

## The Influence of Performance Expectancy, Facility Conditions, Social Influence, Innovation, Technological Security and Hedonistic Motivation on the Adoption of E-Wallets with Behavioural Intent as a Mediating Variable

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### ABSTRACT

*This research was conducted to analyze and determine the influence of performance expectancy, facility conditions, social influence, innovation, technological security and hedonistic motivation on the adoption of e-wallets with behavioural intent as a mediating variable (in Gebi Jaya Wholesale Customers). This study employed a quantitative approach. The population consisted of customers who had made payments using e-wallets at Toko Gebi Jaya, with a sample of 130 respondents. Analysis was performed using partial least squares structural equation modeling (SEM-PLS) with SmartPLS 4.0 software. The results revealed that performance expectancy, social influence, innovation, and hedonistic motivation did not significantly affect e-wallet adoption, either directly or through behavioral intention. Conversely, facility conditions and technological security significantly influenced e-wallet adoption, both directly and through behavioral intention. Behavioral intention itself had a significant positive effect on adoption. In conclusion, while behavioral intention mediated the effects of facility conditions and technological security, it did not mediate the effects of performance expectancy, social influence, innovation, or hedonistic motivation on e-wallet adoption. These findings underscore the importance of practical and security-related factors in promoting e-wallet usage, suggesting that enhancing infrastructure and ensuring technological safety are key drivers of adoption in this context.*

**Keywords:** Adoption of e-wallets; Behavioral Intentions; Performance Expectancy; Facility Conditions; Technology Security; Hedonistic Motivation

### INTRODUCTION

The financial technology or fintech industry is deeply rooted in Indonesian society. Fintech has experienced rapid growth in recent years, accompanied by increasing access to digital technology across various aspects of life. This innovation in financial services offers numerous conveniences for the public, particularly in financial transactions. One of the most popular and widely used fintech products among Indonesians is e-wallets or digital wallets (Firdaus & Lubis, 2022; Johan et al., 2022; Wati et al., 2024; Widjojo, 2020).

According to Subawa et al. (2020), social influence refers to the extent to which an individual's use of technology is influenced by others' opinions. Social influence is an important factor in predicting the acceptance of new technologies (Lin & Lu, 2015; Manca et al., 2019; Sohn & Kwon, 2020; Zuiderwijk et al., 2015). In that study, most respondents came from various cities in Indonesia, as urban communities tend to adapt to and accept new technologies more quickly (Buchori et al., 2022; Marfai et al., 2015; Rachmawati et al., 2021; Shirleyana et al., 2018).

Existing studies have extensively explored factors influencing e-wallet adoption using theoretical frameworks such as the Unified Theory of Acceptance and Use of Technology (UTAUT)

and the Technology Acceptance Model (TAM). For instance, Esawe (2022) found that performance expectancy did not significantly impact e-wallet adoption, while Carlos et al. (2024) reported a similar non-significant relationship. In contrast, Peñarroja et al. (2019) demonstrated that facilitating conditions positively affect technology usage behavior, and Balapour et al. (2020) highlighted the critical role of technological security in user adoption decisions. However, research examining the combined effect of hedonic motivation, innovation characteristics, and behavioral intention as a mediator in the context of Indonesian retail consumers remains limited (Cahyani & Marcelino, 2023; Fauzi & Sheng, 2021; Juanim et al., 2024; Khatimah et al., 2019).

While prior studies have identified individual determinants of e-wallet adoption, few have integrated performance expectancy, facility conditions, social influence, innovation, technological security, and hedonic motivation within a single mediating framework—especially in traditional wholesale retail settings such as Geby Jaya. Moreover, the role of behavioral intention as a mediator in this specific configuration has not been sufficiently examined, creating a gap in understanding the holistic adoption mechanism among small-scale retail consumers.

This study contributes to the literature by proposing and testing an integrated model that incorporates six exogenous variables—performance expectancy, facility conditions, social influence, innovation, technological security, and hedonic motivation—with behavioral intention as a mediating variable in the context of e-wallet adoption at a traditional wholesale store. By applying this model in a less digitally penetrated retail segment, the research offers contextual novelty and extends the applicability of technology adoption theories.

This study aims to analyze the influence of performance expectancy, facility conditions, social influence, innovation, technological security and hedonistic motivation on the adoption of e-wallets with behavioural intent as a mediating variable among customers of Geby Jaya Wholesale. Furthermore, it seeks to examine the mediating role of behavioral intention in the relationships between these six factors and e-wallet adoption, thereby identifying key drivers and barriers to digital payment adoption in a traditional retail setting. The findings offer both theoretical and practical contributions. Theoretically, it enriches the technology adoption literature by testing and extending established models, such as UTAUT, within the context of traditional Indonesian retail. Practically, the results provide actionable insights for fintech companies, retail managers, and policymakers: for fintech providers, enhancing technological security and optimizing user facility conditions to boost adoption; for retailers, strategies to integrate e-wallet systems effectively into customer transactions; and for policymakers, initiatives to promote digital financial inclusion, particularly among small and medium enterprises. Ultimately, this study contributes to fostering a more efficient, secure, and digitally integrated retail ecosystem in Indonesia.

## **METHODS**

This study employed a causal research design, which compared differences in variables across subjects to identify causal relationships without applying special treatments. It examined the relationships between the exogenous variables—performance expectancy, facility conditions, social influence, innovation, technological security, and hedonic motivation—and the endogenous variable, e-wallet adoption, mediated by behavioral intention. The sample comprised 130 participants selected via purposive sampling. Data analysis was conducted using SmartPLS 4.0 software, incorporating descriptive statistical analysis. Primary data were collected directly through online questionnaires distributed via Google Forms.

**RESULTS AND DISCUSSION**

The characteristics of the respondents needed in this study were based on gender, age, last education, occupation, income and domicile in South Coast Regency. And from the results of the questionnaire distribution, the number of respondents was 130 people. The following are the characteristics of this study:

**Table 1. Respondent Demographics Profile**

Features	Category	Quantity	Percentage (%)
Age	17-20	8	6
	21-25	15	12
	26-30	29	22
	31-35	20	15
	36-40	18	14
	41-45	27	21
	>45	13	10
Gender	Male	50	38
	Female	80	62
Final Education	No/Not Out of School/Not Finished Elementary School/MI	4	3
	SD/MI	10	8
	Junior High School/MTs	17	13
	SMA/MA/SMK	50	38
	D1/D2/D3	28	22
	D4/S1	21	16
	S2/S3	0	0

*Source: Primary Survey Data Collection (2024)*

**Validity Test**

The validity test is used to measure whether or not a questionnaire is valid in the study, namely by looking at the value of the outer loading > 0.7, it can be declared to meet the requirements for convergent validity.

**Table 2. Validity Test Results (Outer Loadings)**

No	Variable	Indicator	Outer loading > 0,7	Validity Results
1	E-Wallet Adoption	AEW1	0,797	Valid
2		AEW2	0,822	Valid
3		AEW3	0,736	Valid
4	Behavioral Intent	NP1	0,846	Valid
5		NP2	0,883	Valid
6		NP3	0,876	Valid
7	Performance Expectancy	PE1	0,771	Valid
8		PE2	0,739	Valid
9		PE3	0,804	Valid
10		PE4	0,739	Valid
11	Facility Conditions	KF1	0,816	Valid
12		KF3	0,835	Valid
13	Social Influence	PS1	0,824	Valid
14		PS2	0,827	Valid

No	Variable	Indicator	Outer loading > 0,7	Validity Results
15	Innovation	I1	0,834	Valid
16		I2	0,796	Valid
17		I3	0,800	Valid
18		I4	0,765	Valid
19	Technology Security	KT1	0,840	Valid
20		KT2	0,869	Valid
21		KT3	0,796	Valid
22	Hedonistic Motivation	MH1	0,721	Valid
23		MH2	0,778	Valid
24		MH3	0,735	Valid

Source: PLS-SEM Analysis Output (SmartPLS 4.0)

### Reliability Test

The reliability test aims to ensure that the instrument has reliable results and to find out this can be seen in the table below:

**Table 3. Reliability Test Results**

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
AEW	0.689	0.690	0.829	0.618
I	0.812	0.819	0.876	0.638
KF	0.534	0.535	0.811	0.682
KT	0.783	0.784	0.874	0.698
MH	0.600	0.602	0.789	0.555
NP	0.841	0.878	0.902	0.754
OR	0.761	0.766	0.848	0.583
PS	0.532	0.532	0.810	0.681

Source: PLS-SEM Analysis Output (SmartPLS 4.0)

Therefore, from the results of the table above, it can be declared reliable because there are two measures of reliability that have been measured, namely *composite reliability* and *Cronbach's alpha*, and to find out that *composite reliability* and *Cronbach's alpha* are good, the value of a variable for *composite reliability* must be greater than 0.7 and the value for *Cronbach's alpha* must be greater than 0.6, then the variable is considered quite reliable.

### R-Square

Structural model testing can be carried out on each indicator in the research model that has met the requirements for validity and reliability, and to show how much influence between each variable can be seen on the r-square value which ranges from 0 to 1, the closer the number 1 of the model that the regression is, the better. For this reason, the results can be seen below:

**Table 4. R-Square Values of Endogenous Variables**

	R-square	R-square adjusted
AEW	0.962	0.959
NP	0.669	0.652

Source: PLS-SEM Analysis Output (SmartPLS 4.0)

Based on these results, it is known that the e-wallet adoption variable (Y) has a value of 0.962 which shows the magnitude of the influence of exogenous variables performance expectancy, facility conditions, social influence, innovation, technological security and hedonistic motivation on behavioral intentions, which is 96% for e-wallet adoption, while 4% of variables outside this study.

The behavioral intention variable has an R-Square value of 0.669, thus it can be concluded that behavioral intent has a contribution of 67% while 33% of other variables contribute the rest.

## Hypothesis Test

### Direct Hypothesis

**Table 5. Direct Path Coefficient and Hypothesis Testing Results**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	Remarks
I -> AEW	-0.024	-0.025	0.015	1.573	0.116	Rejected
KF -> AEW	-0.031	-0.032	0.015	2.074	0.038	Accepted
KT -> AEW	-0.032	-0.032	0.014	2.336	0.020	Accepted
MH -> AEW	-0.018	-0.020	0.016	1.141	0.254	Rejected
PE -> AEW	0.009	0.010	0.010	0.939	0.348	Rejected
PS -> AEW	0.008	0.009	0.007	1.139	0.255	Rejected
NP -> AEW	0.097	0.100	0.032	3.031	0.002	Accepted

Source: PLS-SEM Analysis Output (SmartPLS 4.0)

Based on the table above, it can be seen that all variables in this study have information accepted and rejected because to be accepted it must have a significance value of less than 0.05 and vice versa and below are the results of the hypothesis test:

1. The effect of Innovation did not have a significant effect on E-Wallet Adoption by obtaining a regression coefficient value of -0.024 and a t-statistic value of 1.573 with a *probability value* of 0.116.
2. The condition of the facility had a positive effect on the adoption of E-Wallet by obtaining a regression coefficient value of -0.031 and a t-statistic value of 2.074 with a *probability value* of 0.038.
3. Technology Security has a positive effect on the adoption of E-Wallet by obtaining a regression coefficient value of -0.032 and a t-statistical value of 2.336 with a *probability value* of 0.020.
4. Hedonistic motivation did not have a significant effect on E-Wallet Adoption with a regression coefficient value of -0.018 and a t-statistical value of 1.141 with a *probability value* of 0.254.
5. Performance Expectancy did not have a significant effect on E-Wallet Adoption with a regression coefficient value of 0.009 and a t-statistical value of 0.939 with a *probability value* of 0.348.
6. Social Influence did not have a significant effect on E-Wallet Adoption by obtaining a regression coefficient value of 0.008 with a t-statistical value of 1.139 with a *probability value* of 0.255.

7. Behavioral Intent did not have a significant effect on E-Wallet Adoption by obtaining a regression coefficient value of 0.097 and a t-statistic value of 3.031 with a *probability* value of 0.002.

**Indirect Hypothesis (Mediation)**

**Table 6. Indirect Path Coefficient and Hypothesis Testing Results (Mediation)**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values	Remarks
I -> NP -> AEW	-0.024	-0.025	0.015	1.573	0.116	Rejected
KF -> NP -> AEW	-0.031	-0.032	0.015	2.074	0.038	Accepted
KT -> NP -> AEW	-0.032	-0.032	0.014	2.336	0.020	Accepted
MH -> NP -> AEW	-0.018	-0.020	0.016	1.141	0.254	Rejected
PE -> NP -> AEW	0.009	0.010	0.010	0.939	0.348	Rejected
PS -> NP -> AEW	0.008	0.009	0.007	1.139	0.255	Rejected

Source: PLS-SEM Analysis Output (SmartPLS 4.0)

Based on the table above, it can be seen that all variables in this study have information accepted and rejected because to be accepted it must have a significance value of less than 0.05 and vice versa and below are the results of the hypothesis test:

1. The influence of Innovation did not have a significant effect through Behavioral Intentions on E-Wallet Adoption with a regression coefficient value of -0.024 and a t-statistic value of 1.573 with a probability value of 0.116.
2. The condition of the facility had a positive effect through Behavioral Intention on E-Wallet Adoption by obtaining a regression coefficient value of -0.031 and a t-statistical value of 2.074 with a probability value of 0.038.
3. Technology Security has a positive effect through Behavioral Intent on E-Wallet Adoption by obtaining a regression coefficient value of -0.032 and a t-statistic value of 2.336 with a probability value of 0.020.
4. Hedonistic motivation did not have a significant effect through Behavioral Intention on E-Wallet Adoption by obtaining a regression coefficient value of -0.018 and a t-statistical value of 1.141 with a probability value of 0.254.
5. Performance Expectancy did not have a significant effect through Behavioral Intention on E-Wallet Adoption by obtaining a regression coefficient value of 0.009 and a t-statistic value of 0.939 with a probability value of 0.348.
6. Social Influence did not have a significant effect through Behavioral Intention on E-Wallet Adoption by obtaining a regression coefficient value of 0.008 with a t-statistical value of 1.139 with a probability value of 0.255.

This study aims to examine the influence of performance expectancy, facility conditions, social influence, innovation, technological security and hedonistic motivation through behavioral intentions on the adoption of e-wallets at Toko Geby Jaya. The discussion below aims to explain the results of hypothesis testing:

### **The Effect of Performance Expectancy on E-Wallet Adoption**

Based on the results of the test, a regression coefficient value of 0.009 and a t-statistical value of 0.939 with a probability value of 0.348 were obtained. The probability value is greater than the predetermined error tolerance ( $0.348 < 0.05$ ). This shows that Performance Expectancy does not have a significant effect on the Adoption of E-Wallet at Toko Geby Jaya so H1 is rejected.

Based on the results of research conducted by Esawe (2022), it is shown that performance expectations have a non-significant impact on electronic wallets. This is also in line with the research that has been carried out by Carlos et al (2024) leading to the conclusion that the relationship between performance expectations, and the adoption of e-wallets is not significant.

### **The Effect of Facility Conditions on E-Wallet Adoption**

Based on the results of the test, a regression coefficient value of -0.031 and a t-statistical value of 2.074 with a probability value of 0.038 were obtained. The Probability value is smaller than the predetermined error tolerance ( $0.038 < 0.05$ ). This shows that the Facility Condition has a positive effect on the Adoption of E-Wallet at the Geby Jaya Store so that H2 is accepted. Peñarroja et al. (2019) affirm that facilitating conditions positively influence knowledge sharing behavior in using technology during this digital era.

### **Social Influence on E-Wallet Adoption**

Based on the results of the test, a regression coefficient value of 0.008 with a t-statistic value of 1.139 with a probability value of 0.255 was obtained. The probability value is smaller than the predetermined error tolerance ( $0.255 < 0.05$ ). This shows that Social Influence does not have a significant effect on the Adoption of E-Wallet in Toko Geby Jaya so H3 is rejected.

### **The Influence of Innovation on E-Wallet Adoption**

Based on the test results, a regression coefficient value of -0.024 and a t-statistical value of 1.573 with a probability value of 0.116 were obtained. The probability value is greater than the predetermined error tolerance ( $0.116 < 0.05$ ). This shows that the Influence of Innovation does not have a significant effect on the Adoption of E-Wallet at Toko Geby Jaya so H4 is rejected. Therefore, innovation from customers is not important because it will have a very low impact on the use of e-wallet adoption which will be carried out later so that there is low awareness for the use of e wallets.

### **The Influence of Technology Security on E-Wallet Adoption**

Based on the test, a regression coefficient value of -0.032 and a t-statistical value of 2.336 with a probability value of 0.020 were obtained. The Probability value is smaller than the predetermined error tolerance ( $0.020 < 0.05$ ). This shows that Technology Security has a positive effect on the Adoption of E-Wallets at Toko Geby Jaya so that H5 is accepted. When the perceived harm of an app outweighs the perceived benefits, users may avoid using it (Balapour et al., 2020).

### **The Influence of Hedonistic Motivation on E-Wallet Adoption**

Based on the test results, a regression coefficient value of -0.018 and a t-statistical value of 1.141 with a probability value of 0.254 were obtained. The probability value is greater than the predetermined error tolerance ( $0.254 < 0.05$ ). Therefore, the hedonistic motivation of customers is very unimportant because it does not have a very large impact on customers who adopt e-wallets, so it is necessary to know the good impact so that more and more customers transact using e-wallets.

### **The Influence of Behavioral Intent on E-Wallet Adoption**

Based on the test results, a regression coefficient value of 0.097 and a t-statistical value of 3.031 with a probability value of 0.002 were obtained. The probability value is smaller than the predetermined error tolerance ( $0.002 < 0.05$ ). This shows that Behavioral Intentions do not have a significant effect on the Adoption of E-Wallets at the Geby Jaya Store so that H7 is accepted. In another study conducted by Anggraini & Rachmawati (2020) which researched the factors that affect the adoption of mobile payments, behavioral intentions have a positive and significant relationship in the adoption of a technology.

### **The Effect of Performance Expectancy through Behavioral Intent on E-Wallet Adoption**

Based on the test results, a regression coefficient value of 0.009 and a t-statistical value of 0.939 with a probability value of 0.348 were obtained. The probability value is greater than the predetermined error tolerance ( $0.348 > 0.05$ ). This shows that Performance Expectancy does not have a significant effect through Behavioral Intent on the Adoption of E-Wallet at Toko Geby Jaya so that H8 is rejected.

### **The Influence of Facility Conditions through Behavioral Intentions on E-Wallet Adoption**

Based on the test results in the table above, a regression coefficient value of -0.031 and a t-statistical value of 2.074 with a probability value of 0.038 were obtained. The Probability value is smaller than the predetermined error tolerance ( $0.038 < 0.05$ ). This shows that the Facility Condition has a positive effect through Behavioral Intentions on the Adoption of E-Wallets at the Geby Jaya Store so that H9 is rejected. In the study of Latifah & Khomariyah (2020), the results of the study showed that service features had a significant positive effect on the interest in using financial technology.

### **Social Influence through Behavioral Intentions on E-Wallet Adoption**

Based on the test results in the table above, a regression coefficient value of 0.008 with a t-statistical value of 1.139 with a probability value of 0.255 was obtained. The probability value is smaller than the predetermined error tolerance ( $0.255 < 0.05$ ). This shows that Social Influence does not have a significant effect through Behavioral Intentions on the Adoption of E-Wallet at Toko Geby Jaya so that H10 is rejected.

### **The Influence of Innovation through Behavioral Intentions on E-Wallet Adoption**

Based on the test results in the table above, a regression coefficient value of -0.024 and a t-statistical value of 1.573 with a probability value of 0.116 were obtained. The probability value is greater than the predetermined error tolerance ( $0.116 > 0.05$ ). This shows that the Influence of Innovation does not have a significant effect through Behavioral Intentions on the Adoption of E-Wallets at Toko Geby Jaya so that H11 is rejected.

### **The Influence of Technology Security through E-Wallet Adoption Behavior Intentions**

Based on the test of the table above, a regression coefficient value of -0.032 and a t-statistical value of 2.336 with a probability value of 0.020 were obtained. The Probability value is smaller than the predetermined error tolerance ( $0.020 < 0.05$ ). This shows that Technology Security has a positive effect through Behavioral Intentions on the Adoption of E-Wallets at the Geby Jaya Store so that H12 is accepted. These results are also in accordance with the research on

the intention of users to make online airline ticket payments through veloka in Indonesia, which said that Hedonistic Motivation positively affects the user's behavioral intentions (Jannah, 2018).

### **The Effect of Hedonistic Motivation through Behavioral Intentions on E-Wallet Adoption**

Based on the test results in the table above, a regression coefficient value of -0.018 and a t-statistical value of 1.141 with a *probability value* of 0.254 were obtained. The *probability value* is greater than the predetermined error tolerance ( $0.254 < 0.05$ ).

### **CONCLUSION**

This study on e-wallet adoption at Toko Geby Jaya revealed that performance expectancy (X1) had no significant direct effect on adoption (Y), whereas facility conditions (X2), social influence (X3), innovation (X4), technological security (X5), and hedonic motivation (X6) all exerted significant direct positive effects; additionally, behavioral intention (Z) significantly influenced adoption (Y). However, mediation analyses showed that only facility conditions (X2) had a significant indirect effect through behavioral intention (Z), while performance expectancy (X1), social influence (X3), innovation (X4), technological security (X5), and hedonic motivation (X6) exhibited insignificant mediating effects via Z. For future research, scholars could longitudinally track these factors across diverse Indonesian retail contexts or incorporate moderating variables like digital literacy to better elucidate mediation dynamics in e-wallet adoption.

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