

THE SIGNIFICANCE OF ATTITUDE AND PERCEIVED EASE OF USE ON INTENTION TO USE FINTECH BY CASH-WAQF GIVERS IN KAMPALA, UGANDA.

¹*Namungo Hamzah, ²Yusuf Haji-Othman, ³Mohammadtahir Cheumar³

^{1,2,3} Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), Malaysia

*Correspondence:namungoh@yahoo.com

ABSTRACT: Financial technology (FinTech) has altered the way financial transactions are handled globally. In Kampala, Uganda, FinTech firms have gained constant popularity. Cash-Waqf givers in Kampala are viewing FinTech as a convenient and efficient means of fulfilling their donations. However, the factors influencing their intention to use FinTech received insufficient attention. The purpose of this study is to determine the impact of attitude and perceived ease of use on cash-waqf givers' intention to use FinTech in Kampala. The TAM serves as the underpinning theory of the study. This quantitative inquiry employed SmartPLS to analyse the data from 359 respondents. It was found that attitude considerably impacts cash-waqf givers' intention to use FinTech, supporting hypothesis H1. Contrary, perceived ease of use was found to have been insignificant, rejecting H2. However, the intention was found to positively mediate the relationship between the independent and dependent variables, supporting H3. The findings of this study contribute to the body of knowledge on the subject, especially in Uganda. Policymakers, financial and technology institutions are expected to make use of the results of this inquiry.

Keywords: FinTech, attitude, perceived ease of use, intention, Cash-waqf, Kampala, Uganda

1.0 INTRODUCTION

As a merger of financial services and information technology, FinTech is often thought of as a relatively recent phenomenon. Despite this, finance and technology have a long history of interconnecting. As an innovative reference, FinTech can also help businesses rethink their business models or suggest new opportunities [1]. It has been observed that the use of financial technology is increasing not just in the mainstream financial markets but also within the emerging Islamic social finance tools like Waqf and Zakat management. As a result of FinTech firms' innovative applications, modern businesses have become more efficient and productive [2]. In Uganda, [3] observed the role FinTech plays in increasing voluntary charitable contributions. There is growing interest in FinTech in Uganda, where strategies are being made to create all the possible conditions for FinTech's use. The National Technology Act (NITA) was passed by the Ugandan Government in 2009. Additionally, The Bank of Uganda published the National Payment Systems Act, 2020 in 2020 to introduce cross-border payments to African SMEs, resultantly, several FinTech licenses were granted by the Bank of Uganda [4].

Fintech refers to financial innovation brought about by modern technologies. It has the potential to produce new business models, applications, processes, or products that have a major impact on the way financial markets, financial institutions, or financial services are delivered. Financial supervision, payment settlement, financing products and services, insurance, and even philanthropy are some of the areas in which technology and finance are merged [5]. Alternatively, FinTech can be defined as a neologism formed from two words, "financial" and "technology" and referring to the interlinkage between modern Internet technologies and established business processes [6]. FinTech is a subset of Financial Technology that is described as the technology utilized in providing financial markets with a financial product or financial service that is distinguished by advanced technology in comparison to existing technology in that market [7]. In the interest of this study, FinTech can be described as an automated system or applications that are designed

purposely to enable transactions online on individual and institutional levels. Therefore, FinTech has over time enabled the payment of cash-waqf in Uganda.

FinTech use is considered to be influenced by a set of variables. Crucially, the intention to use or adopt any behavior is said to be an action generated out of, either, attitude, which is defined as the perceived social pressure to perform or not to perform the behavior, or perceived ease of use; the degree to which an individual; believes that using a particular system would be free from physical and mental effort [8, 9]. Several Studies have been conducted across Malaysian universities, thus outlining the significance of the sector for research [10, 11, 12, 13]. Implicitly, attitude simply refers to how favorable or negative an individual feels about a particular behavior. A cash-waqf giver's pleasant mood and attachment to using FinTech constitutes attitude. The extent to which a cash-waqf giver believes that the system is simple, free of dangers, and free of huddles reflects perceived ease of use, and gradually, intention to use develops. Furthermore, Van [14] in his study about attitudes toward and usage behavior of mobile banking amongst Generation Y students in South Africa also described an attitude as a learned predisposition to act in a consistently positive or negative manner regarding a particular object.

Many researchers have investigated the potential of attitude and perceived ease of use in influencing the actual usage of FinTech. In this paragraph, this study reviews earlier literature on the subject. Several researchers have studied the role of attitude in relation to the Technology Acceptance Model in E-Learning in Malaysia. University students' intention to use e-learning with three antecedents include; attitude, perceived usefulness, and perceived ease of use were analyzed using a survey method with 151 respondents. Findings indicated that attitude was a significant predictor of students' intention to use E-Learning. Similarly, in Pakistan, [15] analyzed data from 508 students using PLS-SEM partial least squares method about the effect of Trialability, Attitude towards technology, Behavior intention, perceived ease of use, perceived enjoyment, facilitating condition, Perceived usefulness, Technology complexity, and demographic factors. Results indicated that there was a positive relationship between

attitude and intention to use technology. Studies on actual usage of technology and innovation provide evidence on how attitude plays an integral role in influencing intention to partake or accept and use a given system, these include; [16, 17, 18] among others.

Technology Acceptance Model (TAM) was employed as the underpinning theory. However, the addition of intention, a construct of the Theory of the Planned Behavior (TPB), results in the extension of the TAM by this study to better explain the determinants of FinTech actual use in relation to attitude and perceived ease of use. This has been done in the face of previous studies such as [19, 20, 21].

Problem Statement

Reportedly, financial technology use in Uganda is beset by several issues. [22] reported, a lack of adequate knowledge of the marriage between finance and technology, limited network connectivity, and low levels of financial and digital literacy among other issues. [23] pointed at negative attitude as being the cardinal factor hindering the use of financial technology in Uganda. [24] pointed at an ambiguous regulatory framework of FinTech in Uganda as a trigger point for negative attitude towards financial technology use. The quick rate of innovation has made it challenging for regulators to keep up with the latest advances, and it has also tested current regulatory frameworks, methodologies, and tools. This is especially relevant considering that FinTech crosses both the financial and technological sectors, raising questions regarding whether and how these providers should be regulated. Regulation flaws and loopholes have slowed FinTech adoption [24]. In the same direction, [25] points out that the easiness of use significantly hinders the adoption and use of financial technology systems in Uganda.

Conclusively, challenges like inadequate FinTech knowledge, low levels of financial and digital literacy, negative attitude, ambiguity in the relations, and difficulty in user experience have prompted the researcher to deductively infer that, attitude and perceived ease of use are responsible for low cash-waqf FinTech collections. Therefore, this study took pains to investigate the impact of attitude and perceived ease of use on intention to use FinTech in Kampala, Uganda.

Research Questions

Below are the research questions that were employed to guide this study;

- I) How impactful is attitude on cash-waqf givers' intention to use FinTech in Uganda?
- II) Does perceived ease of use influence cash-waqf givers' intention to use FinTech in Uganda?
- III) How significant is intention in mediating between attitude, perceived ease of use; and FinTech use in Uganda?

Research Objectives

Below are the research objectives that were employed to guide this study;

- I) To examine the effect of attitude on cash-waqf givers' intention to use FinTech in Ugandan.
- II) To investigate the impact of perceived ease of use on cash-waqf givers' intention to use FinTech in Uganda.
- III) To explore the significance of intention in mediating the relationship between, attitude, perceived ease of use; and FinTech Use.

2.0 Literature Review

2.1. Attitude

Attitude is one of the constructs of the Theory of Planned Behavior (TPB) by [26]. TPB theory was designed to predict and explain the behavior in specific disciplines, information systems inclusive. The standard definition of attitude is by [26] who defined attitude as "the degree of favorableness or unavoidsableness of people's feelings regarding a psychological object". A positive feeling or interest toward financial technology systems, literally brews intention, and eventual use of the system. Therefore, it can be stated that cash-waqf FinTech payments could increase if there is a positive attitude towards payment systems. Voluminous studies on attitude and intention to use financial technology have turned out to reveal its positive significance in influencing intention to use FinTechs, these include but are not limited to, [27, 28].

[29, 30, 31] all of whom found attitude as a significant influencer of users' intention in the application of financial technology.

2.2 Perceived Ease of Use

It is generally known that a consumer is more likely to purchase and use a service if he finds it conveniently accessible, usable, and free of any issues. One of the independent constructs inside the Technology Acceptance Model (TAM) is perceived ease of use. [32] defined perceived ease of use as the degree to which consumers feel relaxed and make efforts in the process of trying to learn to use FinTech services while [33] quoting [8] defined Perceived ease of use as "the degree to which an individual; believes that using a particular system would be free from physical and mental effort". The perceived ease of use in the context of this inquiry can be described as a state of feeling in which a cash-waqf giver or potential giver is persuaded into developing the intention of using FinTech by the easiness of the system. Several researches have gone to reveal the string predictive nature of Perceived ease of use on intention to use FinTech, some of them include, [34, 35, 36, 37].

2.3 Technology Acceptance Model (TAM)

The model postulates that the prospective user's general disposition toward using a specific system is a crucial factor in whether or not he uses it. The TAM model was created primarily in the field of information systems to forecast user acceptance of new technology. TAM was developed by [8]. TAM postulates that "Usefulness" is partly predicted by "Ease of use"; both of them explain "Intention to use" and "Actual use" through "Attitude toward use". Consequently, the more employees recognize that the systems will make their tasks easier to perform, the higher the probability that they will use it and accept the new technology as being useful [38]. Since this study interrogates the use of technology, the researcher, therefore, employed TAM as the underpinning theory of the study.

2.4 Theory of Planned Behavior

The theory of planned behavior (TPB) is an extension of the theory of reasoned action [26], necessitated by the original model's limits in dealing with behavior over which people have insufficient volitional control [3]. TPB has received scholarly attention across different areas of research [39]. It is reported by [3] that, [40] found that Individuals' behavioral intents to conduct digital piracy are influenced by TPB characteristics such as attitude, subjective norms, and perceived behavioral control in Taiwan. The intention to use smartphone-based e-

money is influenced by attitudes, subjective standards, and perceived behavioral controls, in comparison to other financial products, including chip-based electronic money, and smartphone-based electronic money with the most modern smartphone tool offered in Indonesia [41].

2.6 Theoretical Framework of the Study.

Constructively this study employs constructs from the Theory of Planned Behavior & Technology Acceptance Model models to explore the impact of attitude and perceived ease of use on FinTech actual use as whereas measuring the mediating effect of on intention to use FinTech. The study proposes the conceptual model below.

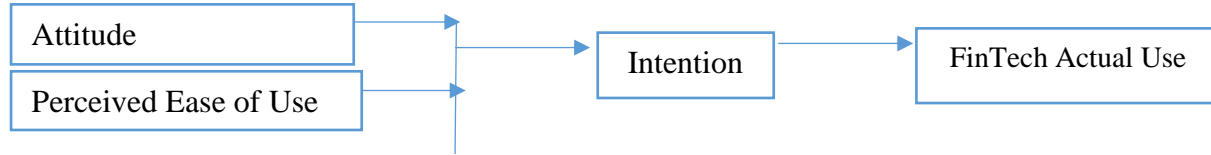


Figure: 1 below, is the conceptual framework of the study.

2.7 Hypothesis Development:

1. To examine the effect of attitude on cash-waqf givers’ intention to use FinTech in Ugandan.
2. To investigate the impact of perceived ease of use on cash-waqf givers’ intention to use FinTech in Uganda.
3. To explore the significance of intention in mediating the relationship between, attitude, perceived ease of use; and FinTech Use.

Hypothesis Development: In light of the previous research, it can be hypothesized that;

H1: Attitude has a significant and positive influence on the intention to use FinTech by cash-waqf givers in Kampala.

H2: Perceived ease of use has a significant and positive influence on the intention to use FinTech by cash-waqf givers in Kampala.

H2: Intention significantly mediates the relationship between Attitude, Perceived ease of use; FinTech use by cash-waqf givers in Kampala.

3.0 Methodology

The aims of this article are; to examine the effect of attitude on cash-waqf givers’ intention to use FinTech, to investigate the impact of perceived ease of use on cash-waqf givers’ intention to use FinTech; and, to explore the significance of intention in mediating the relationship between, attitude, perceived ease of use; and FinTech Use in Kampala. The researchers adopted and adapted their questionnaire from [42] & [43] to collect the data causing 359 answered questionnaires collected from respondents. Furthermore, the study used Partial Least Squares (PLS) to analyze the data.

FINDINGS AND DISCUSSION

The Average Variance Extract (AVE), Table 1, together with the Composite reliability were used to assess reliability and validity respectively. From the table below, vividly shows that AVE and Composite Reliability are above the minimum requirement of 0.7 according to [43].

Constructs	Composite reliability	AVE
Attitude (ATT)	0.991	0.939
FinTech Actual Use (FAU)	0.991	0.939
Intention (INT)	0.993	0.962
Perceived Ease of Use (PEOU)	0.991	0.940

Path	Coefficients	T-statistics	P-values	Conclusion
Attitude -> Intention	0.080	3.955	0.000	Supported
Perceived Ease of Use -> Intention	0.082	0.641	0.522	Not Supported
Intention -> FinTech Actual Use	0.014	64.066	0.000	Supported

The table 2 indicates that the coefficient of the relationship between attitude and intention is 0.080, with t-statistics of 3.955, and p-values at 0.000 signifying that the coefficient is significant. This finding verifies that attitude has a positive and significant relationship with intention. The relationship

between Perceived ease of use and intention was found to be insignificant. However, the relationship between intention and FinTech actual use was supported by the path coefficient model.

Relationship	Coefficients	Sd.	T-statistics	P values	Decision
PEOU_ -> INT_ -> FAU_	0.051	0.075	0.640	0.522	Not significant
ATT_ -> INT_ -> FAU_	0.290	0.073	4.013	0.000	Significant

Results presented in Table 3 indicate that intention is a significant variable that meditates attitude and FinTech

Actual Use. On the contrary, the mediating effect of intention on perceived ease of use was found to be

insignificant at the scale of $p\text{-value} = 0.000 < 0.05$.

Table: 4 Summary of Hypothesis Testing

Hypothesis	Hypothesized Relationship	Coefficient	P-Values	Findings
H1	Attitude has a significant and positive influence on intention to use FinTech by cash-waqf givers in Kampala.	0.073	0.000	Supported
H2	Perceived ease of use has a positive and significant influence on the intention to use FinTech by cash-waqf givers in Kampala.	0.051	0.522	Not supported
H3	Intention mediates the relationship between attitude and perceived ease of use; by cash-waqf givers in Kampala.	0.014	0.000	Supported

The attitude was found to have a significant positive influence on the intention to use technology, Table 4. The finding is in tandem with H1 of this study. The Coefficients and P-Values scored 0.073 and 0.000 respectively. However, at a P-Value score of 0.522, perceived ease of use was found insignificant, and rejected H2. Lastly, the mediating effect of intention on independent and dependent variables was significant at P-Values of 0.000; agreeing with H3.

CONCLUSION

The study's goal was to estimate the factors influencing the use of financial technology by cash-waqf givers in Kampala. The TAM was employed as the underpinning theory of the study. Attitude, Perceived ease of use, intention, and actuality formed the basis of this study. Results from the analysis provided empirical evidence and answers to the research questions of the study. By accepting attitude as an influential factor in forming the intention to use FinTech in Uganda's cash-waqf givers, this study agrees with voluminous studies conducted before. Waqf Institutions in Kampala should strategically conduct sensitization drives aimed at improving product knowledge and the importance of the financial technology payment systems. Secondly, in regards to the rejection of the hypothesis (2), cash-waqf givers in Kampala perceived the payments systems as having no difficulties in usage processes. Implicitly, the low payment of cash-waqf in Kampala could be explained by other factors. These could be; unclear regulatory regimes in relation to user security and risks. Secondly, low awareness of the payment system can be hypothesized to explain low collections.

REFERENCE

- [1] Leong, K. (2018). FinTech (Financial Technology): What is It and How to Use Technologies to Create Business Value in Fintech Way? *International Journal of Innovation, Management and Technology*, 74–78. <https://doi.org/10.18178/IJIMT.2018.9.2.791>
- [2] Kaur, G., Habibi Lashkari, Z., & Habibi Lashkari, A. (2021). *Introduction to FinTech and Importance Objects*. 1–15. https://doi.org/10.1007/978-3-030-79915-1_1
- [3] Hamzah, N., Haji-othman, Y., & Cheumar, M. (2023). *PERCEIVED USEFULNESS AND INTENTION TO USE FINTECH BY ISLAMIC VOLUNTARY FUNDS CONTRIBUTORS IN KAMPALA CITY: AGE AS AMODERATING EFFECT*. 1(1).
- [4] Hamzah, N., Haji-Othman, Y., & Cheumar, M. (2023). A Fintech-Backed Effective Mosque-Funds Mobilization and Collection Framework in Uganda. *ITQAN: Journal of Islamic Economics, Management, and Finance*, 2(1), 42–48. <https://doi.org/10.57053/itqan.v2i1.15>
- [5] He, Z., Liu, Z., Wu, H., Gu, X., Zhao, Y., & Yue, X. (2020). Research on the Impact of Green Finance and Fintech in Smart City. *Complexity*, 2020. <https://doi.org/10.1155/2020/6673386>
- [6] Iman, N. (2020). The rise and rise of financial technology: The good, the bad, and the verdict. *Cogent Business and Management*, 7(1). <https://doi.org/10.1080/23311975.2020.1725309>
- [7] Knewtson, H. S., & Rosenbaum, Z. A. (2020). Toward understanding FinTech and its industry. *Managerial Finance*, 46(8), 1043–1060. <https://doi.org/10.1108/MF-01-2020-0024/FULL/BITCOIN.ORG>
- [8] Davis, F., Bagozzi, R., & Warshaw, P. (1989). User Acceptance of Computer Technology: a Comparison of Two Theoretical Models. *Management Science*, 35(8).
- [9] Khalid, Z., & Salman, M. (2020). E-era (Digital Economy) Impact on Consumer Electronic Purchase Intention—A Pragmatic Analysis of Pakistani Consumer with Integration of TAM and TPB with Perceived Risk, Perceived Credibility and Perceived Benefit. *Journal of Economics, Business and Management*, 8(2), 139–143. <https://doi.org/10.18178/joebm.2020.8.2.627>
- [10] Ahmed, U., Abdul Majid, A. H., & Mohd Zin, M. L. (2016). Construct validation of 17-item Utrecht University work engagement scale amongst the white collar employees of Malaysian Universities. *International Journal of Academic Research in Business and Social Sciences*, 6(5), 306–312.
- [11] Shah, S. M. M., Hamid, K. B. A., Malaysia, U. U., Shaikh, U. A., Malaysia, P. S. U. U., Qureshi, M. A., & Pahi, M. H. (2016). The Relationship between Leadership Styles and Job Performance: The Role of Work Engagement as a Mediator. *International Journal of Social Studies*, 2(10), 242–253.
- [12] Zin, M. L. M., Ibrahim, H., Noor, M. H. M., & Ahmad, U. (2019). Unveiling the determinants of work-related stress in the policing occupation. *Journal of Business Management and Accounting*, 9(2), 23–39.
- [13] Abbas, S. I., Shah, M. H., & Othman, Y. H. (2021).

- Critical Review of Recruitment and Selection Methods: Understanding the Current Practices. *Annals of Contemporary Developments in Management & HR (ACDMHR)*, 3(3), 46-52.
- [14] Van Deventer, M., De Klerk, N., & Bevan-Dye, A. (2017). Antecedents of attitudes towards and usage behavior of mobile banking amongst Generation y students. *Banks and Bank Systems*, 12(2), 78–90. [https://doi.org/10.21511/bbs.12\(2\).2017.08](https://doi.org/10.21511/bbs.12(2).2017.08)
- [15] Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *TQM Journal*, 32(6), 1443–1466. <https://doi.org/10.1108/TQM-02-2020-0019>
- [16] Wu, L., Wei, Y., & Wang, C. (2021). Disentangling the effects of business groups in the innovation-export relationship. *Research Policy*, 50(1). <https://doi.org/10.1016/j.respol.2020.104093>
- [17] Edeh, J. N., Obodoechi, D. N., & Ramos-Hidalgo, E. (2020). Effects of innovation strategies on export performance: New empirical evidence from developing market firms. *Technological Forecasting and Social Change*, 158. <https://doi.org/10.1016/j.techfore.2020.120167>
- [18] Li, S., & Ni, J. (2016). A dynamic analysis of investment in process and product innovation with learning-by-doing. *Economics Letters*, 145, 104–108. <https://doi.org/10.1016/j.econlet.2016.05.031>
- [19] Tarhini, A., Elyas, T., Akour, M. A., & Al-Salti, Z. (2016). *Higher Education Studies*. 6(3). <https://doi.org/10.5539/hes.v6n3p72>
- [20] Binyamin, S. S. (2019). *Using the technology acceptance model to measure the effects of usability attributes and demographic characteristics on student use of learning management systems in Saudi higher education*. July, 319.
- [21] Yunus, A. M., & Mohammad, A. (2017). A Proposed Framework based Electronic Medical Records (ERM) for Implementation of Technology Acceptance in Healthcare Service. *International Journal of Academic Research in Business and Social Sciences*, 7(9). <https://doi.org/10.6007/ijbarss/v7-i9/3311>
- [22] Arner, D. W., Barberis, J. N., & Buckley, R. P. (2015). The Evolution of Fintech: A New Post-Crisis Paradigm? *SSRN Electronic Journal*. <https://doi.org/10.2139/SSRN.2676553>
- [23] Sebagala, R., & Musinguzi, I. (2020). *ATTITUDE TO ICT , COMPETENCE , AND USE PATTERN OF UNIVESITY*. October.
- [24] Rowan, P., Garvey, K., Zhang, B. Z., Soriano, M., Umer, Z., Cloud, K., Cracknell, D., Singh, A., Kutosi, S., & Ahimbisibwe, D. (2018). FinTech in Uganda: Implications For Regulation. *SSRN Electronic Journal*, November. <https://doi.org/10.2139/ssrn.3621272>
- [25] Kashada Abubaker, G. A. & M. W. (2020). The impact of perceived usefulness & perceived ease of use on the successful adoption of information systems in ... *Journals, Iosr*, 22(1), 45–48. <https://doi.org/10.9790/0661-2201014548>
- [26] Ajzen, I. (1991). The Theory of Planned Behavior. In *ORGANIZATIONAL BEHAVIOR AND HUMAN DECISION PROCESSES* (Vol. 50).
- [27] Kasilingam, D. L. (2020). Understanding the attitude and intention to use smartphone chatbots for shopping. *Technology in Society*, 62. <https://doi.org/10.1016/j.techsoc.2020.101280>
- [28] Seboka, B. T., Yilma, T. M., & Birhanu, A. Y. (2021). Factors influencing healthcare providers' attitude and willingness to use information technology in diabetes management. *BMC Medical Informatics and Decision Making*, 21(1). <https://doi.org/10.1186/s12911-021-01398-w>
- [29] Badariah Tunku Ahmad, T., Shittu, B., & Tajudeen Kamal Basha Madarsha Tunku Badariah Tunku Ahmad, A. (2011). Investigating students' attitude and intention to use social software in higher institution of learning in Malaysia. *Emerald.Com*. <https://doi.org/10.1108/17504971111166929>
- [30] Teo, T. (2011). Factors influencing teachers' intention to use technology: Model development and test. *Computers and Education*, 57(4), 2432–2440. <https://doi.org/10.1016/j.compedu.2011.06.008>
- [31] Zhu, D. S., Lin, T. C. Te, & Hsu, Y. C. (2012). Using the technology acceptance model to evaluate user attitude and intention of use for online games. *Total Quality Management and Business Excellence*, 23(7–8), 965–980. <https://doi.org/10.1080/14783363.2012.704269>
- [32] Hu, Z., Ding, S., Li, S., Chen, L., & Yang, S. (2019). Adoption intention of fintech services for bank users: An empirical examination with an extended technology acceptance model. *Symmetry*, 11(3). <https://doi.org/10.3390/SYM11030340>
- [33] Bugembe, J. (2003). *PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, ATTITUDE AND ACTUAL USAGE OF A NEW FINANCIAL MANAGEMENT SYSTEM: A CASE STUDY OF UGANDA NATIONAL EXAMINATIONS BOARD DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT FOR THE REQUIREMENTS FOR THE AWARD OF A MASTERS DEGREE OF SCIENCE IN ACCOUNTING AND FINANCE OF MAKERERE UNIVERSITY*. Makerere University. <http://makir.mak.ac.ug/handle/10570/2806>
- [34] Ozturk, A. B., Bilgihan, A., Nusair, K., & Okumus, F. (2016). What keeps the mobile hotel booking users loyal? Investigating the roles of self-efficacy, compatibility, perceived ease of use, and perceived convenience. *International Journal of Information Management*, 36(6), 1350–1359. <https://doi.org/10.1016/j.ijinfomgt.2016.04.005>
- [35] Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Moderation Analysis*. 155–172. https://doi.org/10.1007/978-3-030-80519-7_8
- [36] Shaikh, A. A., Alharthi, M. D., & Alamoudi, H. O. (2020). Examining key drivers of consumer experience with (non-financial) digital services—An exploratory study. *Journal of Retailing and Consumer Services*, 55. <https://doi.org/10.1016/j.jretconser.2020.102073>

- [37] Aristiana, M. (2019). THE Factors that Influence People Interest in Using a Digital Platform as a ZIS Payment (Case Study Go-Pay). *International Conference of Zakat*, 50–59. <https://doi.org/10.37706/iconz.2019.156>
- [38] Ajibade, P. (2018). *Technology Acceptance Model Limitations and Criticisms: Exploring the Practical Applications and Use in Technology-related Studies, Mixed-method, and Qualitative Researches*. <http://digitalcommons.unl.edu/libphilprac/1941>
- [39] Talwar, S., Kaur, P., Okumus, B., Ahmed, U., & Dhir, A. (2021). Food waste reduction and taking away leftovers: Interplay of food-ordering routine, planning routine, and motives. *International Journal of Hospitality Management*, 98, 103033.
- [40] Yoon, C. (2011). Theory of Planned Behavior and Ethics Theory in Digital Piracy: An Integrated Model. *Journal of Business Ethics*, 100(3), 405–417. <https://doi.org/10.1007/s10551-010-0687-7>
- [41] Friadi, H., Ujang, S., & Kirbrandoko. (2018). Integration of Technology Acceptance Model and Theory of Planned Behaviour of Intention to Use Electronic Money. *International Journal of Science and Research (IJSR)*, 7(2), 711–716. <https://doi.org/10.21275/ART201890>
- [42] Deslonde, V., & Becerra, M. (2018). The Technology Acceptance Model (TAM): Exploring School Counselors' Acceptance and Use of Naviance. *The Professional Counselor*, 8(4), 369–382. <https://doi.org/10.15241/vd.8.4.369>
- [43] Buabeng-Andoh, C. (2018). Predicting students' intention to adopt mobile learning: A combination of theory of reasoned action and technology acceptance model. *Journal of Research in Innovative Teaching & Learning*, 11(2), 178–191. <https://doi.org/10.1108/JRIT-03-2017-0004>