

What Drives Muslims to Continue Using E-Wallet in The Future? A Case Study of Surabaya

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Abstract

Purpose – The purpose of this study is to analyze the factors that cause the continuation intention of the Muslim community in Surabaya in using e-wallet services, especially on the LinkAja! Syariah platform.

Methodology - The method used is a quantitative approach with SEM-PLS analysis based on Technology Continuance Theory, with extended variables, namely, Habit, Government Support, and Sharia Financial Literacy. Data obtained from questionnaire that distributed among muslim in Surabaya, resulting 212 sample to analyze.

Findings - The results of the study show that e-wallets continuance use Intention (CUI) in the Muslim community of Surabaya is greatly influenced by the perceived usefulness (PU), habits and Islamic financial literacy (IFL) of each individual. However, on the other hand, government support (GS), the satisfaction and attitude obtained by users are not high enough to generate the same intention. It is very important for a Muslim to know which e-wallet services they can use. This can be done by understanding Islamic financial literacy well, so that they can continue to use e-wallets in accordance with existing Islamic principles..

Keywords: customer behaviour; e-wallet; Surabaya; Financial literacy; Sharia.

1. INTRODUCTION

Electronic money technology in Indonesia has experienced massive development in recent years (Rasyid et al., 2025). In the Bank Indonesia Annual Report 2023, it shows an increase in the use of Electronic Money by 43.45% (yoy) with a transaction volume reaching IDR 835.84 trillion, and is projected to continue to increase by 25.77% (yoy) and reach IDR 1,051.24 trillion in 2024. (Bank Indonesia, 2023). Vichyanond (2021) and Rosida et al., (2024) stated that the factors that caused the massive development of electronic money use were low transaction costs, the rapid development of economic digitalization, and the large population of people who do not have bank accounts.

The massive use of electronic money is shown by the increasing number of people using e-wallets for payment in transactions (Juliana et al., 2024). One of the reasons is because of the practicality provided in payments, thus providing convenience for people anywhere without having to carry physical money, both online and offline (Nurhalim, 2020; Mahri et al., 2024). When compared to other digital payment systems, such as m-banking and digital banks, e-wallet payment method not only provides payment efficiency, but also shows the effectiveness of its use. Users are also more interested in using e-wallets because of the features that have been integrated with the e-commerce system and the practicality of its use in ride-hailing services, such as: Gojek and Grab (Populix, 2022).

Basically, e-wallet is a digital payment tool that is carried out using electronic media in the form of a server (Mulyana & Wijaya, 2018). Based on the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money, it states that the implementation and use of electronic money must avoid transactions that are ribawi, gharar, maysir, tadlis, risywah, and israf, as well as transactions of objects that are forbidden or sinful. (DSN MUI, 2017). Referring to the fatwa, it can be seen that in Islamic law, anything that harms one of the parties in a muamalah transaction is strictly prohibited (Sari et al., 2025; Darmawan, 2022). The use of e-wallets is also said to be valid according to Islamic law if it meets several elements, namely it is issued based on the nominal amount of money that is deposited in advance to the issuer, the nominal amount of digital money managed by the issuer is not a deposit, it is used as a means of payment to traders who are not the issuers of the electronic money, and the nominal amount of money is stored digitally in a registered media. (Sunarsa & Fauzi, 2023).

The intention to continue using an information system, especially e-wallets, has become a concern for several researchers. Ariel & Iriyanty (2023) revealed that habit factors and views towards e-wallets are the main factors that impact continuance use intention (CUI) towards e-wallets. In addition, it is also known that users can use e-wallets with a fairly high frequency, up to more than 5 times a week, with the most common use for online food ordering. Another similar study was also conducted by Abdul-Halim et al. (2022) on Malaysian society using the TCT model and adding 4 other variables, namely price benefit, trust, habit, and operational constraints. Dhia & Kholid (2021) also conducted research on the intention to continue using e-wallets using the Modified Expectation Confirmation Model.

By looking at the models and conclusions of several previous studies, the majority of studies conducted focus on a macro/national scale, such as those conducted by Abdul-Halim et al. (2022) on Malaysian society, and Dhia & Kholid (2021) on Indonesian society. And there has been no previous research that measures whether government support and the level of Islamic financial literacy of users can influence the intention to continue using e-wallets. In addition, it is also not

yet known what factors can influence the intention of the Muslim community of Surabaya to continue using E-Wallets, especially Islamic E-Wallets. Thus, this study extends the variables, namely Habit, Government Supports (GS) and Sharia Financial Literacy (IFL) into TCT. So this study aims to examine what factors influence the intention to continue using e-wallets in the Muslim community of Surabaya by using the Technology Continuance Theory (TCT) model and adding the variables IFL, GS, and also Habit. Thus, it is hoped that this research will have several contributions, especially for service providers, by showing the variables that influence the e-wallet continuance use intention, so that it can be used to improve the quality of service, as well as for the government to increase its support for the use of e-wallets in the community.

2. LITERATURE REVIEW

2.1. Financial Technology

Arner et al. (2015) argue that financial technology refers to the use of technology in providing financial solutions. Meanwhile, The Financial Stability Board (FSB) defines fintech as technology-enabled financial innovation that can produce new business models, applications, processes, or products that have a material impact on financial markets and institutions, as well as the provision of financial services. According to Navaretti et al. (2018), the areas covered by fintech can be broadly described as: (1) Credit services, savings and capital increase, (2) Payment services, clearing and settlement, including digital currency, (3) Investment management services (including trading), and (4) Insurance.

The progressive development of the FinTech sector is able to attract the interest of regulators (regulation makers) to determine the best way to support the development of this sector, and continue give attention to the contribution of the FinTech sector itself and ensure that this sector does not threaten system stability, consumer protection and market competition. (Arner et al., 2015). FinTech has changed consumer preferences in using financial services. They expect faster and easier services to access on their gadgets. FinTech is also a driving force for financial inclusion, which can also trigger sustainable development from both a financial and economic and societal perspective. (Mbate et al., 2023).

2.2. E-Wallet

Quoted from Bank Indonesia in Bank Indonesia Regulation Number 18/40/PBI/2016 concerning the Implementation of Payment Transaction Processing, Electronic Wallet is an electronic service for storing payment instrument data, including payment instruments using cards and/or electronic money, which can also accommodate funds to make payments. (Bank Indonesia, 2016). While according to Gary P. Schneider (2011), E-wallet is a software that has the utility to store credit card information, owner identification and address information, and provide this data automatically on online shopping websites. So it can be concluded from the explanation above, e-wallet is a digital service that has the main function as a place to store electronic money and credit card information, which can help users simplify the payment process carried out.

It has become a new trend that the use of e-wallets has now replaced traditional payment methods, because e-wallets provide many benefits to their users by providing a variety of services. (Chelvarayan et al., 2022). Lowry (2024) stated there are several advantages of using e-wallet. Among them are: (a) Sending and receiving money can be done faster; (2) Can make transfers with distant users; (3) Users can track spending and transfer history on the e-wallet platform; (4)

There are many promos and bonuses that can be obtained when shopping; (5) Get better protection against fraud.

2.3. Technology Continuance Intention (TCT)

TCT is one of the models used in predicting factors that influence the intention to continue using an Information System developed by Liao et al., (2009). This model is the result of the development of three previously existing models, namely the Technology Acceptance Model (TAM), Expectation Confirmation Model (ECM) and Cognitive Model (COG). This model has two main constructs, namely attitude and satisfaction into a continuation model, and can be applied to users at various stages of the adoption cycle, starting from initial use, short term, and long term. (Liao et al., 2009). There are 5 independent variables in this model and can be predictors of the intention to continue using an Information System, including Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Confirmation, Satisfaction, and Attitude.

2.4. Hypothesis Development

In this research, there are some hypothesis proposed after some literature review conducted. The proposed hypothesis is as follow :

2.4.1 Confirmation

Confirmation refers to the user's opinion of the suitability between expectations in using an information system and actual performance (Bhattacharjee, 2001). In the expectation confirmation model (ECM) proposed by Bhattacharjee, (2001), it is stated that confirmed expectations can result in satisfaction in users of an information system. This is in line with research conducted by Abdul-Halim et al. (2022), that found the confirmation by e-wallet users is the satisfaction they feel after using it, this is related to the features and preferences of the e-wallet application used. Users who have confirmation will have a greater PU in using the system because the features owned by the e-wallet are expected by users to meet their expectations regarding the increase in performance they do after / when using the e-wallet (Rahi et al., 2021). As conveyed by Daneji et al. (2019), if a user believes an information system is very useful and the user experience they get matches or even exceeds their initial expectations, then the existing confirmation will lead to an increase in perceived usefulness.

Thus, the hypothesis regarding *confirmation* as follows

H1 : *Confirmation* has significant influence toward PU

H2 : *Confirmation* has significant influence toward *satisfaction*

2.4.2 Perceived Ease of Use (PEOU)

Perceived ease of use can be defined as the level of a person's belief that using a particular system will free the user from effort (Davis, 1989). E-wallets categorically help users in increasing the efficiency in completing transactions, this is also because there is no additional effort in using them. In other words, e-wallets offer a profitable experience for users. (Kumar, 2024). With the assumption of simplifying and improving performance, the level of attitude towards e-wallets will also increase, where e-wallet users will feel optimistic about the e-wallet they use if they feel that the e-wallet is easy to use. (Abdul-Halim et al., 2022). Furthermore, Hesniati & Limgestu (2023)

argue that with this convenience, people will be more likely to learn the features of the system and ultimately want to continue using it sustainably. So that users can learn and utilize the system optimally.

Thus, the hypothesis regarding PEOU as follows

H3 : PEOU has significant influence toward PU

H4 : PEOU has significant influence toward *attitude*

2.4.3 Perceived Usefulness (PU)

Jogiyanto (2007) defines perceived usefulness as a person's level of belief about how a system can improve the performance of the work he does. Referring to the Theory of Reasoned Action Fishbein & Ajzen (1975), cognitive beliefs about the use of an object, one of which is perceived usefulness, can directly influence attitudes towards the use of the object and will give rise to the intention to use the object (Basha et al., 2021). The usefulness of a technology means that more tasks can be completed quickly through the application, and satisfaction can be obtained by claiming that an e-wallet application is useful (Abdul-Halim et al., 2022). This finding in line with research conducted by Chawla & Joshi (2019) that shows when users feel clear benefits from using an information system, they will tend to have attitudes and intentions to adopt the information system.

Thus, the hypothesis regarding PU as follows

H5 : PU has significant influence toward *satisfaction*

H6 : PU has significant influence toward *attitude*

H7 : PU has significant influence toward CUI

2.4.4 Satisfaction

Loudon & Della Bitta (1984) define satisfaction as the state of a buyer when he gets a return that matches the purchase he has made as a form of sacrifice. Research by Khayer & Bao (2019) states that one of the reasons a user uses an e-wallet continuously is because of a satisfying experience in using the services they use. In addition, satisfaction also tends to change over time. A user at the time of pre-adoption will not have sufficient experience and knowledge in forming concrete expectations, in contrast if he already has sufficient experience after using an information system, the user will form more concrete expectations and change his satisfaction evaluation to post-adoption expectations of an information system (Khalifa & Liu, 2004). Findings in research conducted Rahi et al. (2021), found that users satisfaction is the most important variable in predicting user attitudes and intentions to use information systems continuously. As also found in the research of Abdul-Halim et al., (2022), when users feel satisfied with the user interface of a system and the ease of operation, it will increase the level of satisfaction obtained by users, so that this will have a positive impact on e-wallet continuance use intention.

Thus, the hypothesis regarding *satisfaction* as follows :

H8 : *Satisfaction* has significant influence toward *attitude*

H9 : *Satisfaction* has significant influence toward CUI

2.4.5 Attitude

Attitude refers to a series of emotions, beliefs, and behaviors towards an object, thing, person, or certain thing, and can also be described as a person's way of evaluating something (Cherry, 2024). Attitudes can change but only slowly over time, because previous levels of adaptation (expectations) serve as a basis for assessing subsequent experiences (Liao et al., 2009). Abdul-Halim et al. (2022) argued users who have a positive attitude towards e-wallets will have an impact on their decision to use e-wallets continuously. User attitudes play a strong and important role in the intention to use them continuously, where the more positive a user's attitude towards using an e-wallet, the more the user's intention to continue using the e-wallet will increase. (Khayer & Bao, 2019; Rahi et al., 2021)

Thus, the hypothesis regarding *attitude* as follows :

H10 : *Attitude* has significant influence toward CUI

2.4.6 Habit

The concept of habit refers to routine behavior based on repeated exposure to environmental cues. These cues then lead to associations with subsequent cues and behaviors (Gronow, 2016). Habit and use of information systems are considered to have a mutually influencing nature, where habits are described as automatic responses due to experience and learning, will affect the use of information systems, and continuous use of information systems will also increase user habits in using the information system. (Jeyaraj, 2022). Previous research by Abdul-Halim et al. (2022) shows that users who regularly use e-wallet applications will continue to use and utilize them automatically in their transactions. However, if someone has a habitual level of using information systems that is too high, it will weaken the strength of intention in predicting the continuation of use itself. (Cheung & Limayem, 2005).

Thus, the hypothesis regarding *habit* as follows :

H11 : *Habit* has significant influence toward CUI

2.4.7 Government Support (GS)

According to Tornatzky et al. (1990), government support is a variable that refers to the role of government in promoting and encouraging the implementation of a technology. Guo et al. (2016) argue that governance support has an important role in promoting innovation for companies in emerging markets. Because with governance support, companies will be encouraged to carry out research and development (R&D) activities. Government Support can be carried out in the form of active government participation by issuing regulations that support the growth of digital financial institutions, investors and service users (Hesniati & Limgestu, 2023). The policies provided by the government play an important role in the growth of the digital industry in Indonesia, especially in the sustainable use of digital technology based on mobile applications (Arkanuddin et al., 2023).

Thus, the hypothesis regarding GS as follows :

H12 : GS has significant influence toward CUI

2.4.8 Islamic Financial Literacy (IFL)

According to the Islamic view, a Muslim is required to know and understand well not only financial information, but is also required to understand whether the instruments they use in Islamic financial institutions are in accordance with Islamic law (Albaity & Rahman, 2019). This is in accordance with the opinion of (Hidayah, 2021), who defines Islamic financial literacy as Islamic financial literacy, or can be interpreted as clear knowledge of Islamic financial products and services, and being able to distinguish between conventional banks and Islamic banks, which can influence a person's attitude in making economic decisions in accordance with Islamic law. Understanding Islamic financial literacy is important for a Muslim, especially in the fact that there is diversification between Islamic and non-Islamic (conventional) financial products. Previous research conducted by Permana & Rahmayati (2024), shows that someone who has Sharia Financial Literacy will consider more about what e-wallet service they use in making transactions.

Thus, the hypothesis regarding IFL as follows :

H13 : IFL has significant influence toward CUI

Thus, the research framework for this research is as follow :

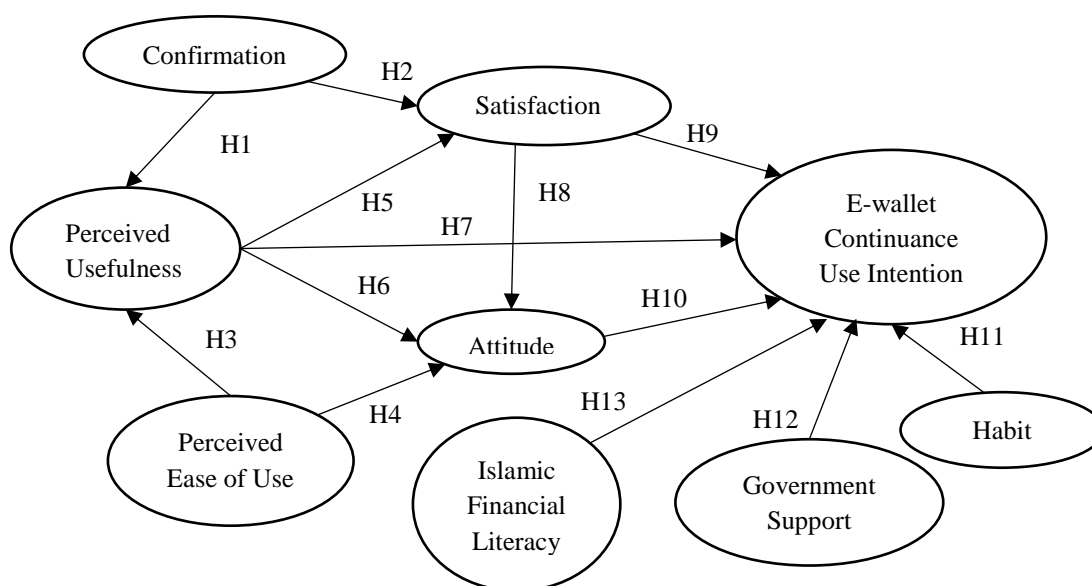


Figure 1
Research Framework

3. METHODOLOGY

This study uses a quantitative research approach with the aim of analyzing the factors that influence the intention of the Muslim community in Surabaya to use e-wallets sustainably, where the analysis uses primary data obtained through questionnaires, which will be distributed to the people of Surabaya City via social media (Facebook, Instagram, Whatsapp and Telegram).

The population of this study is the Muslim community of Surabaya. In this study, the purposive sample method was used for sampling with certain considerations. The following are the criteria that will be used :

1. Aged 17 – 45 years
2. Have used or are currently using at least one e-wallet service with a minimum frequency of use of once a month

Since the total population of Surabaya's Muslim population cannot be estimated with certainty, Hair et al. (2019) theory was used to determine the number of samples for the study, namely that the acceptable sample size is 5-10 times the number of research indicators. Since the total indicators of this study are 40, then by multiplying it by 5 times, it can be seen that the sample size for this study is 200 respondents. In total, 320 questionnaires were distributed to respondents. After analyzing the questionnaires received from respondents, only 212 questionnaires were accepted, and 108 questionnaires were rejected. Before analysing the result, Each item in the questionnaire is first tested, namely the pilot test, where there are two types of tests, the validity test and also the reliability test. Pilot test was conducted on 30 total respondents.

4. RESULTS AND DISCUSSION

This section explaining the descriptive analysis of the distributed questionnaire respondents, outer and inner models, hypothesis testing, and discussion. The following are the results of the descriptive analysis that has been carried out :

Table 1. Descriptive Analysis Results

Aspect	Description	Total	Percent
Gender	Man	60	28.3%
	Woman	152	71.7%
Age	18 years	3	1.4%
	19 years	5	2.4%
	20 years	18	8.5%
	21 years	77	36.3%
	22 years	47	22.2%
	23 years	24	11.3%
	24 years	18	8.5%
	25 years	9	4.2%
	26 years	6	2.8%
	27 years	2	0.9%
	28 years	2	0.9%
Occupation	33 years	1	0.5%
	Teacher or Lecturer	8	3.8%
	Housewife	1	0.5%
	Private Employee	66	31.1%
	Student	93	43.9%
	Entrepreneur	35	15.5%
E-Wallet Platform Used	Others	9	0.5%
	LinkAja! Syariah	41	19.2 %
	LinkAja! Syariah and 1 other	36	16.9 %
	LinkAja! Syariah and 2 others	56	26.2 %
	LinkAja! Syariah and 3 others	31	14.55 %

Aspect	Description	Total	Percent
Weekly usage frequency	LinkAja! Syariah and 4 others	41	19.2 %
	LinkAja! Syariah and 5 others	6	2.8 %
	LinkAja! Syariah and 6 others	1	0.4 %
	0 – 5 times	49	23.1%
	5 – 10 times	94	44.3%
	10 – 15 times	43	20.3%
	15 – 20 times	7	3.3%
	More than 20 times	19	9.0%

Source : Data Proceed

Based on the table above, the respondents obtained were dominated by female gender with a total of 152 respondents or 71.7%, while the remaining 60 respondents (28.3%) were male. The majority of respondents were still 21 years old, which is estimated to be a student. In addition, 94 respondents used e-wallets 5 to 10 times for transactions. This shows that the habit of the people of Surabaya in using e-wallets for transactions is classified as moderate.

4.1 Outer Model Evaluation

There are several types of tests conducted to evaluate the outer model of a research model, including *Indicator Loading test*, *Internal Consistency Reliability*, *Convergent Validity*, and *Discriminant Validity* (Hair et al., 2019). An indicator of a variable can be said to be valid if it has an indicator loading value of more than 0.708. Meanwhile, for Internal Consistency Reliability, it can be seen by using the Joreskog Composite reliability value, which must be between 0.70 and 0.90. Convergent Validity can be seen by looking at the AVE value results which must be higher than 0.5. As well as Discriminant Validity which can be seen through the HTMT ratio which is not more than 0.9.

Table 2. Outer Model Evaluation Results

Variable	Indicator	IL	JCR	AVE
Attitude	My experience in using e-wallet was better than my expectations	0,792	0,764	0,642
	The quality of service provided exceeds my expectations.	0,745		
	Overall, all my expectations have been met.	0,862		
Perceived Ease of Use	I can easily master the operation of e-wallet	0,758	0,773	0,584
	Using e-wallet does not require too much effort	0,730		
	I can use the features in e-wallet clearly and easily	0,774		
	In my opinion, e-wallet can be used easily	0,793		
Perceived Usefulness	By using e-wallet, I can do transactions faster	0,798	0,866	0,645
	By using e-wallet, I can do transactions easier	0,778		
	By using e-wallet, effectiveness of the transactions is enhanced	0,838		
	Using e-wallet is very useful in completing my transactions	0,816		
	Using e-wallet will improve the quality of transactions	0,784		
Satisfaction	I am satisfied with the e-wallet service	0,822	0,834	0,667

Variable	Indicator	IL	JCR	AVE
	I am pleased with the e-wallet service	0,826		
	I am very happy using the e-wallet	0,798		
	I am delighted with the experience of using the e-wallet	0,819		
Attitude	In my opinion, using e-wallet is a good decision	0,818	0,705	0,629
	In my opinion, using e-wallet is a wise decision	0,788		
	I am happy with my decision to use e-wallet in my transactions	0,772		
Habit	Using e-wallet has become a habit for me	0,743	0,763	0,572
	I am used to e-wallet's features	0,760		
	I use e-wallet very often in doing transactions	0,736		
	I automatically use e-wallet when do transaction	0,785		
Government Support	In my opinion, the government has promoted the use of e-wallets to the public	0,787	0,835	0,632
	In my opinion, the government has provided education to the public about the benefits of e-wallets	0,823		
	In my opinion, the government has established various policies and regulations to support the use of e-wallets	0,725		
	In my opinion, the government is actively preparing various infrastructures that can support the use of e-wallets (such as internet networks, payment terminals, cyber security)	0,748		
Islamic Financial Literature	There is a choice of e-wallet applications that are free from interest	0,764	0,863	0,591
	I can manage my finances without involved with interest	0,758		
	I avoid all kinds of transactions that contain interest	0,879		
	I use an e-wallet application that can meet my needs, without considering the existence of riba in it			
	In my opinion, people should help each other in overcoming difficulties	0,728		
	In my opinion, Sharia finance helps people protect their assets (from elements that are forbidden)			
E-Wallet Continuance Use Intention	I intend to continue using e-wallet in the future	0,799	0,870	0,648
	I will continue using e-wallet in the future	0,796		
	I will use e-wallet regularly in my daily activities	0,827		
	I highly recommend others to use e-wallet services	0,816		
	I intend to continue using e-wallet over m-banking	0,787		

Note : IL = Indicator Loading JCR = *Joreskog Composite reliability*

Source: Data Proceed

In the table above, the loading values of all indicators are above 0.708, thus indicating that the existing constructs can represent more than 50 percent of the indicator variance. (Hair et al., 2019). The joreskog composite reliability value for each variable in the study is between 0.70 and 0.90. So all variables in this study can be declared reliable and can be used for research. Meanwhile, the AVE value > 0.50 indicates that the construct in this research model can explain most of the variance of each item.

Next is the discriminant validity test by looking at the HTMT value of the correlation of each construct variable. An HTMT value above 0.90 indicates no discriminant validity, so a value of less than 0.90 is needed for the study to be studied. (Hair et al., 2019),

Table 3. Heterotrait - Monotrait Ratio (HTMT)

	ATT	CON	CUI	GS	HAB	IFL	PEOU	PU	SAT
ATT									
CON	0,361								
CUI	0,483	0,197							
GS	0,485	0,305	0,344						
HAB	0,616	0,434	0,548	0,441					
IFL	0,658	0,132	0,457	0,426	0,355				
PEOU	0,640	0,390	0,459	0,281	0,560	0,346			
PU	0,614	0,283	0,521	0,377	0,580	0,473	0,552		
SAT	0,764	0,347	0,507	0,383	0,624	0,584	0,645	0,647	

Note : CON = Confirmation, PU = Perceived Usefulness, PEOU = Perceived Ease of Use, SAT = Satisfaction, ATT = Attitude, HBT = Habit, GS = Government Support, IFL = Islamic Financial Literacy.

Source : Data Proceed

The HTMT value for each construct variable correlation in the research model shows a value < 0.90. So it can be concluded that the discriminant validity criteria in this research model are met.

4.2. Inner Model Evaluation

The next test that is carried out after all the outer model criteria are met is to evaluate the inner model. Inner Model Evaluation is carried out with several tests, including *Collinearity Test*, *R-Square Test*, and *Q-Square Test*. Collinearity Test can be carried out by looking at VIF values, where collinearity symptoms do not occur if VIF Values are close to or less than 3, while R-Square tests of 0.75, 0.5, and 0.25 respectively indicate a substantial, moderate and weak relationship between variables. The Q-Square Test is carried out by looking at the Q^2 value, where the value must be greater than 0 so that the model can be said to have predictive accuracy. Finally, for the Path Coefficient, the values studied range from -1 - 1, where the closer to the value of 1 or -1, the stronger the relationship between variables can be said (Hair et al., 2019).

Table 4. Inner Model Evaluation Results

	VIF	PC	R ²	Q ²
PU			0,223	0,138
CON → PU	1,088	0,131		
PEOU → PU	1,088	0,418		
SAT			0,326	0,206
CON → SAT	1,066	0,151		
PU → SAT	1,066	0,514		
ATT			0,408	0,234
PEOU → ATT	1,453	0,195		
PU → ATT	1,523	0,181		
SAT → ATT	1,656	0,386		
CUI			0,332	0,197
PU → CUI	1,645	0,185		
SAT → CUI	1,974	0,098		
ATT → CUI	1,845	0,007		
HBT → CUI	1,549	0,245		
GS → CUI	1,293	0,056		
IFL → CUI	1,538	0,183		

Note : CON = Confirmation, PU = Perceived Usefulness, PEOU = Perceived Ease of Use, SAT = Satisfaction, ATT = Attitude, HBT = Habit, GS = Government Support, IFL = Islamic Financial Literacy.

Source : Data Proceed

In the table, it shows that each construct variable correlation has a VIF value of less than or equal to 3. So it can be concluded that in this research model there are no symptoms of collinearity that occur, so it can be continued for the next structural model analysis.

In the R-Square test, the value shows how much influence / strength each construct has in explaining the model being studied. Referring to the table, there are 4 variables that have an R² value. The first is PU with an R² value of 0.223, so it can be seen that the confirmation and PEOU variables have an influence on PU of 22.3%. Next is the satisfaction variable with an R² value of 0.326, which shows that the PU and confirmation variables have an influence on satisfaction of 32.6%. The third variable is attitude which has an R² value of 0.408, so it can be interpreted that the PU, PEOU, and satisfaction variables have an influence on attitude of 40.8%. Finally, there is the CUI variable with an R² value of 0.332, where this value indicates that both PU, satisfaction, attitude, habit, GS and IFL have an influence on CUI of 0.332 (32.2%). Meanwhile, the rest of the percentages above represent other variables outside of this study.

Meanwhile, the Q² Predictive Relevance Test is carried out as one of the tools for measuring the accuracy of model predictions. In addition, there is also a categorization of the scale of

depicting the predictive relevance of the model, including, small scale (value > 0), medium scale (value > 0.25) and large scale (value > 0.50) (Hair et, al. 2019). The table shows that there are 4 variables whose Q^2 values can be observed. Where both the PU variables ($Q^2 = 0.138$), satisfaction ($Q^2 = 0.206$), attitude ($Q^2 = 0.234$) and CUI ($Q^2 = 0.197$) have Q^2 values of more than 0, which indicates that each model has good predictive relevance, although only on a small scale, because the value of $0.25 > Q^2 > 0$.

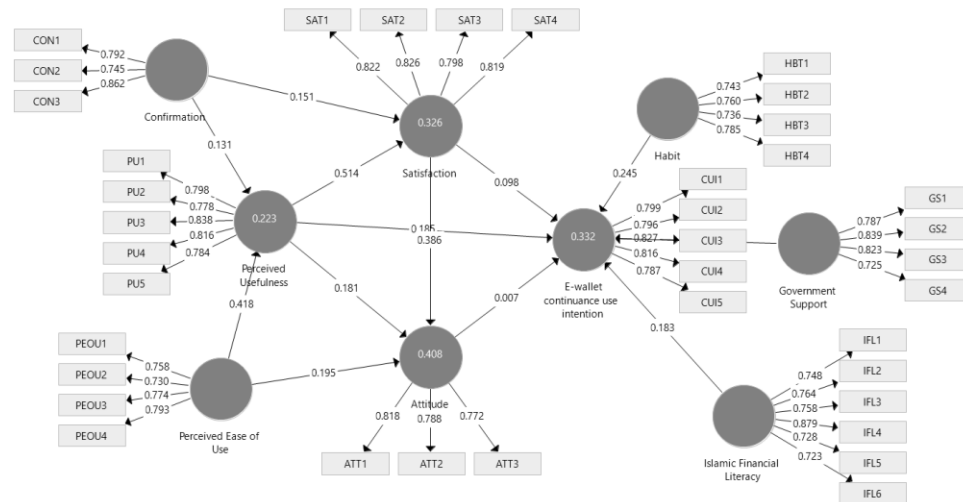


Figure 1. Model Result
Source : Data Proceed on SmartPLS 3

4.3. Hypothesis Testing

To conduct hypothesis testing, it can be done in 2 ways, namely through *t-statistics* and also *p-values* of each latent variable correlation in the model being studied. The following are the results of hypothesis testing in this study :

Table 5. Hypothesis Testing Results

HYPOTHESS	RELATION	Coefficient (β)	T-Statistic	P-Value	Supported
H1	CON \rightarrow PU	0,131	1.988	0.047	YES
H2	CON \rightarrow SAT	0,151	2.331	0.020	YES
H3	PEOU \rightarrow PU	0,418	4.926	0.000	YES
H4	PEOU \rightarrow ATT	0,195	2.443	0.015	YES
H5	PU \rightarrow SAT	0,514	6.772	0.000	YES
H6	PU \rightarrow ATT	0,181	2.063	0.040	YES
H7	PU \rightarrow CUI	0,185	2.484	0.013	YES
H8	SAT \rightarrow ATT	0,386	4.730	0.000	YES
H9	SAT \rightarrow CUI	0,098	1.085	0.278	NO

H10	ATT → CUI	0,007	0.078	0.938	NO
H11	HBT → CUI	0,245	3.569	0.000	YES
H12	GS → CUI	0,056	0.895	0.371	NO
H13	IFL → CUI	0,183	2.521	0.012	YES

Note : CON = Confirmation, PU = Perceived Usefulness, PEOU = Perceived Ease of Use, SAT = Satisfaction, ATT = Attitude, HBT = Habit, GS = Government Support, IFL = Islamic Financial Literacy.

Source : Data Proceed

To be said to have a significant effect, a relationship must have a t-statistic value > 1.96 and a p-value < 0.05 . In the table, it can be seen that out of a total of 13 hypotheses proposed in this study, 3 of them were rejected, while the remaining 10 hypotheses showed a significant relationship. Both confirmation ($\beta = 0.131$, $t = 1.988$, $p = 0.047$) and PEOU ($\beta = 0.418$, $t = 4.926$, $p = 0.000$) have a significant effect on PU, so it can be concluded that **H1** and **H3** are accepted. Furthermore, satisfaction is significantly influenced by two other variables, namely PU ($\beta = 0.514$, $t = 6.772$, $p = 0.000$) and confirmation ($\beta = 0.151$, $t = 2.331$, $p = 0.020$), so **H2** and **H5** in this study are accepted. On the other hand, PU ($\beta = 0.181$, $t = 2.063$, $p = 0.040$), satisfaction ($\beta = 0.386$, $t = 4.730$, $p = 0.000$) and PEOU ($\beta = 0.195$, $t = 2.443$, $p = 0.015$) have a significant effect on attitude, so in other words **H4**, **H6** and **H8** are accepted. Related to CUI, there are 3 variables in the research model that significantly influence it, namely PU ($\beta = 0.185$, $t = 2.484$, $p = 0.013$), habit ($\beta = 0.245$, $t = 3.569$, $p = 0.000$), and IFL ($\beta = 0.183$, $t = 2.521$, $p = 0.012$). On the other hand, satisfaction ($\beta = 0.098$, $t = 1.085$, $p = 0.278$), attitude ($\beta = 0.007$, $t = 1.085$, $p = 0.938$), and GS ($\beta = 0.056$, $t = 0.895$, $p = 0.371$) do not have a significant effect on CUI. Thus, **H7**, **H11**, and **H13** are accepted. Meanwhile, **H9**, **H10**, and **H12** are rejected.

4.4. Discussion

Based on the hypothesis testing that has been carried out, the following is a discussion of each test result :

4.4.1. Relationship between Confirmation and PU

There is a positive influence on the confirmation variable on perceived usefulness (p-value = 0.047). This result shows that if the expectations of users towards e-wallets are met, it will increase the perception of the users towards the usefulness of the e-wallet. With the confirmed expectations that cause the Muslim community of Surabaya to have a perception of the usefulness of using e-wallets, because the expectations they have are closely related to increased performance and effectiveness when they use e-wallets. This influence is also related to the feelings felt by users after using e-wallets, which can affect the perceptions they have. (Abdul-Halim et al., 2022).

The results of this study are in line with research conducted by Abdul-Halim et al., (2022) and Rahi et al., (2021)

4.4.2. Relationship between Confirmation and satisfaction

On the other hand, confirmation also has a positive effect on satisfaction (p-value = 0.020). If a user's initial expectations of an information system are in accordance with the experience they get when / after using it, then the user's level of satisfaction will also be positively affected, this happens because the experience involves the realization of the benefits they expect. This can be

one of the focuses of e-wallet platform providers in providing e-wallet features, where these features must be in accordance with the needs and uses required by the user.

The results of this study are in line with the findings of Veeramootoo et al., (2018) and Abdul-Halim et al., (2022) which state that the more user expectations are confirmed, the higher the satisfaction obtained by the user.

4.4.3. Relationship between PEOU and PU

PEOU has a positive influence on PU (p-value = 0.000). The majority of Muslim people in Surabaya feel that the features on the e-wallet platform are easy to understand so they are easy to use. Users feel that e-wallets also provide benefits for them in their daily transactions, one of which is the ease of adapting the use of e-wallets to their daily lives. As is the opinion by Khayer & Bao (2019) which states that a person's possibility of using a new technology will be higher if the user feels it is easy to integrate technology into their life.

The results of this study are in line with research by Abdul-Halim et al. (2022) and Rahi et al. (2021).

4.4.4. Relationship between PEOU and attitude

The significant positive relationship between PEOU and attitude (p-value = 0.015) shows that if the users feels the convenience of the e-wallet platform they use, then it will increase the positive attitude of users towards the usefulness of the e-wallet. This could be one of the things that is specifically considered by e-wallet platform providers where an application that is easy to use in daily transactions is needed, which will create a positive attitude for users towards the e-wallet used.

Ghazali et al., (2018) argues that a user will feel more confident if the system he uses is easy to access and free from obstacles when he wants to use it. This is like a positive attitude towards e-wallets that emerged in the users after they felt the ease of learning, understanding and using every feature in the e-wallet. The results of this study are in line with research by Rahi et al. (2021) and Abdul-Halim et al. (2022),

4.4.5. Relationship between PU and satisfaction

The results of the study showed that PU has a significant positive effect on satisfaction (p-value = 0.000). One of the reasons why a user feels that the e-wallet used has provided a pleasant experience and satisfactory service is by feeling the benefits that they have felt and obtained while using the e-wallet. This satisfaction is also inseparable from the confirmed perception, where the confirmation shows that the expected benefits have been met with the use made. (Lim et al., 2024).

The results of this study are in line with research by Khayer & Bao (2019) and Rahi et al. (2021)

4.4.6. Relationship between PU and attitude

PU also has a relationship with attitude which shows a significant positive relationship (p-value = 0.040). The benefits and advantages felt by e-wallet users trigger their positive attitudes towards the e-wallet itself. Users have perceived that the e-wallet they will use will improve their performance in transactions, so they will feel comfortable wherever they want to transact. (Abdul-Halim et al., 2022), where in the context of this study, user perceptions of the usefulness of e-wallets make them feel that using e-wallets is a good and wise decision. The results of this study are in line with research by Ghazali et al. (2018) and Khayer & Bao (2019).

4.4.7. Relationship between PU and CUI

One of the factors that can encourage a user's continuation intention to use an e-wallet is the perception of usefulness that they have, and this is indicated by the significant positive relationship between the two ($p\text{-value} = 0.013$). The benefits and advantages obtained by users not only create satisfaction and a positive attitude after using an e-wallet, but also raise their intention to continue using the e-wallet sustainably in the future. According to Kumar (2024), The intention of a user to use an e-wallet continuously is mostly due to the perception of minimal effort, increased efficiency and positive user experience. Which opinion is in line with the results of the study, where users have felt an increase in transaction efficiency and ease of operation.

The results of this study are in line with research by Daragmeh et al., (2022) and Kumar (2024), but contrary to the results obtained from the research Abdul-Halim et al. (2022).

4.4.8. Relationship between satisfaction and attitude

The significant positive influence between satisfaction and attitude ($p\text{-value} = 0.000$) reflects that there is a close relationship between user satisfaction and the positive attitude that arises within them towards e-wallet. Compared to two other variables that also affect attitude, namely PEOU and PU, satisfaction has a greater influence on attitude when viewed from its path coefficient value. Users' feelings for using an e-wallet platform tend to come from satisfaction with a system, which will then affect their attitude towards using e-wallet. (Abdul-Halim et al., 2022)

The results of this study are in line with research by Rahi et al. (2021) and Khayer & Bao (2019).

4.4.9. Relationship between satisfaction and CUI

In this study, satisfaction did not have a significant effect on user CUI ($p\text{-value} = 0.278$). According to Khayer & Bao (2019), the main variable that influences the continuation of using an e-wallet system depends on the satisfying experience gained while using the system. However, the results of this study contradict what was stated in the opinion above, where the satisfaction of the users did not result in their intention to continue using the e-wallet platform service. This indicates that the Muslim community in Surabaya most likely has other alternatives besides e-wallets, which are equally or more satisfying than the e-wallet platform, which they have often used for daily transactions.

However, another variable that influences satisfaction, namely perceived usefulness, actually has a significant direct influence on the e-wallet continuance use of the Muslim community in Surabaya. This interesting finding shows that only through the perception that e-wallets have benefits in transactions, can it influence the intention of the Muslim community in Surabaya to use e-wallets continuously in the future. However, the level of satisfaction they get from this perception is not strong enough to give rise to the same intention. The results of this study are in line with the findings by Handayani (2024), but contradict research from Khayer & Bao (2019) and Abdul-Halim et al. (2022).

4.4.10. Relationship between attitude and CUI

The findings of the study by Rahi et al. (2021) stated that positive attitudes from users can increase their intention to use an information system service, which is different from the results of this study, where attitude does not have a significant effect on CUI ($p\text{-value} = 0.938$). This finding can occur because users start using e-wallets, they already have a positive response/attitude towards other electronic payment media outside of e-wallets, which they also often use. So that the

existence of a positive attitude and agreement towards the use of this e-wallet does not have an impact on the intensity of users to continue using e-wallets sustainably in the future.

4.4.11 Relationship between habit and CUI

Habit has a positive effect on user CUI (p-value = 0.000), which reflects that with the habit of using e-wallet every day, users are more likely to have the intention to use e-wallet continuously. According to Chávez Herting et al. (2023), habit plays an important role in determining usage intention, where the relevance relationship is stronger if an information system has been integrated into a system. In the context of this study, people have associated e-wallet users with the transaction activities they do every day, especially those related to e-commerce and online shopping.

The results of this study are in line with the findings by Pangkey et al. (2023) dan Mangunsong & Sobari (2024).

4.4.12. Relationship between GS and CUI

This study shows no significant relationship between GS and CUI (p-value = 0.371). Although the public has realized that the government has provided various supports in order to support public interest in using digital payment services, however, this support is still not very effective in influencing the intention of users to continue using e-wallets. There needs to be improved regulations or different communication methods, so that the public can be interested in the support provided by the Government. Even so, Arkanuddin et al. (2023) stated that government policies play a crucial role in the development of the digital industry, which crucial role is not yet visible in the regulations and policies that have been implemented. The findings of this study are in line with research conducted by Aji et al. (2020).

4.4.13. Relationship between IFL and CUI

IFL of a Muslim user is proven to have a positive influence on CUI (p-value = 0.000), where the community's high knowledge of Islamic finance can influence their choice to continue using e-wallets in the long term. Even so, there are still many Muslim people in Surabaya, who even though they have used Islamic e-wallets, the majority of them still use non-Islamic e-wallet platforms such as Shopeepay, Dana or Gopay. In this case, the Muslim community in Surabaya still needs to adjust the e-wallet usage practices that they have done, especially regarding their awareness that using Islamic e-wallets in daily activities will make their transactions more qualified than non-Islamic e-wallets..

The findings of this study are in line with research conducted by Permana & Rahmayati (2024) dan Albaity & Rahman (2019).

5. CONCLUSION

The intention to continue using e-wallets is a fairly complex subject to study. In this study, 10 of the 13 hypotheses proposed were accepted, and the rest were rejected, namely the hypotheses related to the influence of attitude, satisfaction, and GS on the CUI of e-wallet users. This indicates that the satisfaction obtained, the positive attitudes that arise, and various policies and support from the government for e-wallets have not been able to make users intend to continue using the e-wallet that they have been doing now in the future.

In addition, both confirmation and PEOU have a significant positive effect on PU. Where this reflects that with confirmed expectations during use and user perceptions of the ease of use of

e-wallets will affect the perception of the usefulness of the e-wallet itself. In relation to satisfaction, both confirmation and PU have a significant positive effect on it. This can be interpreted that a user's satisfaction with an e-wallet is closely related to the fulfillment of their initial expectations and the usefulness and benefits of the e-wallet itself.

There are three variables that significantly influence attitude, including PEOU, PU and satisfaction. So in other words, a user's positive attitude towards the e-wallet he uses will arise after he feels the usefulness of the e-wallet, ease of use, or satisfaction after using it.

Finally, this study reveals that CUI of users, especially the Muslim community of Surabaya, is closely related to PU, Habit, and IFL. A user who directly or indirectly feels the benefits of e-wallet, then he will also have the intention to continue using e-wallet in the future. In addition, they also have high intentions if they are used to using e-wallet in their daily transactions. The existence of IFL also influences their intentions, where the more users understand the importance of using e-wallet in accordance with sharia principles, and the need to avoid haram elements, then they will also intend to continue using e-wallet, especially sharia e-wallet.

Theoretically, this study can be informative and can increase understanding of the intention to continue using e-wallets in Muslim society, as well as enrich the literature, especially in theories related to perceived usefulness, perceived ease of use, satisfaction, attitude, government support, habits, Islamic financial literacy and other theories.

Practically, the results of this study can have some impact. First, for users as e-wallet users to understand the factors that influence the intention to continue using and optimize its benefits. Second, for service providers so that they can be used in implementing policies, studies and formulating strategies related to user perspectives on the use of e-wallets. Thus, service providers can attract more users and make users continue to use e-wallets in the future. Finally, for the government, there needs to be an increase in regulations related to e-wallets so that it can increase public interest in continuing to use e-wallets. With the increasing number of e-wallet users, it will accelerate the process of economic digitalization that is currently being carried out. In addition, it is also necessary to add infrastructure that is able to support the public to increasingly adopt and use not only e-wallets, but also other digital payment methods.

LIMITATION AND FUTURE RESEARCH

The focus of the study was only on the Muslim community of Surabaya with an age range of 18 to 45 years, so it cannot be generalized with different age ranges and regions. In addition, what is presented as the results in the questionnaire is highly dependent on the honesty of the respondents, so it can cause potential bias in the interpretation of the results. This study is also limited to the context of the intention to continue using e-wallets, so it is possible that the results will be different in the context of using other information systems, such as m-banking or digital banks.

Further research can be done by adding several external variables, in addition to government support, such as social influence and facilitating conditions, so that insights are obtained regarding the intention to continue using e-wallets more widely. In addition, it can also be done by expanding the research area, so that different characteristics are obtained that can be used as a comparison of results between one region and another.

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