

H1 : Perceived Usefulness has a positive effect on attitude

The relationship of attitude on usage decision

(Guo et al., 2023) study on artificial intelligence technology reveals that attitude, influenced by comprehensive thinking tendency, perceived usefulness, and ethical risk perception, significantly impacts the intention to use AI, further underscoring the role of attitude in shaping usage decisions. A study focused on understanding managers' attitudes and behavioral intentions towards using artificial intelligence (Cao et al., 2021) for organizational decision-making. (Gusni et al., 2020) found that both factors positively affected attitudes and usage of the e-money service Go-Pay in Indonesia. The results show that consumers' attitudes significantly positively influence their online Perceived Usefulness rchase decisions (Zirena-Bejarano & Zirena, 2024). It is suspected that there

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

is a positive and significant influence between attitudes on usage decisions (Setyaningrum et al., 2023).

H2 : Attitude has a positive effect on usage decision

The relationship of Perceived Usefulness on usage Decision

According to (Ristiyantina, 2022), demonstrated that Perceived Usefulness positively affects decisions to use digital services applications. (Ranga et al., 2022) identified Perceived Usefulness as a significant factor in information adoption and travel decision-making. The results of this study indicate that Perceived Usefulness affects attitudes towards use, and these attitudes affect usage intention, so that Perceived Usefulness indirectly has a significant effect on usage decisions in e-commerce (Ruiz-Herrera et al., 2023). This study (Li & Lv, 2024) explicitly tests and proves that Perceived Usefulness has a significant positive impact on intention to use (usage decision) in the context of virtual reality-based new technology adoption. The findings of the study (Wang, 2023) indicate that Perceived Usefulness positively influences usage decisions.

H3 : Perceived Usefulness has a positive effect on usage decision

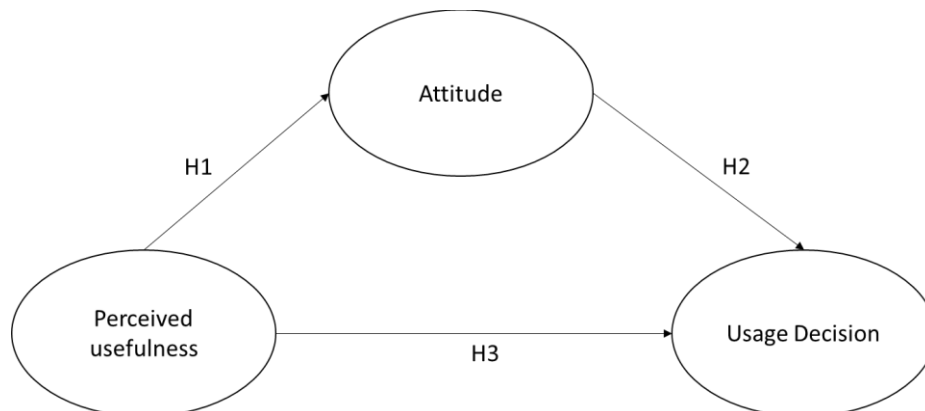


Figure 1. Theoretical Framework

METHOD, DATA AND ANALYSIS

This study employs a quantitative research approach, which views reality as concrete, observable, measurable, and explainable through causal relationships among variables (Azhari et al., 2023). The variables investigated include Perceived Usefulness, Attitude (AT), and Usage Decision (UD) among Generation Z e-wallet users.

The study relies on primary data collected directly through an online survey distributed via Google Forms. A Likert scale (1–10) was applied to measure participants'

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

responses (Rahayu & SaPerceived Usefulness tra, 2020). The sample consists of 125 respondents, obtained using an accidental sampling technique.

For data analysis, this research adopts the Partial Least Square–Structural Equation Modeling (PLS-SEM) method, utilizing SmartPLS version 4.0 as the analytical tool. This approach is appropriate for testing causal relationships between latent variables in behavioral and management research.

RESULTS

Outer Model (Measurement Model)

In this model there are two measurement models, namely the test:

1. Convergent Validity

As soon as the external loading is greater than 0.7 and the AVE value is at least 0.5, this measurement is deemed completed (Ulum et al., 2008). A minimum of 0.5 (Ulum et al., 2008). The results of the research model's convergent validity test are shown in Table 1.

Table 1: Convergent Validity Test

Indicator	Outer loading	AVE	Result
PU 1	0.856		
PU 2	0.704		
PU 3	0.902		
PU 4	0.752	0.687	Valid
PU 5	0.847		
PU 6	0.895		
ATT1	0.886		
ATT2	0.941		
ATT3	0.878	0.733	Valid
ATT4	0.702		

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

UD1	0.922		
UD2	0.962		
UD3	0.838	0.833	Valid
UD4	0.925		

Source: Data Processed (2025)

From these results, it can be stated that the indicators that measure the variables perceive usefulness, attitude toward, and usage decision possess an AVE score over 0.5 and a convergent validity test result above 0.7, indicating their validity.

2. Reliability Test

Composite Reliability (Bari et al.) is a variable dependability metric that evaluates a value that is more than 0.7 although it is not an absolute standard. Cronbach's Alpha is the reliability of all signs is represented by a value between 0 and 1. It can be considered dependable if the number is higher than 0.7.

Table 2: Composite reliability & Cronbach's alpha

Variabel	Composite reliability	Croncach' alpha	Result
PU	0.929	0.907	
ATT	0.916	0.876	Reliabel
UD	0.952	0.932	

Source: Data Processed (2025)

It can be deemed trustworthy if the Reliability Test demonstrates that all of the variables' indicators obtain values over 0.7.

Inner Model

The inner model, also known as the structural model in Partial Least Squares-based Structural Equation Modeling (PLS-SEM) analysis, is the part of the model that describes and tests causal relationships between latent variables that cannot be measured directly (Subhaktiyasa & Innovation, 2024). Projecting causal linkages between hidden variables and variables that are not immediately measurable is done with the inner model.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

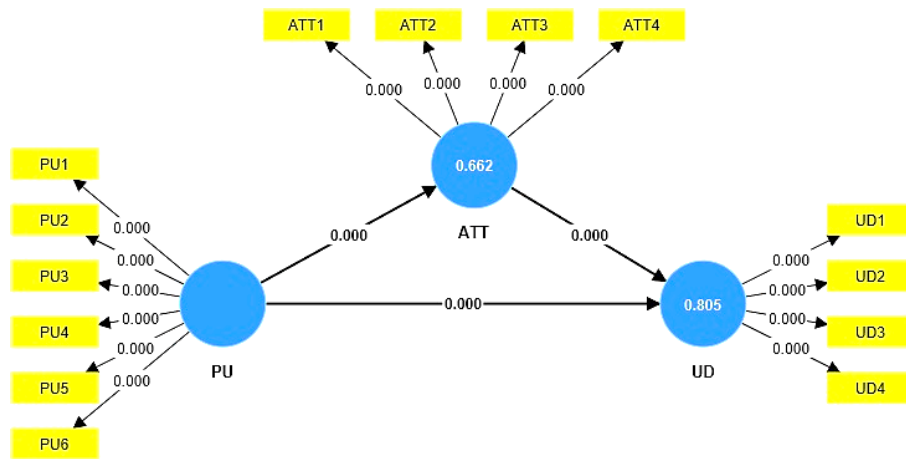


Figure 2. Structural Model

R-square

A test called R-square is used to show amount of effect that the independent variable has on the dependent variable. Strong influence is indicated by an R-square of 0.67, moderate impact by a value of 0.33, and weak influence by a value of 0.19.

Table 3: R-square

Variabel	R-square	R-square adjusted
ATT	0.662	0.660
UD	0.805	0.803

Source: Data Processed (2025)

From the data table, the R-square value for attitude toward use is 0.662, while the Adjusted R-square value is 0.660. This suggests that attitude toward use contributes 66.2% to the model, which can be categorized as a strong influence. Other factors not covered in this study have an impact on the remaining 33.8%.

The R-square value for usage decision is 0.805, while the Adjusted R-square value is 0.803. This demonstrates that usage decision has a very strong influence on the model with an explanatory power of 80.5%, while the remaining 19.5% is accounted for by extraneous variables.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Hypothesis Test

T statistics and the P value are seen in hypothesis testing. If less than 0.05 is the P value, the hypothesis can be accepted. To find out, look at the Path Coefficient in the SmartPLS version 4.0 software that was produced using the Bootstrapping approach.

Table 4: Path Coeffien

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P value
Perceived Usefulness - > Attitude	0.814	0.816	0.032	25.799	0.000
Perceived Usefulness - > Usage Decision	0.351	0.359	0.072	4.900	0.000
Att -> Usage Decision	0.588	0.580	0.079	7.494	0.000

Source: Data Processed (2025)

Table 5: Specific Indirect Effects

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P value
PU -> ATT -> UD	0.479	0.473	0.068	7.080	0.000

Source: Data Processed (2025)

Hypothesis 1 states that Perceived Usefulness positively influences attitude toward use. Based on the path coefficient analysis, the coefficient value is 0.814, indicating a strong positive relationship. The t-statistic is 25.799 (greater than 1.96), and the p-value is 0.000 (less than 0.05). Therefore, Hypothesis H1 is supported, indicating that Perceived Usefulness significantly affects attitude toward use.

Hypothesis 2 tests the relationship between Perceived Usefulness and usage decision. The t-statistic is 4.900, the p-value is 0.000, and the path coefficient is 0.351. Hypothesis H2 is supported as the t-statistic is higher than 1.96 and the p-value is less than 0.05, showing that Perceived Usefulness has a significant positive effect on usage decision.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Hypothesis H3 examines the influence of attitude toward use on usage decision. The analysis shows a coefficient of 0.588, with a t-statistic of 7.494 and a p-value of 0.000, confirming a significant and positive relationship. Thus, Hypothesis H3 is supported. This finding is also reinforced by previous research which shows that attitude has a significant influence on usage decisions, both in the context of e-wallets, digital applications, and other technology-based services (Guo et al., 2023; Setyaningrum et al., 2023).

Hypothesis H4 tests the indirect effect of Perceived Usefulness on usage decision through attitude toward use. Based on the specific indirect effects table, the coefficient is 0.479, with a t-statistic of 7.080 and a p-value of 0.000. These results indicate a significant mediating effect, so Hypothesis H4 is supported, meaning that Perceived Usefulness significantly affects usage decision through attitude toward use. This result is in line with previous research that confirms the role of attitude as a mediator, as found by (Sudiyani et al., 2019) where attitude towards using is able to mediate the effect of Perceived Usefulness on intention to use or behavioral intention.

DISCUSSION

The results of this investigation show that Perceived Usefulness significantly influences both attitude toward use Attitude and Usage Decision. This suggests that when people believe that a technology is useful, they tend to develop a positive attitude, which in turn leads to an increased likelihood of usage. These results align with (An et al., 2024), who found that Perceived Usefulness was the most influential factor in encouraging the adoption of digital Perceived Usefulness blic services, particularly by older adults. Similarly, (Xiao et al., 2022) emphasized that Perceived Usefulness plays a pivotal role in shaping behavioral intentions toward adopting technological innovations. (Maharani et al., 2024) also reinforced the idea that Perceived Usefulness reflects the extent to which technology satisfies users' needs and expectations.

Furthermore, the results demonstrate that attitude toward use significantly affects the usage decision. This is consistent with the theoretical understanding that attitude represents a psychological tendency to evaluate behavior positively or negatively (Tama et al., 2021). A favorable attitude serves as a critical mediator in encouraging individuals

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

to proceed with actual usage decisions. (Efkeemann et al., 2024) described attitude as comprising cognitive, affective, and behavioral components that together shape individual behavior, particularly in technology adoption contexts.

In addition to the direct relationships, the study also revealed a significant indirect effect of Perceived Usefulness on Usage Decision through Attitude. This finding suggests that Perceived Usefulness not only influences usage decision directly but also operates through the formation of positive attitudes. This mediating relationship is supported by (Romero-Rodríguez et al., 2023), who observed that the perceived practical benefits of AI technologies led to more positive attitudes and higher usage intention. In the financial technology domain, (Salah et al., 2024) found that because of their view, Generation Z consumers are more inclined to utilise e-wallets of usefulness in streamlining transactions and managing finances, thereby fostering favorable attitudes and leading to usage decisions.

Despite these contributions, the study has several limitations. First, it employed a Perceived Usefulness rely quantitative approach, which may not capture the subjective or experiential dimensions of user interaction with the technology. Second, the sample might not be typical of a larger Perceived Usefulness , which would restrict how broadly the results can be applied. Future research is recommended to adopt mixed-method approaches and broaden the contextual scope across various sectors, It would provide a more thorough comprehension of the elements driving decisions about technology use.

CONCLUSIONS

In light of the results, this research concludes that Perceived Usefulness plays a significant role in shaping both attitudes toward use and usage decisions, with attitude acting as a key mediating factor. These results reinforce what is important about users' perceptions in determining technology acceptance and usage behavior.

Theoretically, the results of this study strengthen and extend the Technology Acceptance Model by highlighting the mediating role of user attitude in the relationship between Perceived Usefulness and UD. This research makes an important contribution in enriching the understanding of how cognitive and affective factors interact in determining technology adoption behavior among digital-natives, especially Generation Z.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Practically, these results provide strategic guidance for e-wallet service providers to increase user adoption and retention among Gen Z. The main focus suggested is on enhancing features that reinforce Perceived Usefulness (e.g. ease of transactions, security, and service integration), as well as creating a pleasant and emotionally relevant user experience to form a positive attitude towards the service.

From an academic perspective, this study encourages the development of a more comprehensive technology acceptance model by including additional psychosocial variables, such as trust, security, and social norms, which have the potential to strengthen the prediction of digital financial technology usage decisions. Thus, e-wallet development that considers both functional and emotional aspects simultaneously will be more effective in driving sustainable usage decisions in the Generation Z market segment.

REFERENCES

- Afful-Dadzie, E., Egala, S. B. J. H. P., & Technology. (2022). Medical practitioners' decision making on quality of online medical information: A consumption values theory analysis. *11*(4), 100685.
- Al-Qudah, A. A., Al-Okaily, M., Shiyyab, F. S., Taha, A. A., Almajali, D. A., Masa'deh, R. e.,...Management, F. (2024). Determinants of digital payment adoption among Generation Z: An empirical study. *17*(11), 521.
- An, J., Zhu, X., Wan, K., Xiang, Z., Shi, Z., An, J., & Huang, W. J. B. P. H. (2024). Older adults' self-perception, technology anxiety, and intention to use digital Perceived Usefulness blic services. *24*(1), 3533.
- Ariningsih, E. P., Wijayanti, W., & Prasaja, M. G. J. J. M. M., Koperasi, Dan Entrepreneurship. (2022). Intention to Use E-wallet Dilihat dari Perceived Usefulness, Perceived Ease of Use, Perceived Security, dan Trust. *11*(2), 227-238.
- Azhari, M. T., Al Fajri Bahri, M. P., Asrul, M. S., & Rafida, T. (2023). *Metode penelitian kuantitatif*. PT. Sonpedia Perceived Usefulness blishing Indonesia.
- Bari, B. A., Grossman, C. D., Lubin, E. E., Rajagopalan, A. E., Cressy, J. I., & Cohen, J. Y. J. N. (2019). Stable representations of decision variables for flexible behavior. *103*(5), 922-933. e927.
- Cao, G., Duan, Y., Edwards, J. S., & Dwivedi, Y. K. J. T. (2021). Understanding managers' attitudes and behavioral intentions towards using artificial intelligence for organizational decision-making. *106*, 102312.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

- Che Nawi, N., Mamun, A. A., Hayat, N., & Seduram, L. J. S. O. (2022). Promoting sustainable financial services through the adoption of eWallet among Malaysian working adults. *12*(1), 21582440211071107.
- Daragmeh, A., Sági, J., Zéman, Z. J. J. o. o. i. t., market,, & complexity. (2021). Continuous intention to use e-wallet in the context of the covid-19 pandemic: Integrating the health belief model (hbm) and technology continuous theory (tct). *7*(2), 132.
- De Elia, R., Ruiz, J. J., Francece, V., Lohigorry, P., Saucedo, M., Menalled, M., & D'Amen, D. J. R. A. (2024). Early warning systems and end-user decision-making: A risk formalism tool to aid communication and understanding. *44*(5), 1128-1142.
- Diwanji, V. S., Cortese, J., Lee, J. J. J. o. C. I., & Advertising, R. i. (2025). Is consumer generated branding the way forward for digital advertising: Examining the effects of message source, presentation format and involvement on consumer decisions on X (formerly Twitter). *46*(1), 90-112.
- Efkemann, S. A., Lickiewicz, J., Doedens, P., Lantta, T., Bali, P., & Husum, T. L. (2024). A scoping review on staff attitudes towards the use of coercion in mental healthcare. *Healthcare*,
- Guo, H., Ye, Y., Lin, Y.-C., Khan, A., Chen, S.-C., & Liou, J.-H. J. C. S. S. (2024). Evaluating the determinants on students' switching intentions towards distance learning: an extension of the theory of planned behavior. *10*(1), 2356721.
- Guo, J., Jeon, J. J. C., & Convergence. (2023). The effect of comprehensive thinking tendency, perceived usefulness, and artificial intelligence ethical risk perception on attitude and intention to use artificial intelligence technology. *45*(5), 521-536.
- Gusni, G., Hurriyati, R., & Dirgantari, P. D. J. J. M. D. K. (2020). Pengaruh Perceived Usefulness dan perceived ease of use terhadap attitude dan actual usage go-pay. *8*(1), 22-33.
- Kilani, A. A.-H. Z., Kakeesh, D. F., Al-Weshah, G. A., Al-Debei, M. M. J. J. o. O. I. T., Market,, & Complexity. (2023). Consumer post-adoption of e-wallet: An extended UTAUT2 perspective with trust. *9*(3), 100113.
- Kroesen, M., Chorus, C. J. T. b., & society. (2018). The role of general and specific attitudes in predicting travel behavior—A fatal dilemma? , *10*, 33-41.
- Lee, Y. Y., Gan, C. L., Liew, T. W. J. H. B., & Technologies, E. (2022). The impacts of mobile wallet app characteristics on online imPerceived Usefulness lse buying: a moderated mediation model. *2022*(1), 2767735.
- Li, J., & Lv, C. J. P. o. (2024). Exploring user acceptance of online virtual reality exhibition technologies: A case study of Liangzhu Museum. *19*(8), e0308267.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

- Lin, C.-W., Tsai, Y.-X., Chang, Y.-S., Ding, Y.-J., Liu, J.-C., & Lin, Y.-S. J. J. o. F. S. (2021). [Retracted] Applying the Decomposed Theory of Planned Behavior to Explore the Influencing Factors of NTC App Usage Intention. *2021(1)*, 7045242.
- Liu, Q., & Wang, X. J. P. o. (2023). The impact of brand trust on consumers' behavior toward agricultural products' regional Perceived Usefulness blic brand. *18(11)*, e0295133.
- Maharani, N. P., Suhartono, E., Setiawanta, Y., & Durya, N. P. M. A. J. J.-A. J. A. D. S. I. (2024). Pengaruh Pemanfaatan Teknologi, Kompetensi Sumber Daya Manusia, Dan Tingkat Pendidikan Terhadap Efektivitas SIA. *5(1)*, 139-153.
- Micus, C., Schramm, S., Boehm, M., & Krcmar, H. J. O. R. P. (2023). Methods to analyze customer usage data in a product decision process: A systematic literature review. *10*, 100277.
- Rahayu, W. I., & SaPerceived Usefulness tra, M. H. K. (2020). *Penerapan Metode Naive Bayes dan Skala Likert Pada Aplikasi Prediksi Kelulusan Mahasiswa*. Kreatif.
- Rahmadhani, S. D., Buchdadi, A. D., Fawaiq, M., & Prasetya, B. A. J. B. (2022). Determinants of intention to use e-wallet in Generation Z. *15(1)*, 60-77.
- Ranga, B., Singh, R., Ranga, I. J. A. i. H., & Research, T. (2022). Investigation of antecedents and consequences of usefulness in online travel communities: The moderating role of decision making stage.
- Ristiyantina, A. D. R. J. J. (2022). Influence Perceived of Usefulness, Perceived Ease of Use, and Perceived of Trust on decisions to use the Application of Pegadaian Digital Services by Customers at PT Pegadaian (Persero) Ungaran Branch Office. *8(1)*, 47-58.
- Romero-Rodríguez, J.-M., Ramírez-Montoya, M.-S., Buenestado-Fernández, M., & Lara-Lara, F. J. J. o. N. A. i. E. R. (2023). Use of ChatGPT at university as a tool for complex thinking: Students' perceived usefulness. *12(2)*, 323-339.
- Ruiz-Herrera, L. G., Valencia-Arias, A., Gallegos, A., Benjumea-Arias, M., & Flores-Siapo, E. J. H. (2023). Technology acceptance factors of e-commerce among young people: An integration of the technology acceptance model and theory of planned behavior. *9(6)*.
- Salah, O. H., Ayyash, M. M. J. V. J. o. I., & Systems, K. M. (2024). Understanding user adoption of mobile wallet: extended TAM with knowledge sharing, perceived value, perceived privacy awareness and control, perceived security.
- Savitri, P. D., Krisnatuti, D., & Hannan, S. J. A. (2020). The effect of innovation and marketing mix toward brand image and usage decision in online food delivery services industry. *9(2)*, 99-110.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

- Septyanto, D., Astutik, D., Rojuaniah, R., Havidz, I. L. H., & Fajarwati, D. J. J. E. (2023). Analysis of E-wallet Using Satisfaction Through Intention to Continuous Use: Empirical Study in Tangerang District. *12*(04), 888-905.
- Setyaningrum, A. S., Septyanto, D., & Mariam, S. J. M. I. B. (2023). Perceived Convenience, Perceived Benefits, Perceived Price, Trust, Attitude and Decision to Use of The Shopee Marketplace. *20*(2), 269-279.
- Setyawati, C. Y., & Polar, D. C. J. J. A. d. P. (2022). Pengaruh Perceived Usefulness Terhadap Behavior Intention To Use E-Wallet Gopay Melalui Mediasi Attitude Toward Using Di Kota Ternate. *22*(2), 662-675.
- Subhaktiyasa, P. G. J. E. J. o. E., & Innovation, L. (2024). PLS-SEM for multivariate analysis: A practical guide to educational research using SmartPLS. *4*(3), 353-365.
- Sudiyani, N. N., Sawitri, N. P. Y. R., Adiandari, A. M., Perdanawati, L. P. V. I. J. I. J. o. A. T. i. C. S., & Engineering. (2019). The Role of Attitude in Mediating the Effect of Perceived Usefulness on the intention to use E-Money. *8*(1.5), 227-233.
- Tama, R. A. Z., Ying, L., Yu, M., Hoque, M. M., Adnan, K. M., & Sarker, S. A. J. J. o. E. M. (2021). Assessing farmers' intention towards conservation agriculture by using the Extended Theory of Planned Behavior. *280*, 111654.
- Ulum, I., Ghozali, I., & Chariri, A. (2008). Intellectual capital dan kinerja keuangan perusahaan; Suatu analisis dengan pendekatan Partial Least Squares (PLS).
- Wang, M., Sun, L.-L., Hou, J.-D. J. P. R., & Management, B. (2021). How emotional interaction affects Perceived Usefulness rchase intention in social commerce: the role of Perceived Usefulness and product type. 467-481.
- Wang, X. (2023). Effect of Perceived Usefulness and perceived ease of use on university students' willingness for online Perceived Usefulness rchase. SHS web of conferences,
- Wang, X., & Yu, X. J. S. O. (2024). Art Students' Technostress, Perceived Usefulness, Satisfaction, and Continuance Intention to Use Mobile Educational Applications. *14*(2), 21582440241260206.
- Wardana, A. A., SaPerceived Usefulness tro, E. P., Wahyuddin, M., & Abas, N. I. (2022). The effect of convenience, perceived ease of use, and Perceived Usefulness on intention to use e-wallet. International Conference on Economics and Business Studies (ICOEBS 2022),
- Xiao, J., Goulias, K. G. J. T. r. p. A. p., & practice. (2022). Perceived Usefulness and intentions to adopt autonomous vehicles. *161*, 170-185.

¹Email: roosdhani@gmail.com

^{1*}Corresponden Author, Email: roosdhani@gmail.com

P-ISSN: 2580-6084, E-ISSN: 2580-8079

Zhou, J., Zhang, B., Tan, R., Tseng, M.-L., & Zhang, Y. J. S. (2020). Exploring the systematic attributes influencing gerontechnology adoption for elderly users using a meta-analysis. *12*(7), 2864.

Zirena-Bejarano, P. P., & Zirena, E. M. C. J. C. M. R. (2024). From Consumer's Attitude towards Online Perceived Usefulness rchase Decision: Influence of Friends and Reference Groups. *20*(1), 1-24.