



DOI: <https://doi.org/10.38035/dar.v3i2>
<https://creativecommons.org/licenses/by/4.0/>

UTAUT Model for Using DANA e-wallet on Economic and Business Student Winaya Mukti University Students

Annisa Fitri Anggraeni¹, Yuli Widayanti²

¹Universitas Winaya Mukti, Bandung, Indonesia, annisafitrianggraeni@gmail.com

²Universitas Winaya Mukti, Bandung, Indonesia, yuliwidayanti330@gmail.com

Corresponding Author: annisafitrianggraeni@gmail.com¹

Abstract: This study aims to examine the effect of Performance Expectancy, Effort Expectancy, and Social Influence on Behavioral Intention, the effect of Facilitating Conditions on Use Behavior, and the effect of Behavioral Intention on Use Behavior among students of the Faculty of Economics and Business, Universitas Winaya Mukti (FEB Unwim), who use the DANA e-wallet application. This study applies a quantitative approach using the Unified Theory of Acceptance and Use of Technology (UTAUT) model as its theoretical framework and path analysis as the data-analysis technique. Data were collected from 96 respondents through a questionnaire and processed using multiple and simple linear regression with SPSS. The results show that Performance Expectancy and Social Influence have a significant positive effect on Behavioral Intention, while Effort Expectancy has no significant effect. Facilitating Conditions has a significant positive effect on Use Behavior, and Behavioral Intention also has a significant positive effect on Use Behavior. Social Influence was found to be the most dominant factor shaping Behavioral Intention toward the use of DANA.

Keyword: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, Use Behavior, UTAUT, DANA.

INTRODUCTION

The development of information and communication technology has made people increasingly dependent on digital systems in various aspects of life, including financial services. The e-Conomy SEA 2024 report notes that Indonesia's digital economy growth is driven by increasing e-commerce activity and digital financial services, alongside a shift from cash to non-cash payments that are considered more practical and efficient (Google, Temasek, & Bain & Company, 2024). Bank Indonesia data reinforce this trend: the value of electronic money transactions for purchases during January–July 2025 grew by 65.49% year on year and exceeded the transaction values of ATM/debit cards and credit cards during the same period, while QRIS transaction volume also grew by 170.1%.

The Jakpat (2025) survey shows that E-Wallet services were the most widely used fintech service among Indonesians, with a usage rate of 95% of respondents, exceeding paylater, online lending, and peer-to-peer lending services. Among the E-Wallet platforms competing for users, DANA had the highest usage rate in Indonesia in 2025 at 72%, followed by GoPay (60%), ShopeePay (46%), OVO (27%), and LinkAja (5%), as presented in Figure 1.

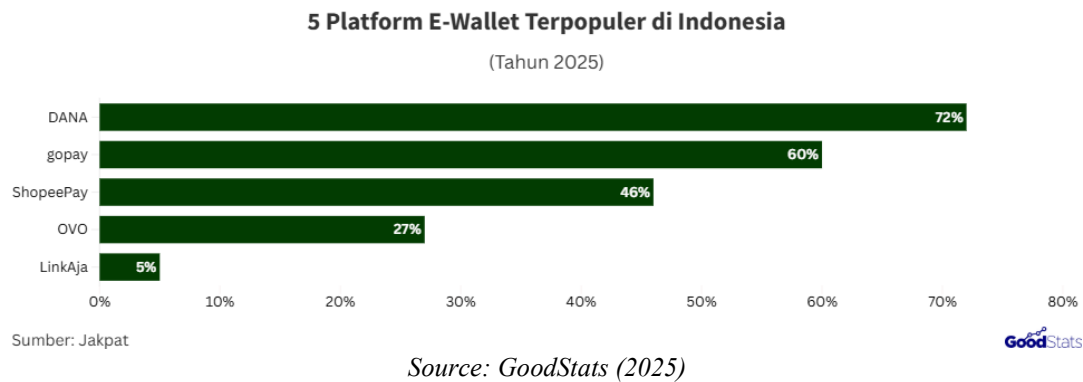


Figure 1. Most Popular E-Wallet Platforms in Indonesia in 2025

From an accounting perspective, E-Wallet applications such as DANA essentially represent an implementation of a digital-based Accounting Information System (AIS), as they perform core AIS functions including real-time transaction recording, transaction-history storage, presentation of financial information to users, and internal control mechanisms through layered verification and authentication (Anggraeni et al., 2025; Ariana et al., 2023). Thus, the success of DANA as a digital-based AIS depends not only on the sophistication of the system itself but also on users' level of acceptance of the system. Therefore, the acceptance and use of DANA need to be examined empirically through a relevant technology acceptance model, one of which is the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003), which identifies four main constructs—Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions—as determinants of Behavioral Intention and Use Behavior (Gu et al., 2021).

To obtain an initial overview of the research variables, the researcher conducted a preliminary survey of 30 FEB Unwim students who use the DANA application. The preliminary survey results showed Performance Expectancy of 3.76, Effort Expectancy of 4.24, Social Influence of 3.37, Facilitating Conditions of 3.99, Behavioral Intention of 3.32, and Use Behavior of 3.54 (on a 1–5 scale). Conceptually, the UTAUT model assumes that the higher the perceived Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, the higher the Behavioral Intention that will be formed, which subsequently leads to increased Use Behavior (das sollen). However, the empirical condition reflected in the preliminary survey (das sein) shows a deviation from this assumption: although Performance Expectancy, Effort Expectancy, and Facilitating Conditions were in the good category, Behavioral Intention was actually the variable with the lowest score among all measured variables.

The urgency of this examination is further strengthened by inconsistencies in previous research findings. Anggraeni and Lestari (2025), in a study of ShopeePay users, found that Social Influence significantly affected Use Behavior, whereas Performance Expectancy, Effort Expectancy, and Facilitating Conditions did not have significant effects. Auliya and Aransyah (2023), studying QRIS users, found that Performance Expectancy, Effort Expectancy, and Social Influence had significant positive effects on Behavioral Intention, although Facilitating Conditions did not significantly affect Use Behavior. Meanwhile, Haqi and Astuti (2024) reported different findings: Effort Expectancy and Facilitating Conditions had positive effects on Behavioral Intention, whereas Performance Expectancy and Social Influence were not significant. UTAUT studies on digital financial services in Indonesia have also been conducted on other platforms, including Go-Pay (Indah & Agustin, 2019), OVO (Anggita Harahap & Rahmayanti, 2024; Kenny & Firdausy, 2022), ShopeePay (Desvira & Aransyah, 2023; Puspaningrum & Atahau, 2023), mobile banking (Utami et al., 2022), and DANA in other populations (Achiriani & Hasbi, 2021; Damayanti et al., 2022; Taibah & Rahmayanti, 2024;

Utami & Irwansyah, 2022), with findings that also vary depending on the constructs and populations examined (Christiana et al., 2024; Gampito et al., 2025; Hakim et al., 2023; Mulyati & Putra, 2025; Permana et al., 2024; Permatasari & Sari, 2024; Safitri & Sari, 2024; Sriniyati & Khasanah, 2024; Tavid & Kurniawati, 2023). These differences indicate that relationships among UTAUT constructs are contextual. Therefore, research that positions DANA as an Accounting Information System object while examining the full UTAUT model among FEB students is warranted. The novelty of this study lies in three aspects: first, positioning DANA as an object of a UTAUT-based Accounting Information System study rather than merely as a payment technology; second, testing the full UTAUT model from the four antecedent constructs through their implications for Use Behavior; and third, applying the model to a population that has not previously been studied, namely FEB students at Universitas Winaya Mukti Bandung.

Based on the discussion above, this study aims to describe Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, and Use Behavior among FEB Unwim students who use DANA, and to examine the effects of Performance Expectancy, Effort Expectancy, and Social Influence on Behavioral Intention, the effect of Facilitating Conditions on Use Behavior, and the effect of Behavioral Intention on Use Behavior. Based on the UTAUT model and previous research findings, five research hypotheses are formulated as follows: H1: Performance Expectancy has a positive effect on Behavioral Intention; H2: Effort Expectancy has a positive effect on Behavioral Intention; H3: Social Influence has a positive effect on Behavioral Intention; H4: Facilitating Conditions have a positive effect on Use Behavior; and H5: Behavioral Intention has a positive effect on Use Behavior.

METHOD

This study uses a quantitative approach with descriptive and verificative methods, with path analysis as the main data-analysis technique, considering that the relationships among variables are causal and involve Behavioral Intention (Y) as a mediating variable connecting Performance Expectancy (X1), Effort Expectancy (X2), and Social Influence (X3) to Use Behavior (Z), while Facilitating Conditions (X4) have a direct effect on Use Behavior without mediation (Gu et al., 2021). The data consist of primary data (questionnaires) and secondary data (books, journals, and previous studies). Because the research data are ordinal in scale (Likert scale), the data were first transformed into an interval scale using the Method of Successive Interval (MSI) before being analyzed using regression.

The population consisted of all active students of the Faculty of Economics and Business, Universitas Winaya Mukti Bandung, totaling 2,666 students. The sample size was calculated using the Slovin formula with a 10% margin of error, resulting in a minimum sample of 96 respondents. The sampling technique was non-probability sampling using purposive sampling with the following criteria: (1) active students of FEB Unwim, and (2) having or having previously used the DANA E-Wallet application. The questionnaire was distributed and 96 respondent data meeting the criteria and suitable for analysis were obtained.

The research instrument was tested using validity testing (comparing the calculated r value with the r -table value at a 5% significance level) and reliability testing using Cronbach's Alpha coefficient, with an instrument considered reliable when $\alpha > 0.60$ (Sugiyono, 2023). Hypothesis testing was conducted through three path-analysis substructures using SPSS: Substructure 1 tested the effects of Performance Expectancy, Effort Expectancy, and Social Influence on Behavioral Intention through multiple linear regression; Substructure 2 tested the effect of Facilitating Conditions on Use Behavior through simple linear regression; and Substructure 3 tested the effect of Behavioral Intention on Use Behavior through simple linear regression. Hypotheses were tested using the F-test (simultaneous) and t-test (partial) at a 5% significance level, with interpretation of SPSS output guided by Ghozali (2023).

RESULTS AND DISCUSSION

Respondent Characteristics

Of the 96 FEB Unwim student respondents who use DANA, the majority were from the Accounting Department (79%) and the 2022 cohort (65%). In terms of gender, respondents were predominantly female (73%). Most respondents (66%) had used DANA for more than two years, with the most common usage frequency being several times per week (41%), as summarized in Table 1.

Table 1. Respondent Characteristics

Category	Group	Frequency	Percentage
Major	Accounting	76	79%
	Management	20	21%
Cohort	2021	14	15%
	2022	62	65%
	2023	15	16%
	Other (2019, 2020, 2024)	5	4%
Gender	Male	26	27%
	Female	70	73%
Length of Use	More than 2 years	63	66%
	Less than 2 years	33	34%
Usage Frequency	Several times/week	39	41%
	Several times/month or rarely	46	48%
	Every day	11	11%

Source: Questionnaire data processing results (2026)

Recapitulation of Respondents' Responses

Descriptive analysis of the 96 respondents showed that five of the six research variables were in the agree/good category, while Social Influence was in the neutral/moderate category, as summarized in Table 2.

Table 2. Recapitulation of Mean Scores of Research Variables

Variable	Number of Items	Total Score	Mean	Category
Performance Expectancy (X1)	6	2.200	3.82	Agree
Effort Expectancy (X2)	4	1.518	3.95	Agree
Social Influence (X3)	6	1.946	3.38	Neutral
Facilitating Conditions (X4)	4	1.479	3.85	Agree
Behavioral Intention (Y)	4	1.351	3.52	Agree
Use Behavior (Z)	4	1.346	3.51	Agree

Source: Questionnaire data processing results (2026)

The highest Performance Expectancy score was associated with the benefits of DANA for daily transaction needs, while confidence in DANA's economic advantages compared with cash was relatively the lowest. Effort Expectancy obtained the highest score among all variables, indicating that DANA was considered easy to learn and operate independently. Social Influence, the only variable in the neutral category, showed that encouragement from the campus environment and social image was perceived as stronger than encouragement from family or close friends. Facilitating Conditions indicated that students felt they had adequate devices, internet access, and merchant support. Behavioral Intention showed positive but not particularly strong intention, especially regarding the intention to recommend DANA to others, while Use Behavior showed a fairly active variety of transactions even though DANA had not yet become the primary payment application.

Validity and Reliability Tests

Validity testing of the 28 statement items showed that all items had calculated r values greater than the r-table value (0.201 at N = 96, 5% significance level), with calculated r values

ranging from 0.652–0.904, as summarized in Table 3. Therefore, all items were declared valid. Reliability testing of all 28 items produced a Cronbach's Alpha value of 0.935, well above the 0.60 threshold, indicating that the research instrument was reliable and consistent.

Table 3. Summary of Validity Test Results (N = 96)

Variable	Number of Items	Calculated r Range	r-Table	Description
Performance Expectancy	6	0.673 – 0.777	0.201	Valid
Effort Expectancy	4	0.705 – 0.763	0.201	Valid
Social Influence	6	0.690 – 0.828	0.201	Valid
Facilitating Conditions	4	0.735 – 0.787	0.201	Valid
Behavioral Intention	4	0.764 – 0.828	0.201	Valid
Use Behavior	4	0.652 – 0.904	0.201	Valid

Source: SPSS Output (2026). Overall Cronbach's Alpha (28 items) = 0.935.

The Effects of Performance Expectancy, Effort Expectancy, and Social Influence on Behavioral Intention (Substructure 1)

Multiple linear regression results showed an R value of 0.713 and an R Square value of 0.508, indicating that Performance Expectancy, Effort Expectancy, and Social Influence jointly explained 50.8% of the variation in Behavioral Intention, while the remaining 49.2% was explained by factors outside the model. The F-test produced an F value of 31.652 with a significance value of 0.000 (< 0.05), so H_0 was rejected and it was concluded that the three variables simultaneously affected Behavioral Intention.

Table 4. Partial Test Results (t-Test) of Substructure 1

Variable	B	Beta	Calculated t	Sig.	Description
(Constant)	2.557	-	1.821	0.072	-
Performance Expectancy (X1)	0.276	0.377	4.003	0.000	Significant
Effort Expectancy (X2)	0.001	0.001	0.015	0.988	Not Significant
Social Influence (X3)	0.255	0.447	5.275	0.000	Significant

Source: SPSS Output (2026). Dependent variable: Behavioral Intention.

The total contributions (direct and indirect) of each variable to Behavioral Intention are summarized in Table 5. Performance Expectancy made a total contribution of 22.50% (14.24% direct and 8.26% indirect through Effort Expectancy and Social Influence), Effort Expectancy contributed only 0.05%, and Social Influence made the largest contribution at 28.24% (19.99% direct and 8.25% indirect), making it the most dominant predictor in Substructure 1.

Table 5. Direct and Indirect Effects of Substructure 1

Effect	Direct (%)	Indirect (%)	Total (%)
PE → BI	14.24	8.26	22.50
EE → BI	0.00	0.05	0.05
SI → BI	19.99	8.25	28.24
Total (R ²)	-	-	50.79

Source: SPSS data processing results (2026)

These results support H_1 and H_3 but reject H_2 . Performance Expectancy was found to have a significant effect because FEB Unwim students believed that DANA provided benefits in accelerating and facilitating daily financial transactions, consistent with the UTAUT concept that individuals form usage intentions based on the extent to which a system helps improve the performance of their activities (Gu et al., 2021). Social Influence was the most dominant predictor, indicating that students' intention to use DANA was shaped more by normative pressure from the campus environment and considerations of social image as users of current technology than by personal encouragement from family or close friends. In contrast, Effort Expectancy did not have a significant effect on Behavioral Intention, which may be explained

by the fact that students are digital natives who are already accustomed to operating digital financial applications. Thus, ease of use is no longer a distinguishing factor in determining intention because nearly all E-Wallet applications are currently designed with relatively user-friendly interfaces (Gu et al., 2021). This finding is consistent with Anggraeni and Lestari (2025), who also found a significant effect of Social Influence in another E-Wallet context, but differs from Haqi and Astuti (2024), who found that Performance Expectancy and Social Influence were not significant among Generation Z E-Wallet users, reinforcing that the strength of relationships among UTAUT constructs is contextual.

The Effect of Facilitating Conditions on Use Behavior (Substructure 2)

Simple linear regression results showed an R value of 0.552 and an R Square value of 0.305, indicating that Facilitating Conditions explained 30.5% of the variation in Use Behavior. The t-test produced a Beta coefficient of 0.552, a calculated t value of 6.426, and a significance value of 0.000 (< 0.05), so H4 was accepted: Facilitating Conditions had a positive and significant effect on Use Behavior. This finding indicates that the availability of devices, internet access, usage knowledge, and merchant support around the campus directly eliminates technical barriers that prevent students from actually using DANA, regardless of the behavioral-intention pathway, because these conditions are more structural and conditional in nature than other UTAUT constructs (Gu et al., 2021).

The Effect of Behavioral Intention on Use Behavior (Substructure 3)

Simple linear regression results showed an R value of 0.686 and an R Square value of 0.470, indicating that Behavioral Intention explained 47.0% of the variation in Use Behavior—the highest proportion among the three substructures tested. The t-test produced a Beta coefficient of 0.686, a calculated t value of 9.129, and a significance value of 0.000 (< 0.05), so H5 was accepted: Behavioral Intention had a positive and significant effect on Use Behavior, and it also represented the strongest direct relationship in the overall research model. This finding confirms the position of Behavioral Intention as a key mediating variable because intention is the cognitive stage closest to actual action. Therefore, the effects of Performance Expectancy and Social Influence on Use Behavior were largely transmitted through this variable (Gu et al., 2021).

Table 6. Summary of Hypothesis Testing Results

Variable	Number of Items	Calculated r Range	r-Table	Description
Performance Expectancy	6	0.673 – 0.777	0.201	Valid
Effort Expectancy	4	0.705 – 0.763	0.201	Valid
Social Influence	6	0.690 – 0.828	0.201	Valid
Facilitating Conditions	4	0.735 – 0.787	0.201	Valid
Behavioral Intention	4	0.764 – 0.828	0.201	Valid
Use Behavior	4	0.652 – 0.904	0.201	Valid

Source: SPSS data processing results (2026). *R² for Substructure 1 was generated jointly by the three independent variables (simultaneous test).

CONCLUSION

This study concludes that, descriptively, Performance Expectancy, Effort Expectancy, Facilitating Conditions, Behavioral Intention, and Use Behavior among FEB Unwim students who use DANA were in the agree/good category, while Social Influence was in the neutral category, indicating that social encouragement from family and close friends was not yet as strong as the influence of the campus environment. Simultaneously, Performance Expectancy, Effort Expectancy, and Social Influence affected Behavioral Intention by 50.8%. Partially, Performance Expectancy and Social Influence had significant positive effects on Behavioral Intention, with Social Influence as the most dominant predictor (total contribution of 28.24%),

while Effort Expectancy had no significant effect, indicating that ease of use is no longer a distinguishing factor in determining intention among students who are accustomed to digital technology. Facilitating Conditions had a positive and significant effect on Use Behavior (30.5% contribution), as did Behavioral Intention on Use Behavior (47.0% contribution), which was also the strongest direct relationship in the study.

These findings empirically address part of the gap between *das sollen* and *das sein* identified in the preliminary survey: students' intention to use DANA was shaped more by functional benefits and collective social pressure than by ease of use alone, while actual use behavior depended heavily on the availability of supporting conditions in addition to intention itself. The practical implication is that DANA management should prioritize referral-based marketing strategies and strengthen users' social image, expand merchant partnerships in the campus environment, and develop economic incentive programs to strengthen Performance Expectancy, rather than focusing primarily on simplifying the application interface, which was shown to be no longer a major consideration among students. Future research is recommended to add variables beyond the core UTAUT model, such as trust or digital literacy, and to expand the research population beyond a single faculty to improve the generalizability of the findings.

REFERENSI

- Achiriani, M. P. A., & Hasbi, I. (2021). Pengaruh Performance Expectancy, Effort Expectancy, Social Influence, perceived risk, perceived cost terhadap Behavioral Intention pada pengguna dompet digital Dana di Indonesia. *E-Proceeding of Management*, 8(1), 376–388.
- Anggita Harahap, R., & Rahmayanti, D. (2024). The influence of UTAUT 1 model factors on Behavioral Intention to use OVO E-Wallet in Generation Z of Bengkulu City. *Enrichment: Journal of Management*, 13(5), 3571–3579. <https://doi.org/10.35335/enrichment.v13i5.1763>
- Anggraeni, A. F., & Lestari, L. (2025). Acceptance model of UTAUT2-based accounting information system on the ShopeePay digital payment application. *Dinasti International Journal of Digital Business Management*, 3(2), 1–12. <https://doi.org/10.38035/dar.v3i2>
- Anggraeni, A. F., Sepriano, & Marchelin. (2025). *Sistem informasi akuntansi*. PT Sonpedia Publishing Indonesia.
- Ariana, A. A. G. B., Mulya, K. S., Supartha, I. K. D. G., Ariantini, I. M. S., Ermanuri, Anggraeni, A. F., Rahayu, N. M. A., Octaviany, F., Pramawati, I. D. A. A. T., & Magribi, R. M. (2023). *Sistem informasi akuntansi: Pengantar dan penerapan SIA berbagai sektor*. PT Sonpedia Publishing Indonesia.
- Auliya, P. N., & Aransyah, M. F. (2023). Penerapan model UTAUT untuk mengetahui minat perilaku konsumen dalam penggunaan QRIS. *EKUITAS: Jurnal Ekonomi dan Keuangan*, 4(3), 885–892. <https://doi.org/10.47065/ekuitas.v4i3.2808>
- Bank Indonesia. (2025). *Blueprint Sistem Pembayaran Indonesia 2025*. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/blueprint-2025/default.aspx>
- Christiana, I., Febriaty, H., & Putri, L. P. (2024). Penerimaan e-money: Penerapan Unified Theory of Acceptance and Use of Technology (UTAUT) model. *Motivasi*, 9(1), 28–36.
- Damayanti, N., Sari, R., & Fadillah, A. (2022). Analisis Behavioral Intention dan Use Behavior terhadap pengguna fintech DANA menggunakan metode UTAUT2. *Jurnal Teknologi Informasi dan Komunikasi*, 9(2), 112–124.
- Desvira, N. S., & Aransyah, M. F. (2023). Analisis faktor-faktor yang memengaruhi minat dan perilaku penggunaan fitur ShopeePay menggunakan model Unified Theory of Acceptance and Use of Technology (UTAUT2). *Jurnal Sisfokom (Sistem Informasi dan Komputer)*, 12(2), 178–191.
- Gampito, Rahma, F. N., Candra, R., & Hasibuan, A. N. (2025). Penggunaan E-Wallet pada generasi milenial dengan pendekatan UTAUT pada mahasiswa Perbankan Syariah UIN

- Mahmud Yunus Batusangkar. Al-Bank: Journal of Islamic Banking and Finance, 5(1). <http://dx.doi.org/10.31958/ab.v3i2>
- Ghozali, I. (2023). Aplikasi analisis multivariate dengan program IBM SPSS 26 (Edisi 10). Badan Penerbit Universitas Diponegoro.
- GoodStats. (2025). 5 platform E-Wallet terpopuler di Indonesia 2025. <https://goodstats.id>
- Google, Temasek, & Bain & Company. (2024). e-Conomy SEA 2024. <https://economysea.withgoogle.com/>
- Gu, D., Khan, S., Khan, I. U., Khan, S. U., Xie, Y., Li, X., & Zhang, G. (2021). Assessing the adoption of e-health technology in a developing country: An extension of the UTAUT model. *SAGE Open*, 11(3), 1–16. <https://doi.org/10.1177/21582440211027565>
- Hakim, M. M., Afifah, A. N., & Aryotejo, G. (2023). The analysis of factors affecting Behavioral Intention and behavior usage of E-Wallet using Meta-UTAUT model. *International Journal on Advanced Science, Engineering and Information Technology*, 13(2), 786–793. <https://doi.org/10.18517/ijaseit.13.2.18297>
- Haqi, M. F., & Astuti, B. (2024). Analisis faktor-faktor yang berpengaruh terhadap behavioural intention to use E-Wallet bagi Generasi Z Indonesia. *Jurnal Informatika Ekonomi Bisnis*, 6(1), 118–132. <https://doi.org/10.37034/infeb.v6i1.805>
- Indah, M., & Agustin, H. (2019). Penerapan model UTAUT (Unified Theory of Acceptance and Use of Technology) untuk memahami niat dan perilaku aktual pengguna Go-Pay di Kota Padang. *Jurnal Eksplorasi Akuntansi*, 1(4), 1949–1967. <https://doi.org/10.24036/jea.v1i4.188>
- Jakpat. (2025). Indonesia fintech trends – 1st semester of 2025. Jakpat Insight. <https://insight.jakpat.net/indonesia-fintech-trends-1st-semester-of-2025/>
- Kenny, V., & Firdausy, C. M. (2022). Pengaruh performance expectation, effort expectation, Social Influence, dan facilitating condition terhadap Behavioral Intention pada pengguna ShopeePay di Jakarta. *Jurnal Manajemen Bisnis dan Kewirausahaan*, 6(3), 272–277. <https://doi.org/10.24912/jmbk.v6i3.18658>
- Mulyati, Y., & Putra, Y. B. (2025). Pengaruh Performance Expectancy dan Effort Expectancy terhadap Behavioral Intention dengan satisfaction sebagai variabel mediasi pada penggunaan layanan E-Wallet di Kota Padang. *Jurnal Penelitian dan Pengkajian Ilmiah Sosial Budaya*, 4(1), 22–35. <https://doi.org/10.47233/jppisb.v4i1.1831>
- Permana, D. S., Sayidah, N., & Adi, S. U. (2024). The Unified Theory of Acceptance and Use of Technology (UTAUT) used on mobile application: Literature review. *Eduvest – Journal of Universal Studies*, 4(1), 1935–1945.
- Permatasari, & Sari. (2024). Penerapan model Unified Theory of Acceptance and Use of Technology untuk mengetahui faktor yang mempengaruhi perilaku penggunaan QRIS. *Jurnal Ilmiah Akuntansi dan Keuangan*.
- Puspaningrum, R. N. P. B., & Atahau, A. D. R. (2023). Penggunaan E-Wallet dalam transaksi e-commerce: Analisis Unified Theory of Acceptance and Use of Technology (UTAUT). *Jurnal Ekonomi Pendidikan dan Kewirausahaan*, 11(2), 191–208. <https://doi.org/10.26740/jepk.v11n2.p191-208>
- Safitri, F. A., & Sari, S. P. (2024). Determinan penggunaan E-Wallet dengan pendekatan Unified Theory of Acceptance and Use of Technology (UTAUT). *Journal of Management and Business (JOMB)*, 6(6). <https://doi.org/10.31539/jomb.v6i6.13663>
- Sriniyati, & Khasanah, E. N. (2024). Determinan perilaku penggunaan dompet digital secara berkelanjutan oleh mahasiswa akuntansi. *Journal of Trends Economics and Accounting Research*, 4(4), 888–895. <https://doi.org/10.47065/jtear.v4i4.1339>
- Sugiyono. (2023). Metode penelitian kuantitatif, kualitatif, dan R&D (Edisi 3). Alfabeta.
- Taibah, Z., & Rahmayanti, D. (2024). Analysis of intention to use E-Wallet Dana with the UTAUT approach and perceived risk. *East Asian Journal of Multidisciplinary Research*, 3(3), 1197–1212. <https://doi.org/10.55927/eajmr.v3i3.8437>

- Tavid, K. A., & Kurniawati. (2023). Hubungan digital financial literacy, Facilitating Conditions, Social Influence, Performance Expectancy, Behavioral Intention, Use Behavior terhadap E-Wallet di Indonesia. *Jurnal Ilmu Manajemen*, 14(1), 99–112. <https://doi.org/10.32502/jim.v14i1.490>
- Utami, N. I., Karman, A., & Syarifudin, M. (2022). Analisis intensi penggunaan mobile banking dengan pendekatan Unified Theory of Acceptance and Use of Technology (UTAUT). *OIKONOMIKA: Jurnal Kajian Ekonomi dan Keuangan Syariah*, 3(1), 45–72.
- Utami, R. A., & Irwansyah. (2022). Faktor-faktor yang mempengaruhi penggunaan aplikasi E-Wallet Dana di Kota Samarinda. *Jurnal Bisnis dan Pembangunan*, 11(2), 60. <https://doi.org/10.20527/jbp.v11i2.14994>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425–478. <https://doi.org/10.2307/30036540>