JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
ISSN 2550-0732 print / ISSN 2655-8319 online
Vol. 9 No. 2 / August 2025
DOI;10.36555/jasa.v9i2.2908

The Influence of Perceived Ease of use and Perceived Usefulness on the Intention to Reuse the Pintar Pay Application of KSP Pintu Air In Maumere City, Mediated by Trust

Yuslin Nursivin Dua Botha*[1], Khuzaini[1], Marsudi Lestariningsih[1]
Sekolah Tinggi Ilmu Ekonomi Indonesia Surabaya (STIESIA), Indonesia[1]
*Coresponding Email : ynursivin@gmail.com

ABSTRACT

The development of digital technology encourages cooperatives to transform their services through application-based systems, enhancing efficiency and member satisfaction. KSP Pintu Air, one of the largest cooperatives in Indonesia, has developed the Pintar Pay application to facilitate digital financial transactions for its members. However, the number of users of this application is still not proportional to the total number of cooperative members. This research aims to analyse the influence of perceived ease of use and perceived usefulness on the intention to use the Pintar Pay application, as well as the mediating role of trust in this relationship. The research approach employs a quantitative method, utilising Partial Least Squares (PLS) analysis on primary data collected from 354 respondents who use applications in the city of Maumere. The results show that perceived ease of use and perceived usefulness have a significant positive effect on the intention to use. Trust is proven to mediate the relationship between perceived ease of use and perceived usefulness on the intention to use. These findings highlight the importance of enhancing user trust through robust data security and system reliability to foster the adoption of digital cooperative applications.

ARTICLE INFO

Article history:
Submitted: 08 August 2025
Revised: 25 August 2025
Accepted: 27 August 2025
Published: 28 August 2025

Keyword:
Perception of Ease,
Perception of Usefulness,
Intention to Use,
Pintar Pay,
Financial Technology.

To cite this article (APA Style):
Botha, Y. N. D., Khuzaini., and Lestariningsih. M. (2025). The Influence of Perceived Ease of use and Perceived Usefulness on the Intention to Reuse the Pintar Pay Application of KSP Pintu Air In Maumere City, Mediated by Trust. *JASa : Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi.* Vol 9 (2), p.469-479. https://doi.org/10.36555/jasa.v9i2.2908

INTRODUCTION

The development of internet technology has had a profound impact on human life worldwide. The use of the internet is a modern phenomenon that has become an integral part of human life, where it is helpful in obtaining information and as a means to connect with others (Panea-Pizarro et al., 2020). With a large number of users worldwide, the internet will increasingly influence daily life (Prasetiadi, 2011).

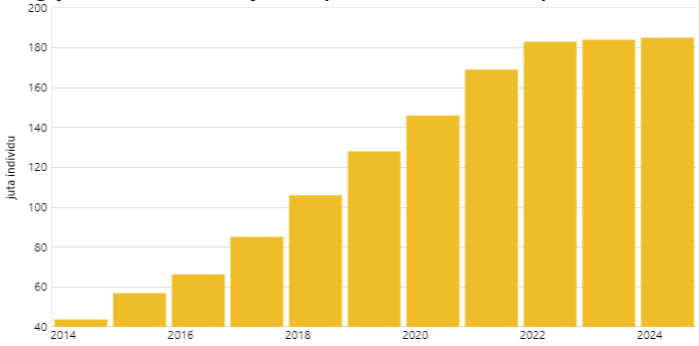

Figure 1. The number of internet users in Indonesia as of January (2014-2024)
Sourse : Processed Primary Data (2025)

According to a report by We Are Social, as of January 2024, there are 185 million internet users in Indonesia, equivalent to 66.5% of the national population, totalling 278.7 million people. The number of internet users in Indonesia at the beginning of this year increased by approximately 1.5 million people, or 0.8%, compared to January 2023 (Annur, 2024). The rapid development of the internet and technology has led to the emergence of numerous innovations in various industries that utilize or are technology-based, such as e-commerce and online transportation. The growing needs of humans and the rapid mobilization of people, coupled with their busy schedules, necessitate the emergence of facilities that can meet all these needs. One industry that has generated innovations is the financial sector. Industries operating in the financial sector have created innovations known as Fintech or Financial Technology (Purwanto et al., 2022).

Financial Technology (Fintech) is the combination of financial systems and technology. The development of fintech in Indonesia has given rise to various innovations in applications, particularly in financial services, including payment transaction tools, money storage tools, and loan tools. The proliferation of fintech in Indonesia is a testament to the country's shift from traditional financial systems to digital solutions. This shift is based on the speed and ease with which fintech can access various interests related to economic systems (Safitri, 2022). Various types of fintech products include Paylater, investments, working capital loans, insurtech, salary loans, goods ownership credit, equity crowdfunding, remittances, digital money, and digital wallets, also known as e-wallets. The rapid development of fintech cannot be avoided; banks are required to continuously innovate in terms of digital services to avoid being overshadowed by fintech developments. Not only is the banking sector required to innovate, but the cooperative sector is also expected to do so (AL-Farizi & Rizaldi, 2021).

Cooperatives are encouraged to innovate by transforming into digital-savvy cooperatives, commonly referred to as digital cooperatives (Toyo et al., 2024). According to Deo et al., (2024), a digital cooperative system is a platform or system that allows cooperatives and their members to operate digitally. This system can cover various aspects of cooperatives, including storage management, financial management, internal communication, and member transactions. The digitisation of cooperatives is expected to serve as a tool for enhancing services, transparency, and accountability, thereby enabling members to receive the best possible services. The addition of digital elements to every activity carried out by the cooperative is a prerequisite that must be fulfilled if the cooperative wants to achieve progress and take advantage of existing business opportunities. One cooperative that has undertaken digital transformation innovation is KSP Pintu Air.

Pintu Air Cooperative, based in East Nusa Tenggara, is one example of a cooperative that has successfully transformed into a digital cooperative. Since 2019, this cooperative has been developing the Pintar Pay application, which enables its members to conduct various online financial transactions, including e-wallet top-ups, bill payments, and interbank transfers. This application has become a solution for its members to conduct transactions at any time and from anywhere, given the increasing demand for practical and efficient services (trustnews.id, 2022). This achievement is also reflected in the rise in the number of Pintar Pay users. However, it remains shallow compared to the number of cooperative members, which stands at around 451,000 people (Lado, 2025).

As the competition among fintech companies in Indonesia becomes increasingly intense, cooperatives like Pintu Air must retain existing customers and attract new users. One effective way to achieve this goal is by understanding consumers' intentions in using their applications, in this case, the Pintar Pay application. Consumers' intention to use a digital application or service is crucial because it will affect the long-term success of the application.

Various factors, including perceived ease of use and perceived usefulness can influence the intention to use digital technology. Based on the Technology Acceptance

Model (TAM) theory developed by Davis, (1989), perceived ease of use is the extent to which users feel that using a system or application is easy to learn and use, while perceived usefulness refers to the extent to which users feel that using the system can enhance their performance or make their work easier. Previous studies have demonstrated that these two factors have a significant influence on the intention to use a technology or application (Hong et al., 2021).

However, although many studies have shown a significant relationship between perceived ease of use and usefulness to use, some studies have also shown different results. For example, research by Nurpratama et al., (2023) indicated that perceived ease of use does not have a significant effect on the intention to use, while the study by Ibrahim et al., (2017) showed that perceived usefulness does not have a substantial impact on the intention to use. This uncertainty highlights a research gap that warrants further exploration.

In addition to the perception of ease and usefulness, another variable that can influence the intention to use is trust. Trust in the context of digital services is crucial, as it can significantly influence consumers' decisions to use or not use an application. According to Chawla & Joshi, (2019) and Sarkar et al., (2020), trust has a significant influence on the intention to use a digital application or service. In Indonesia, consumer trust in digital services remains relatively low, with 79% of consumers expressing concerns about the security of online transactions Public Relations Bureau of the Ministry of Communication and Information, 2022). Therefore, it is essential to include trust as a mediating variable in this study to address the existing gap in previous research.

This research aims to examine the influence of perceived ease of use and perceived usefulness on the intention to use the Pintar Pay application, with trust as a mediating variable. This research is expected to provide new insights into the factors affecting the intention to use digital applications, particularly in the context of digital cooperatives, and to contribute to the development of theories related to technology acceptance in Indonesia.

METHODS

Type of research

This research uses an explanatory approach with quantitative methods. According to Sugiyono, (2019), the type of descriptive research aims to explain the relationship between variables. This research utilises quantitative data, which are derived from qualitative data through the application of measurement scales and scores. The study aims to test the influence of variables such as perceived ease of use, perceived usefulness, trust, and intention to use the Pintar Pay application.

Population and Sample

The research population consists of users of the Pintar Pay application in Maumere City, totalling 3,089 individuals. The research sample was selected using accidental sampling methods, meaning respondents were chosen randomly based on specific criteria, specifically users who had used the application at least once. The sample size was calculated using Slovin's formula, with a 95% confidence level and a 5% margin of error, resulting in 354 respondents.

Data Collection Techniques

Data was collected through a questionnaire distributed directly to active users of the Pintar Pay application. The questionnaire employed a Likert scale with five answer options, ranging from "strongly agree" to "strongly disagree," to measure the respondents' perceptions of ease of use, usefulness, trust, and intention to use the application.

Research Variables

This study involves four variables:

1. Perceived Ease of Use (PEU): The ease experienced by users in using the application.
2. Perceived Usefulness (PU): The benefits felt by users related to the application.
3. Trust (T): The user's confidence in the application
4. Intention to Reuse (IR): The user's desire to continue using the application.

Instrument Test

To ensure the validity and reliability of the instrument, validity tests were conducted by comparing item scores with total scores, and reliability was assessed using Cronbach's Alpha, with a value above 0.70 indicating good reliability.

Data Analysis

Data analysis using Structural Equation Modelling (SEM) with Partial Least Squares (PLS) using SmartPLS software. SEM is used to confirm the relationship between exogenous variables (PEU, PU) and endogenous variables (IR), as well as to test the mediating role of the trust variable (T).

Hypothesis Testing and Mediation

The hypothesis is tested using a t-test, with the critical t-statistic value greater than the t-table (1.96) at a significance level of 0.05. Mediation testing was performed using the Baron and Kenny model to determine whether the mediating variable (T) has a role in explaining the effect of the exogenous variable on the endogenous variable.

RESULTS AND DISCUSSION

RESEARCH RESULTS

Characteristics of Respondents

This study involved 354 respondents who use the Pintar Pay application. The characteristics of the respondents show that the majority are male (57.62%), married (64%), and aged between 31 and 40 years (40.11%). The highest level of education for most respondents is a bachelor's degree (46.89%), and most work in the private sector/state-owned enterprises (39.83%).

Description of Research Variables

This research measures four main variables: Perceived Ease of Use, Perceived Usefulness, Trust, and Intention to Use.

1 The perception of ease has an average score of 4.22, indicating that users find this application easy to use.
2 The perception of usefulness has an average score of 4.23, which indicates that users feel significant benefits from this application.
3 Trust also received a high score of 4.32, indicating that users believe in the reliability and security of the application.
4 The intention to use shows an average score of 4.35, indicating a firm intention from users to continue using this application.

Test of Validity and Reliability

Table 1. Results of Validity Test

Variable	Item Statement	Correlation Coefficient	*Sig. (2-tailed)*	Description
Perception of Ease (PKM)	PKM1	0,743	0.000	Valid
	PKM2	0,784	0.000	Valid
	PKM3	0,767	0.000	Valid
	PKM4	0,764	0.000	Valid
	PKM5	0,692	0.000	Valid
Perceived usefulness (PKG)	PKG1	0,836	0.000	Valid
	PKG2	0,772	0.000	Valid
	PKG3	0,744	0.000	Valid
	PKG4	0,803	0.000	Valid
t (KP)	KP1	0,726	0.000	Valid
	KP2	0,821	0.000	Valid
	KP3	0,750	0.000	Valid
	KP4	0,729	0.000	Valid
Intent to Use (NM)	NM1	0,848	0.000	Valid
	NM2	0,862	0.000	Valid
	NM3	0,783	0.000	Valid

Source: Processed Primary Data (2025)

Based on Table 1 above, it shows that all research instruments used to measure the variables of Perceived Ease of Use, Perceived Usefulness, Trust, and Intention to Reuse have correlation coefficient values with the total score of all statement items greater than 0.30 with a significance of less than 0.05. This indicates that the statement items in the research instrument are valid and suitable to be used as research instruments.

Table 2. Results of Data Reliability Test

No	Variable	Cronbach's Alpha	Explanation
1	Perception of Ease (PKM)	0,805	Reliable
2	Perceived usefulness (PU)	0,794	Reliable
3	Trust (T)	0,751	Reliable
4	Intention to Reuse (IR)	0,776	Reliable

Source: Processed Primary Data, 2025

Table 2 shows that all research instruments have a Cronbach's Alpha coefficient of more than 0.70. Therefore, it can be stated that all variables have met the reliability requirement, making them suitable for conducting research.

Results of Hypothesis Testing

1. Direct Influence

This research uses a Partial Least Squares (PLS) analysis approach to test the research hypotheses that have been previously proposed. The results of the empirical model analysis of this research using Partial Least Squares (PLS) analysis can be seen in Figure 2 below:

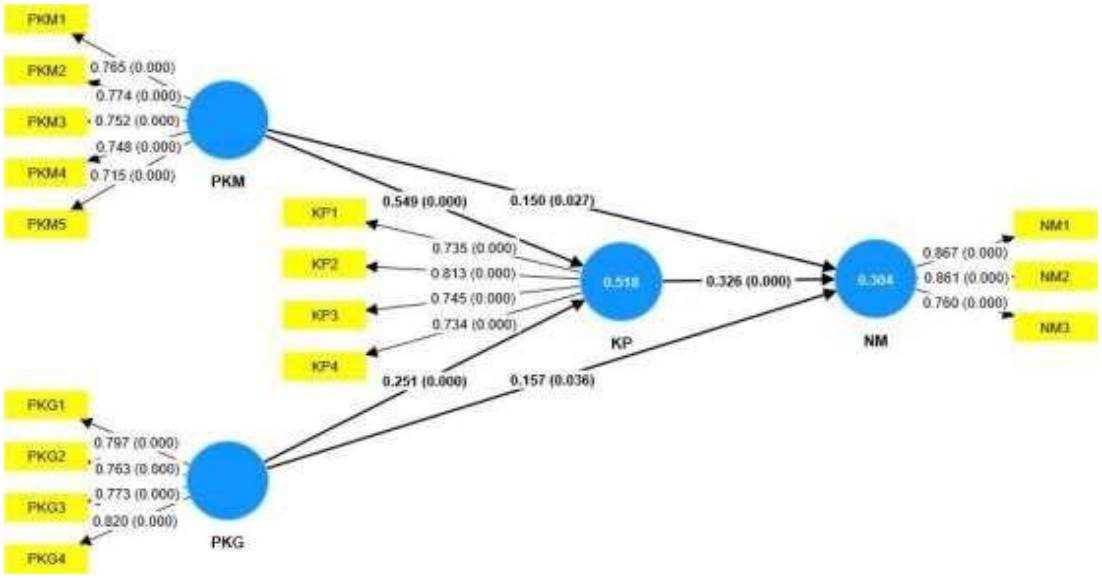

Figure 2. Empirical Model PLS Bootstrapping Research Variables
Source: Data processed, (2025)

The results of the path coefficient validation test for each path for direct effects can be presented in Table 3 below:

Table 3. Direct Effect Test Results (Path Coefficient)

	The Influence Between Variables	Path Coefficient (Bootstrapping)	T Statistic	P Value	Effect
H1	Perception of Ease (PKM) -> Intention to Use (NM)	0.150	2.207	0.027	Significant
H2	Perception of Usefulness (PU) -> Intention to Use (IU)	0.157	2.093	0.036	Significant
H3	Trust (KP) -> Intention to Use (NM)	0.326	3.686	0.000	Significant

Source: Data processed, (2025)

Information from Table 3 allows us to determine the results of the hypothesis testing presented in the following explanations:

Perceived ease of use has been shown to have a significant positive effect on the Intention to use. This result is indicated by a positive path coefficient of 0.150 with a t-statistic of 2.207 (t-statistic > 1.96) and a p-value of 0.027, which is less than 0.050; thus, Hypothesis 1 (H1) is accepted. The results suggest that the better the perceived ease of use among employees, the higher the level of Intention to use will increase.

The perception of usefulness has been shown to have a significant positive effect on the intention to reuse. This result is indicated by a positive path coefficient of 0.157 with a t-statistic of 2.093 (t-statistic > 1.96) and a p value of 0.036, which is less than 0.050; thus, Hypothesis 2 (H2) is accepted. The results suggest that the better the perception of usefulness, the higher the intention to reuse will be.

Trust has been proven to have a positive and significant effect on the Intention to use. This result is indicated by a positive path coefficient of 0.326 with a t-statistic of 3.686

(t-statistic > 1.96) and a p-value of 0.000, which is less than 0.050; thus, Hypothesis 3 (H3) is accepted. The results obtained can be interpreted that the higher the Trust, the higher the level of Intention to Use again will increase.

2. Indirect Influence

The hypothesis testing of indirect effects in this study can be presented in Table 4 below:

Table 4. Recapitulation of the Results of Indirect Influence Testing

	Influence Between Variables	Path Coefficient (Bootstrapping)	T Statistic	P Value	Effect
1	Perceived Ease of Use (PEU) -> Trust (T) -> Intention to Use (IU)	0.179	3.151	0.002	Significant Positive
2	Perceived usefulness (PU) -> Trust -> Intention to use (IU)	0.082	2.868	0.004	Significant Positive

Source: Processed Primary Data, 2025

Based on Table 4, the results of the indirect effects between variables are as follows: The impact of Perceived Ease on Intention to Reuse through Trust obtained a value of indirect path coefficient of 0.179 with a t statistic of 3.151>1.96, and a p value of 0.002<0.050, indicating a significant positive indirect effect of Perceived Ease on Intention to Use through Trust, thus Hypothesis 4 (H4) is accepted. Therefore, Trust can partially mediate the effect of Perceived Ease on Intention to use. This means that the Intention to use can increase if users have a better perception of ease and a high level of Trust, ultimately leading to an increase in Intention to use.

The perception of usefulness towards the intention to reuse through trust obtained an indirect path coefficient value of 0.082 with a t-statistic of 2.868 > 1.96, and a p-value of 0.004 < 0.050, thus there is a significant positive indirect effect between the perception of usefulness and the intention to reuse through trust, hence Hypothesis 5 (H5) is accepted. Therefore, trust can partially mediate the effect of the perception of usefulness on the intention to use. This means that the intention to use can increase if users perceive greater usefulness and have a high sense of trust; hence, the intention to reuse will also increase ultimately.

DISCUSSION

The Influence of Perceived Ease on the Intention to Reuse

The analysis results show that the perception of ease of use (PEU) has a significant influence on the intention to reuse (IR) with a path coefficient of 0.150 and a T-statistic of 2.207 (P-Value = 0.000), indicating a strong positive relationship. The easier the Pintar Pay application is to use, the higher the users' intention to reuse it. This is supported by the highest average results on the ease of use perception items, namely "I find Pintar Pay easy to use overall" (PEU5) with a score of 4.29 and "I feel that I can use Pintar Pay well when I first use the application" (PEU4) with a score of 4.28, which is in the "Very High" category. This indicates that users find the system easy to learn and can quickly become skilled, which ultimately enhances their intention to use it.

The majority of respondents are from the 31-40 year age group (40.11%), who are more familiar with technology and have a high level of digital adoption. Most respondents are also college-educated (46.89%), who tend to be more critical in evaluating the ease of use of a system before deciding to use it regularly. In addition, the majority of respondents work in the Private/SOE sector (39.83%), indicating a need for systems that are easily accessible and improve work efficiency. If the system is too complex, users' intention to

use it may decrease. Therefore, system developers need to ensure that the services offered have intuitive navigation and are easy to understand, thereby enhancing the user experience.

This research aligns with the study by Hong et al., (2021), which demonstrates that the perception of ease has a significant impact on the intention to reuse. Similar findings were also found in the study by Lew et al., (2020) on the use of mobile wallets. Additionally Davis, (1989) research in the Technology Acceptance Model (TAM) reveals that the perception of ease has a direct impact on technology acceptance, as easy-to-use systems can reduce uncertainty and enhance users' confidence to use them continuously.

The Influence of Perceived Usefulness on the Intention to Reuse

The analysis results indicate that perceived usefulness (PU) has a positive and significant effect on the intention to reuse (IR), with a path coefficient of 0.157, a T-statistic of 2.093, and a P-value of 0.036. The greater the perceived benefits from the Pintar Pay application, the higher the users' intention to reuse it. This finding is reinforced by the highest average result on the perceived usefulness item, namely 'I feel that Pintar Pay benefits me' (PU2), with a score of 4.28, which falls into the 'Very High' category, indicating that users perceive real benefits from the application, encouraging them to continue using it.

The majority of respondents are from the 31-40 years (40.11%) and 41-50 years (24.85%) age groups, who have experience using similar systems and are more likely to rely on technology to enhance work efficiency. Most respondents are also college-educated (46.89%), indicating a tendency to be more critical in assessing the usefulness of a system before using it regularly. The majority of respondents work as private/BUMN employees (39.83%) and civil servants (31.07%), who require a system that is not only easy to use but also provides tangible benefits to their work. Therefore, a high perception of usefulness significantly contributes to their intention to continue using this system for more productive and efficient activities.

This finding aligns with Davis's (1989) research in the Technology Acceptance Model (TAM), which posits that perceived usefulness is a significant factor influencing a person's intention to use a technology. Other studies, such as those conducted by Singh & Sinha, (2020), Patel & Patel, (2018), dan Flavián et al., (2020), also show that perceived usefulness significantly affects the intention to use technology or applications.

The Influence of Trust on the Intention to Reuse

The analysis results indicate that Trust (KP) has a positive and significant effect on Intention to Use (NM), with a path coefficient of 0.326, a T-statistic of 3.686, and a P-Value of 0.000. The higher the level of trust users have in the Pintar Pay application, the greater their intention to use it sustainably. This is supported by the trust item with the highest score, "I feel Pintar Pay provides accurate information" (NM3), which has a score of 3.38, categorized as "Very High". Accurate information related to transaction details, balance, and service policies indicates that users with high trust are likely to plan to use this application for future transactions. This emphasizes the importance of building trust to enhance technology adoption.

The majority of respondents are from the 31–40 years (40.11%) and 41–50 years (24.85%) age groups, who are more cautious in choosing the systems used, especially those related to financial transactions. Most respondents also hold a bachelor's degree (46.89%), indicating a better understanding of the security and reliability aspects of the system. The majority of respondents work as private/BUMN employees (39.83%) and civil servants (31.07%), who often rely on digital systems in their professional activities. With a high level of trust, they are more confident in continuing to use Pintar Pay, which is considered a safe and reliable option.

This finding is consistent with the research of Alalwan et al., (2018), which

emphasises trust as an essential factor in technology adoption. The study by Sarkar et al., (2020) on mobile commerce users also shows that trust has a significant impact on the intention to use. In addition, the research by Chawla & Joshi, (2019) on mobile wallet users and Sahadevan, (2023) on e-wallets supports the finding that trust significantly influences the intention to use these technologies.

The Influence of Perceived Ease on the Intention to Reuse Mediated by Trust

The analysis results indicate that Perceived Ease of Use (PEOU) has a positive and significant effect on Intention to Use (ITU) through Trust (T), with a path coefficient of 0.179 and a T-statistic of 3.151 (p = 0.002). The easier an application is to use, the greater the user's trust in the application, which in turn increases their intention to use it continuously. In the context of Pintar Pay, intuitive features, simple navigation, and ease of transactions can enhance user trust, making them more likely to continue using the application. The mediating nature of trust is partial, meaning that ease of use increases confidence, which ultimately reinforces the intention to continue using the application.

The majority of respondents are from the 31-40 year age group (40.11%), hold a bachelor's degree (46.89%), and work as private employees/state-owned enterprise employees (39.83%), with an income of 3-6 million per month (80.79%). This group tends to have a high level of trust in systems that are easy to use and beneficial for their activities. When a system is deemed easy to use and understand, users are more confident that the system is safe and reliable, which increases their intention to continue using it.

These findings are consistent with Davis's (1989) research in the Technology Acceptance Model (TAM), which states that perceived ease of use enhances trust, which in turn strengthens users' intention to use the system. Other studies, such as those conducted by Gefen et al. (2003), indicate that trust serves as the primary mediator in the relationship between perceived ease of use and intention to use technology. Additionally, research by Sarkar et al., (2020) on m-commerce users and Chawla & Joshi (2019) on m-wallet users shows that perceived ease of use significantly affects trust and intention to use. Kim et al., (2009) also emphasised that perceived ease of use directly increases users' level of confidence. In the digital financial industry, the easier a service is to use, the higher the level of customer trust, which encourages them to continue using the service sustainably.

The Influence of Perceived Usefulness on the Intention to Reuse Mediated by Trust

The research results indicate that Perceived Usefulness (PU) has a positive and significant effect on Intention to Use (IU) through Trust (T), with a path coefficient of 0.082 and a T-statistic of 2.868 (p = 0.004). The greater the perceived benefits of the Pintar Pay application, the higher the user's trust in the application, which in turn increases the intention to continue using it. The mediation of trust in this relationship is partial, meaning that a high perceived usefulness increases user trust, which in turn reinforces their intention to use the application.

The majority of respondents are from the 31–40 years age group (40.11%), hold a bachelor's degree (46.89%), and work as private/SOE employees (39.83%), with an income of 3–6 million per month (80.79%). This group tends to have higher technology adoption and pays more attention to the benefits and usefulness of the system before using it sustainably. Therefore, when a system is deemed beneficial, they are more likely to trust its quality and reliability, which ultimately strengthens their intention to use it, including for transactions.

These findings align with the Technology Acceptance Model (TAM) by Davis (1989), which posits that perceived usefulness has a significant impact on the intention to use, both directly and through the mediation of trust. Previous studies, such as those conducted by Gefen et al., (2003), emphasise that trust plays a crucial role as a mediator in the relationship between perceived usefulness and the intention to use technology. Sarkar et

al., (2020) also demonstrated that perceived usefulness significantly influences trust and intention to use in the context of m-commerce. Similarly, Chawla & Joshi, (2019) and Kim et al., (2009), in studies related to m-wallets and digital financial services, found similar results. Therefore, systems that are perceived as applicable must continuously strengthen user trust to enhance their intention to use the services sustainably.

CONCLUSION

The results of this study indicate that Perception of Ease (PKM), Perception of Usefulness (PKG), and Trust (KP) have a significant influence on the Intention to Use (NM) the Pintar Pay application. The easier the application is to use, the higher the user's intention to adopt it, supporting the Technology Acceptance Model (TAM) by Davis (1989). Additionally, the perception of usefulness also has a significant effect on the intention to reuse, indicating that users who feel the benefits of the application are more likely to continue using it. User trust in the application has a significant influence on the intention to use, reflecting a sense of security and confidence in the systems and services provided. Trust also acts as a mediator that strengthens the relationship between perceived ease of use and the intention to use. Additionally, trust mediates the influence of perceived usefulness on the intention to use, indicating that even though the application is considered beneficial, trust remains a crucial consideration in the decision to use it. Overall, this study emphasises the importance of ease of use, usefulness, and trust in enhancing users' intentions to sustainably adopt the Pintar Pay application.

REFERENCES

AL-Farizi, D. M. S., & Rizaldi, A. (2021). Penerapan Prinsip Financial Technology (Fintech) dalam Koperasi di Indonesia Pada Era Industri 4.0. *Jurnal Ilmu Ekonomi Dan Sosial*, *10*(2), 108–113. http://dx.doi.org/10.22441/jies.v10i2.12329

Alalwan, A. A., Baabdullah, A. M., Rana, N. P., Tamilmani, K., & Dwivedi, Y. K. (2018). Examining adoption of mobile internet in Saudi Arabia: Extending TAM with perceived enjoyment, innovativeness and trust. *Technology in Society*, *55*, 100–110.

Annur, C. M. (2024). *Ada 185 Juta Pengguna Internet di Indonesia pada Januari 2024*. https://databoks.katadata.co.id/teknologi-telekomunikasi/statistik/de7b25bfae5971c/ada-185-juta-pengguna-internet-di-indonesia-pada-januari-2024

Biro Humas Kementerian Kominfo. (2022). *Siaran Pers No. 463/HM/KOMINFO/10/2022 tentang Tingkatkan Kepercayaan Konsumen, Menkominfo Ajak Industri Jaga Pelindungan Data*. Komdigi RI. https://www.komdigi.go.id/berita/siaran-pers/detail/siaran-pers-no-463-hm-kominfo-10-2022-tentang-tingkatkan-kepercayaan-konsumen-menkominfo-ajak-industri-jaga-pelindungan-data

Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India–An empirical study. *International Journal of Bank Marketing*, *37*(7), 1590–1618.

Davis, F. D. (1989). Technology acceptance model: TAM. *Al-Suqri, MN, Al-Aufi, AS: Information Seeking Behavior and Technology Adoption*, *205*(219), 5.

Deo, T. L. J., Kiak, N. T., & Tiwu, M. I. H. (2024). Analisis Peran Digitalisasi Koperasi dalam Pengembangan Ekonomi Wilayah Perbatasan: Studi Kasus pada KSP CU Kasih Sejahtera Kota Atambua. *Journal of Business, Finance, and Economics (JBFE)*, *5*(2), 86–96.

Flavián, C., Guinaliu, M., & Lu, Y. (2020). Mobile payments adoption–introducing mindfulness to better understand consumer behavior. *International Journal of Bank Marketing*, *38*(7), 1575–1599.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 51–90.

Hong, C., Choi, H. H., Choi, E.-K. C., & Joung, H.-W. D. (2021). Factors affecting customer intention to use online food delivery services before and during the COVID-19 pandemic. *Journal of Hospitality and Tourism Management*, *48*, 509–518.

Ibrahim, R., Leng, N. S., Yusoff, R. C. M., Samy, G. N., Masrom, S., & Rizman, Z. I. (2017). E-learning acceptance based on technology acceptance model (TAM). *Journal of Fundamental and Applied Sciences*, *9*(4S), 871–889.

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2009). Trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. *Information Systems Research*, *20*(2), 237–257.

Lado, L. R. (2025). *Capaian Anggota Kopdit Pintu Air di Kupang Lampaui Target, Kantor Baru Segera Dibangun*. Ekora NTT. https://ekorantt.com/2025/06/09/capaian-anggota-kopdit-pintu-air-di-kupang-lampaui-target-kantor-baru-segera-dibangun/

Lew, S., Tan, G. W.-H., Loh, X.-M., Hew, J.-J., & Ooi, K.-B. (2020). The disruptive mobile wallet in the hospitality industry: An extended mobile technology acceptance model. *Technology in Society*, *63*, 101430.

Nurpratama, M. R., Hurriyati, R., Sugiama, A. G., Widjajanta, B., & Irawan, R. L. (2023). Perceived Ease of Use and Perceived Usefulness of Intention in Shopping Online Bandung. *7th Global Conference on Business, Management, and Entrepreneurship (GCBME 2022)*, 1661–1666.

Panea-Pizarro, I., López-Espuela, F., Martos-Sánchez, A., Domínguez-Martín, A. T., Beato-Fernández, L., & Moran-García, J. M. (2020). Internet addiction and Facebook addiction in Spanish women with eating disorders. *Archives of Psychiatric Nursing*, *34*(6), 442–448.

Patel, K. J., & Patel, H. J. (2018). Adoption of internet banking services in Gujarat: An extension of TAM with perceived security and social influence. *International Journal of Bank Marketing*, *36*(1), 147–169.

Prasetiadi, A. E. (2011). Web 3.0: Teknologi Web Masa Depan. *JURNAL INDUSTRI, ELEKTRO DAN PENERBANGAN*, *1*(3).

Purwanto, H., Yandri, D., & Yoga, M. P. (2022). Perkembangan dan dampak financial technology (fintech) terhadap perilaku manajemen keuangan di masyarakat. *Kompleksitas: Jurnal Ilmiah Manajemen, Organisasi Dan Bisnis*, *11*(1), 80–91.

Safitri, T. A. (2022). Kontribusi fintech payment terhadap perilaku manajemen keuangan di masa pandemi COVID-19. *Jurnal Manajemen Dayasaing*, *23*(2), 140–145.

Sahadevan, J. (2023). Antecedents of E-wallet usage intention: An empirical study. *International Journal Of Engineering And Management Research*, *13*(6), 159–164.

Sarkar, S., Chauhan, S., & Khare, A. (2020). A meta-analysis of antecedents and consequences of trust in mobile commerce. *International Journal of Information Management*, *50*, 286–301.

Singh, N., & Sinha, N. (2020). How perceived trust mediates merchant's intention to use a mobile wallet technology. *Journal of Retailing and Consumer Services*, *52*, 101894.

Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alphabet.

Toyo, F. P., Aurelia, P. N., & Patty, T. F. Q. (2024). Analisis Penerapan Akuntansi Koperasi Simpan Pinjam Menurut SAK ETAP Pada Koperasi Suru Pudi Koting. *OIKOS: Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi*, *8*(2). https://doi.org/https://doi.org/10.23969/oikos.v8i2.11305

trustnews.id. (2022). *RAT KE-XXVI PINTU AIR MENUJU KOPERASI DIGITAL*. Trustnews.Id. https://m.trustnews.id/read/2096/RAT-KE-XXVI-PINTU-AIR-MENUJU-KOPERASI-DIGITAL