

# The Effect of Financial Literacy, Subjective Norms on the Intensity of Use of e-Wallets Through User Attitudes as Intervening Variables in Employees at the South Sumatra Governor's Office

Mayang Fuji Desmatuti<sup>1</sup>, Maya Panorama<sup>2</sup>, Peny Cahaya Azwari<sup>3</sup>

<sup>1,2,3</sup>Universitas Islam Negeri Raden Fatah Palembang, Indonesia

## Abstract

Financial literacy and subjective norms are things to consider regarding the intensity of E-Wallet use. This study aims to determine the effect of financial literacy, subjective norms on the intensity of e-Wallet use through user attitudes as an intervening variable in employees at the South Sumatra Governor's Office. This research method uses quantitative research. The population in this study were employees of the South Sumatra Governor's Office, totaling 660 people. The sampling technique in this study used purposive sampling technique, purposive sampling is the determination of samples based on certain sample criteria. Based on predetermined criteria, a sample of 112 respondents was obtained. The data analysis technique of this research uses Smart-PLS version 3.2.9.

The results of this study indicate that 1) Financial literacy has a positive and significant effect on the intensity of e-wallet use 2) Financial literacy has a positive and significant effect on user attitudes 3) Subjective norms have a positive and significant effect on the intensity of e-wallet use 4) Subjective Norms have a positive and significant effect on subjective norms 5) Intensity of use of e-wallets has a positive and significant effect on user attitudes 6) Financial literacy has a positive and significant effect on the intensity of e-wallet use through user attitudes 7) Subjective Norms have a positive and significant effect on the intensity of e-wallet use through user attitudes 7) Subjective Norms have a positive and significant effect on the intensity of e-wallet use.

**Keywords:** Financial Literacy, Subjective Norms, E-Wallet Usage Intensity, User Attitudes

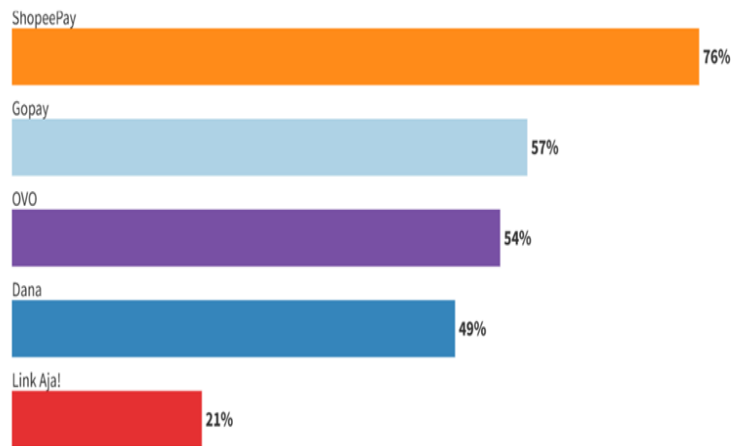
## 1. Introduction

The era of globalization has a major impact on countries in the world that follow the development of globalization, the effects of the development of globalization have a positive impact and a negative impact on people's financial behavior (Kurnia, Goso Goso, 2023). The positive impact of the development of globalization in Indonesia is to keep up with technological developments. The rapid development of technology in Indonesia makes it easier for people to access the internet. (Hendra Kusuma and Wiwiek Kusumaning Asmoro, 2021). This can be seen from the intensity of internet usage via cell phones as of January 2023, which is presented in the table below:

No	Name	Persen (%)	Komputer/Persen (%)
1	Indonesia	98,3	60,7
2	world	92,3	65,6

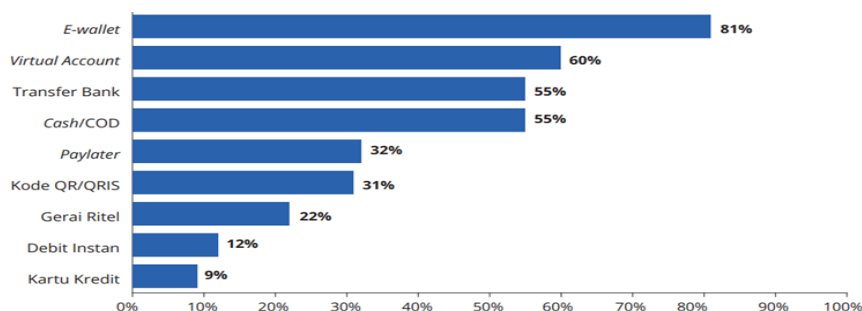
**Table 1. Internet Usage Intensity**

The intensity of internet usage via mobile phones in Indonesia reached 98.3%. This intensity is even higher than the world average of 92.3%. The intensity of internet usage through computers is lower than the intensity of internet usage through cellular phones (Pengguna internet, 2023). Indonesia's digital economy has great potential to grow, one of which is financial technology (fintech) because 77% of Indonesia's population is an active internet user which reached 212.9 million people in January 2023 with this potential to create digital financial applications that follow the flow of modern life and consumption behavior (D V Heriyantho and F M Leon, 2022). From the Bank Indonesia regulation, a Fintech Payment application often known as e-Wallet or Digital Wallet emerged. Fintech Payment (e-Wallet) as an answer that can help buying and selling transactions so that the payment system becomes more efficient and economical but still effective (BI.go.id, 2023). *Fintech payment (e-Wallet)* seperti ShopeePay, Gopay, OVO, Dana, Link Aja which is in the form of an application can facilitate its use during payment transactions (Nuke Betharini and Sungkono Sungkono, 2023). In 2021 Fintech payment (e-Wallet) in Indonesia that is most widely used by users via mobile phones is presented in the diagram below:



**Fig 1. Percentage of e-Wallet usage**

The percentage of ShopeePay e-Wallet usage is 76%, Gopay is 57%, OVO is 54%, Dana is 49%, LinkAja! 21%. In 2023 e-Wallet developed with the following percentage:



**Fig 2. Presentase penggunaan Fintech Payment (e-Wallet) 2023**

The percentage of Fintech Payment (e-Wallet) usage is 81%, Virtual account is 60%, Bank Transfer and Cash/COD (Cash on Delivery) have the same amount of 55%, Paylater (Pay later) is 32%, QR/QRIS Code is 31%, Retail outlets are 22%, Instant Debit is 12% and Credit Card is 9%. Financial literacy is a need that users must have in order to manage finances properly so that it can prevent problems that harm e-wallet users (Tri Nanda Aulia, Edy Suryadi, 2023). So that the ability to manage finances can choose and utilize financial products and services as needed, improve the ability to plan finances better, prevent users from unclear financial activities so that each individual can avoid financial problems. Apart from good financial literacy, users must also have subjective norms.

Subjective Norms or individual understanding of the expectations of people who influence their behavior. Subjective norms are influenced by individual beliefs obtained from other people's opinions (Muhammad Faizul Haqi and Budi Astuti, 2024). With financial literacy and subjective norms determine one's attitude in the intensity of using financial technology, in this case e-wallets. (Devy Rahmawati, 2024).

## 2. Literature Review

### Maqashid Sharia Theory

Maqashid al-syariah consists of maqashid and sharia. The word maqashid is the jama' form of maqshad which means intent and purpose, while sharia is the laws of Allah set for humans to be guided in order to achieve happiness in this world and in the hereafter (falah) (Yayan Fauzi, 2015). In this study, Maqashid Sharia theory is used to analyze all the variables in this study, according to Jasser Auda, the father of Contemporary Maqashid Sharia, explaining that Islam upholds human values, provides solutions within the framework of maqashid sharia for human life to stay in harmony and balance and can run in accordance with religious rules so that it always provides many benefits for humans (Galuh Nasrullah Kartika MR and Hasni Noor, 2014).

### Theory Acceptance Model (TAM)

In this study using the Theory Acceptance Model (TAM) is a dissertation from Fred Davis published in 1989. The TAM theory or Technology Acceptance Model is used to predict and explain how to use technology to accept and use the technology in everyday life (Nyayu Sakinatul Mardhiyah, dkk 2021). TAM has been widely used in various studies and tested with various situations, conditions and objects to study individual technology acceptance behavior in the development of various information systems (Adi Setiawan and Lisa Harry Sulistiowati, 2018). *The Technology Acceptance Model (TAM) has indicators, namely Perceived Ease, Perceived Usefulness, User Attitude, and User Behavior* (Bramastio Wahyudi and Merlyana Dwindi Yanthi, 2021).

### Fintech Payment (e-Wallet)

Fintech is a new financial model that is the result of a combination of financial services and technology. In the traditional business model, payments must be made face-to-face and carry a certain amount of money, but after the arrival of fintech, transactions can be made remotely with transaction times in seconds (Ikhwan; Alkadri Kusalendra Siharis B. Rahardjo, Budi; Khairul, 2019). Fintech or financial technology is a company that combines technology services with Financial Services in such a way that it is often referred to as a creative disruption in the financial sector and can change the existing structure.

One type of fintech payment that makes it easy for people to use it is e-wallet, e wallet is a non-cash payment transaction tool that uses an application system in its use.

### **Financial Literacy**

Financial literacy is the knowledge that a person uses in order to understand, solve financial problems, and manage finances properly in order to achieve a certain goal. Financial literacy is defined as a process to improve knowledge, skills, and confidence. Good financial literacy can increase people's knowledge, trust and skills in the financial institutions used to stay within the framework of maqashid sharia (Eni Wuryani Risa Nadya Septiani, 2020).

### **Subjective Norm**

Subjective norms are perceptions or views that a person has of the beliefs of others that will influence the interest in doing or not doing something that is influenced (Trisdayana Aryadhe, Alit Suryani, 2018). Subjective norms come from the theory of reasoned action theory of reasoned action (TRA) the intention or intention of a user is a function of attitude and subjective norms towards behavior. If a user performs an action or a behavior, it is referred to as a subjective norm (Andrew Gustnest Binalay, Silvy L. Mandey, 2016).

### **Intensity of Use**

According to Davis (1989) The intensity of use of the number of activities carried out as seen from the frequency and duration (Citias Yabina Caturtami and Indri Utami Sumaryanti, 2021) and users better understand how fintech payment (e-Wallet) works, users' understanding of technology can create trust in the technology itself so that it affects their attitude towards using the technology. In addition, fintech payment (e-Wallet) has anticipated the threats and risks that exist, thus making users more confident in using this technology as a payment system in their business (Anissa Hakim Purwantini and Reza Dea Amalia, 2021).

### **User Attitude**

Attitude is an act of belief or positive or negative feelings of a person if he will carry out the behavior to be determined, attitude is also defined as the sum of the feelings (affection) that a person feels to accept or reject an object or behavior measured by a procedure that places each individual on a two-pole evaluative scale, namely good or bad, agreeing or rejecting it towards the use of fintech payment (Alfin Lutfi Aziz, Mochammad Al Musadieq, 2013). This means that subjective norm is an individual's belief to follow the direction or advice of those around him to participate in following the development of fintech payment (e-Wallet) activities.

## **3. Research Methods**

This research uses quantitative research, namely the ability to generalize research findings how far research findings can be concluded by the general public (Mohammad Mulyadi, 2013). The quantitative approach is a system of abstract concepts and their relationships that help us understand phenomena. The method used in this research is to use a questionnaire. A questionnaire is a data collection technique that allows the analysis to explore the attitudes, beliefs, behaviors and characteristics of a number of people (Maya Panorama, 2017). To measure respondents' attitudes towards this research question using a Likert

scale of 1-5, with a Likert scale researchers can measure the variables in the study, then translate them into measurable indicators which will be tested through the Structural Equation Modeling (SEM) analysis method with SmartPLS v. 3.2.9 Structural Equation Modeling (SEM) software. Population is Population is the total number of objects and subjects in research that have certain characteristics (Nur Fadilah Amin, Sabaruddin Garancang, 2023). The population that will be selected and used as objects in this study are employees in the office of the Governor of South Sumatra. The following is the population in the Office of the Governor of South Sumatra which amounts to 660 people. The sample is a portion of the population whose characteristics can represent the entire population, to calculate the sample size, the formula is used. The sampling technique in this study used purposive sampling technique, purposive sampling is the determination of samples based on certain sample criteria (Bettri Mistari and others, 2022). Based on the criteria, 112 samples were obtained.

#### 4. Results And Discussion

##### Outer Model Measurement Model

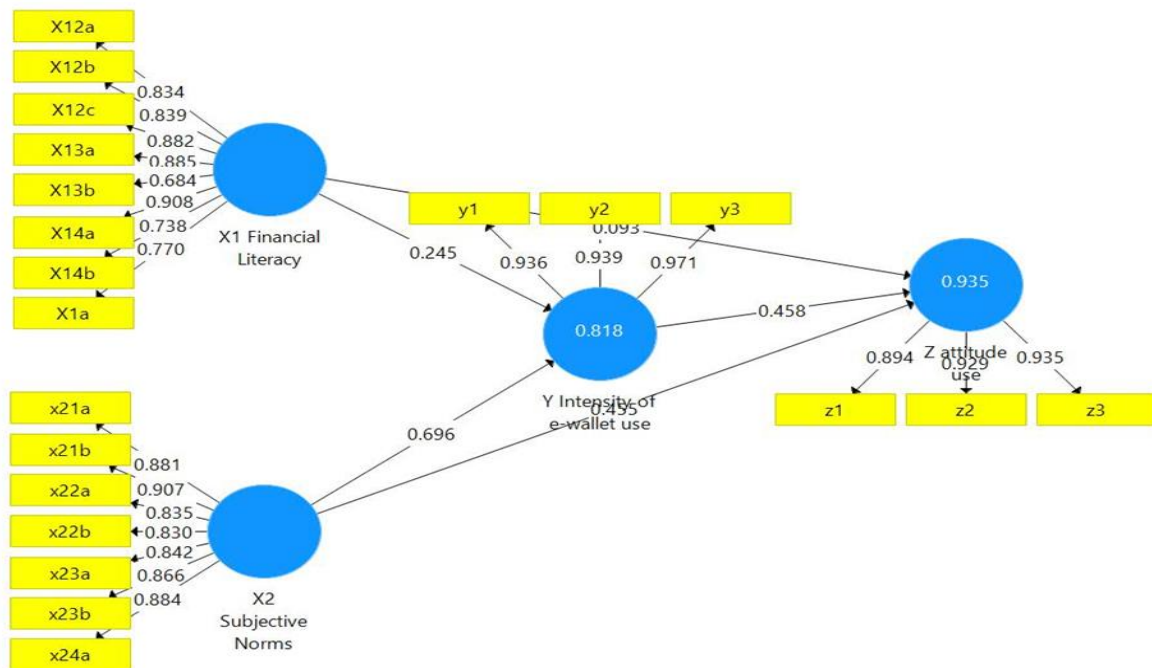


Fig 3. Outer Model Measurement

##### 1. Convergent Validity

The validity test must fulfill two ways, the first is convergent validity. It can be said to be valid if the loading factor value per indicator has a value of > 0.7.

Variable	Indicator	Loading Factor
X1 Financial Literacy	X1.1) I understand sign in, login, and features in the e-Wallet.	0,834
	X1.2 ) I know the financial transaction history feature to know the amount of my income and expenditure.	0,839
	X1.3) I understand how to save my money well	0,882
	X1.4) Using the e-Wallet feature makes it easier for me to make transactions	0,885

	X1.5) I already know the features about connecting e-commerce app payments with e-wallets.	0,684
	X1.6) I use e-wallets to get discounts in e-commerce transactions.	0,908
	X1.7) I feel that the features in the e-wallet application are safe to use.	0,738
	X1.8) I am not yet aware of the risks in using e-wallets	0,770
<b>X2 Subjective Norm</b>	X2.1) I use e-wallet because of the word of mouth that comes from office friends	0,881
	X2.2) I use e-wallets suggested by friends regarding features that have discounts in their use.	0,907
	X2.3) I use e-wallets because of advertisements in magazines or newspapers	0,835
	X2.4) I use e-wallets because I read the features of e-wallets in magazines or newspapers	0,830
	X2.5) I use e-wallets because of the advertisements on social media	0,842
	X2.6) I use e-wallets because I read the features of e-wallets on social media	0,866
	X2.7) I use e-Wallet as a useful tool in financial transactions	0,884
<b>Y Intensity of e-Wallet Use</b>	Y1) I use e-Wallet according to the frequency needed	0,936
	Y2) I use e-Wallet according to the duration needed.	0,939
	Y3) I use e-Wallet because of my interests and decisions in financial transactions as an e-wallet user so that there is satisfaction in using the e-wallet application.	0,971
<b>Z User Attitude</b>	Z1) I enjoy using the e-Wallet app	0,894
	Z2) I feel satisfied in using e-Wallet	0,929
	Z3) I feel that the features available on e-Wallet are features that benefit and facilitate every user's financial transaction activities.	0,935

**Table 2. Loading Factor**

Based on the table above, the outer loadings or correlations between constructs have good convergent validity because the loading factor value is > 60, so the constructs for all variables can be used to test the hypothesis..

## 2. Discriminant validity

The loading value of each indicator on the variable concerned is greater than the loading value of other latent variables, so it is said to fulfill discriminant validity. The Fornell-Larcker criterion is that the AVE value > correlation between variables.

	Intensity of e-Wallet Use	User Attitude	Subjective Norm	Financial Literacy
Intensity of e-Wallet Use	0.949			
User Attitude	0.939	0,939		
Subjective Norm	0,893	0,864	0,919	



Financial Literacy	0,804	0,804	0,821	0,828
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**Table 3. *fornell-larcker criterion***

From the results of the variable discriminant test, the cross loading value on each variable exceeds 0.70. So it can be stated that each variable in the study has good construct validity and discriminant validity.

### 3. Construct Reliability and Validity

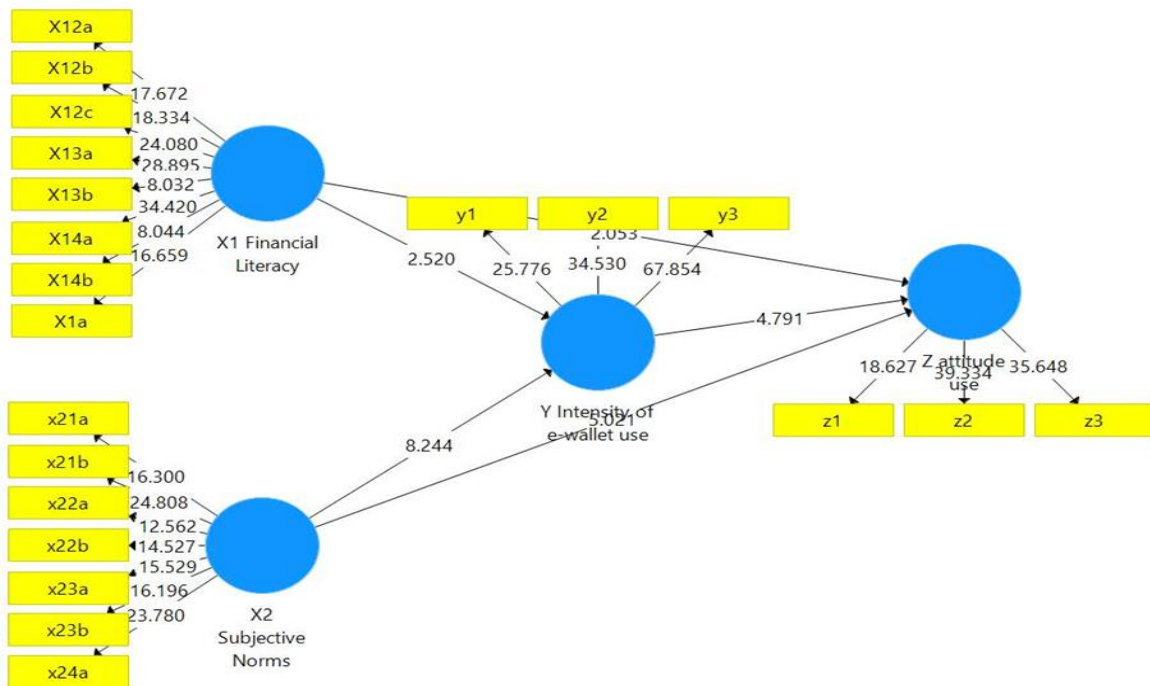
Validity and reliability can be seen from the composite reliability value and the Average variance Extracted (AVE) value of each construct. Constructs can be said to have a high reliability value if the value is > 0.70 and the AVE value is > 0.50.

	Cronbach's alpha	rho_A	Composite Reliability	Average variance Extracted (AVE)
Financial Literacy	0,930	0,943	0,943	0,674
Subjective Norm	0,943	0,949	0,954	0,746
Intensity of e-Wallet Use	0,944	0,944	0,964	0,900
User Attitude	0,908	0,910	0,942	0,845

**Table 4. *Composite reliability dan Average Variance Extracted (AVE)***

It can be concluded that all constructs meet the reliability criteria, this is indicated by the composite reliability value > 0.70 and the AVE value > 0.50, meaning that the statement of each construct shows consistent results or meets reliability.

### Inner Model Measurement



**Fig 4. Inner Model**

### 1. R-Square

The R-Square (R<sup>2</sup>) value of 0.67 indicates a strong model, 0.33 indicates a moderate model and 0.19 indicates that the model is weak. The R-Square evaluation seen in the endogenous variables in this study is as follows:

	R Square	R Square Adjusted
Intensity of e-Wallet Use	0,818	0,815
User Attitude	0.935	0,933

**Table 5. Coefficient Determination**

Based on the table, it shows that the R-Square value on the endogenous variable, namely the intensity of using e-wallets, is  $0.818 > 0.67$  and the user attitude variable is  $0.935 > 0.67$ , it can be concluded that R-Square has a strong mode

### Hypothesis Testing

#### 1. Direct Hypothesis Testing

The first stage is testing the direct effect between exogenous variables and endogenous variables, the estimation output results for structural model testing can be seen in the following table:

	Original sample (O)	Sample mean (M)	Std. Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H1. Financial literacy -> Intensity of e-wallet use	0.245	0.243	0.092	2.616	0.009
H2. Financial literacy -> user attitude	0.093	0.093	0.043	2.175	0.030
H3. Subjective norm -> e-wallet usage intensity	0.696	0.696	0.083	8.380	0.000
H4. Subjective norm -> user attitude	0.455	0.449	0.094	4.817	0.000
H5. Intensity of e-wallet use -> user attitude	0.458	0.464	0.100	4.598	0.000

**Table 6. Bootstrapping**

*The test results with bootstrapping in this study from PLS analysis are as follows::*

#### 1. H1 : financial literacy affects the intensity of e-wallet use

Based on data processing using smartPLS 3, it can be seen that the results of the effect of financial literacy on the intensity of using e-wallets with a T-statistic value of  $2.616 > 1.96$  and a P-Value of  $0.009 < 0.05$ . Thus, Hypothesis 1 is accepted.

#### 2. H2 : financial literacy affects user attitudes

Based on data processing using smartPLS 3, it can be seen that the results of the effect of financial literacy on user attitudes have a T-statistic value of  $2.175 > 1.96$  and a P-Value of  $0.030 < 0.05$ . Thus, Hypothesis 2 is accepted.

#### 3. H3 : Subjective norms affect the intensity of using e-wallets

Based on data processing using smartPLS 3, it can be seen that the results of the influence of the influence of subjective norms on the intensity of use of e-wallets with a T-statistic value of  $8,380 > 1.96$  and a P-Value of  $0.000 < 0.05$ . Thus, Hypothesis 3 is accepted.



**4. H4 : Subjective norms influence user attitudes**

Based on data processing using smartPLS 3, it can be seen that the results of the influence of subjective norms on user attitudes with a T-statistic value of  $4.817 > 1.96$  and a P-Value of  $0.000 < 0.05$ . Thus, Hypothesis 4 is accepted.

**5. H5 : The intensity of using e-wallets affects user attitudes**

Based on data processing using smartPLS 3, it can be seen that the results of the effect of the intensity of using e-wallets on user attitudes with a T-statistic value of  $4,598 > 1.96$  and a P-Value of  $0.000 < 0.05$ . Thus, Hypothesis 5 is accepted.

**Indirect Hypothesis Testing**

The results of testing the hypothesis of indirect influence through commitment as an intervening variable using the Specific Indirect Effect Smartpls 3 auxiliary program can be presented in the following table:

	Original sample (O)	Sample mean (M)	Standartd Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H6.-> financial literacy-> e-wallet usage intensity -> user attitude	0.112	0.113	0.052	2.163	0.031
H7.-> subjective norms-> e-wallet usage intensity -> user attitude	0.319	0.324	0.083	3.864	0.000

*Table 7. Specific indirect Effect*

**The test results with bootstrapping in this study from PLS analysis are as follows:**

**1. H6 : Financial literacy affects the intensity of e-wallet use through user attitudes**

Based on data processing using smartPLS 3, it can be seen that the results of the effect of financial literacy on the intensity of using e-wallets through user attitudes with a T-statistic value of  $2.163 > 1.96$  and a P-Value of  $0.031 < 0.05$ . Thus, Hypothesis 6 is accepted. This means that indirectly financial literacy through user attitudes has a positive and significant effect on the intensity of e-wallet use.

**2. H7 : subjective norms affect the intensity of e-wallet use through user attitudes**

Based on data processing using smartPLS 3, it can be seen that the results of the influence of subjective norms on the intensity of using e-wallets through user attitudes with a T-statistic value of  $3.864 > 1.96$  and a P-Value of  $0.000 < 0.05$ . Thus, Hypothesis 7 is accepted. This means that indirectly subjective norms through user attitudes have a positive and significant effect on the intensity of e-wallet use.

**5. Conclusions**

The main objective of this study is to determine the effect of financial literacy, subjective norms on the intensity of e-wallet use through user attitudes as intervening variables in employees at the South Sumatra Governor's Office. the findings in the study are financial literacy affects the intensity of e-wallet use, financial literacy affects user attitudes, subjective norms affect the intensity of e-wallet use, subjective norms affect user attitudes, e-wallet usage intensity affects user attitudes, and user attitudes are able to mediate financial literacy and subjective norms with the intensity of e-wallet use.

Based on these results, companies must pay more attention to factors that affect the intensity of e-wallet use. With good financial literacy, it will increase the intensity of e-wallet use. Likewise, good subjective norms will increase the intensity of e-wallet use.

## 6. Suggestions

Based on the conclusions above, these factors must be given more attention. Seeing the urgency of the variables in this study, further researchers can conduct research with the same variables but with different places and time periods. Future researchers can add other variables such as training, socialization and others and for the sample can be added again so that the research results are more general.

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