

DAFTAR PUSTAKA

- Abed, S. 2018. An empirical examination of Instagram as an s-commerce channel. *Journal of Advances in Management Research* 15 (2):146-160.
- AbuShanab, E., and J. M. Pearson. 2007. Internet banking in Jordan. *Journal of Systems and Information Technology* 9 (1):78-97.
- Addy, M., E. Adinyira, and J. Ayarkwa. 2018. Antecedents of building information modelling adoption among quantity surveyors in Ghana. *Journal of Engineering, Design and Technology* 16 (2):313-326.
- Afiana, F. N., E. Tripustikasari, and R. D. Anggraeni. 2020. UTAUT Untuk Memahami Tingkat Penerimaan Pengguna Sistem Operasional Aplikasi PT. Swadharma Sarana Informatika Sentra Operasi Cilacap. *Jurnal Sistem Informasi (E-Journal)* 12 (2):10.
- Agresti, A. 2018. *Statistical Methods For The Social Sciences* Vol. 5th Edition. London: Pearson Education, Ltd.
- Ahmad, K., and M. H. Yahaya. 2022. Islamic social financing and efficient zakat distribution: impact of fintech adoption among the asnaf in Malaysia. *Journal of Islamic Marketing*.
- Ajzen, I. 1991. The Theory of Planned Behavior. *ORGANIZATIONAL BEHAVIOR AND HUMAN DECISION PROCESSES* 50:179-221.
- . 2005. *Attitudes, Personality and Behavior* Vol. 2nd Edition. New York: Open University Press
- Al-Mamary, Y. H. S., M. A. Siddiqui, S. G. Abdalraheem, F. Jazim, M. Abdulrab, R. Q. Rashed, A. S. Alquhaif, and A. Aliyu Alhaji. 2023. Factors impacting Saudi students' intention to adopt learning management systems using the TPB and UTAUT integrated model. *Journal of Science and Technology Policy Management*.
- Al-Sabaawi, M. Y. M., A. A. Alshaher, and M. A. Alsalem. 2021. User trends of electronic payment systems adoption in developing countries: an empirical analysis. *Journal of Science and Technology Policy Management*.
- Alhassan, M. D., E. A. Kolog, and R. Boateng. 2020. Effect of gratification on user attitude and continuance use of mobile payment services: a developing country context. *Journal of Systems and Information Technology* 22 (4):351-378.
- Alkhwaldi, A. F. 2023. Understanding learners' intention toward Metaverse in higher education institutions from a developing country perspective: UTAUT and ISS integrated model. *Kybernetes*.
- Andwika, V. R., R. W. Witjaksono, and A. A. Harifatul. 2020. Analysis of User Acceptance of ERP System on After Sales Function Using Unified Theory of Acceptance and Use of Technology (UTAUT) Model. *International Journal of Advances in Data and Information Systems* 1 (1):26-33.
- Ardana, K. T. F., and I. M. P. D. Putra. 2018. Pengaruh Penggunaan Sistem Informasi Akuntansi Dengan Konsep UTAUT Pada Kinerja Individual. *E-Jurnal Akuntansi*:1282.
- Athwal, N., D. Istanbuluoglu, and S. E. McCormack. 2019. The allure of luxury brands' social media activities: a uses and gratifications perspective. *Information Technology & People* 32 (3):603-626.
- Awwad, M. S., and S. M. Al-Majali. 2015. Electronic library services acceptance and use. *The Electronic Library* 33 (6):1100-1120.
- Bandura, A. 1991. *Handbook of Moral Behavior and Development Volume 1: Theory*. edited by W. M. Kurtinez and J. L. Gewirtz. New Jersey: Lawrence Erlbaum Associates, Publishers.
- Bin-Nashwan, S. A. 2021. Toward diffusion of e-Zakat initiatives amid the COVID-19 crisis and beyond. *foresight* 24 (2):141-158.
- Boudkouss, H., and S. Djelassi. 2021. Understanding in-store interactive technology use: a uses and gratifications theory (UGT) perspective. *International Journal of Retail & Distribution Management* 49 (12):1621-1639.

- Çera, G., I. Pagria, K. A. Khan, and L. Muaremi. 2020. Mobile banking usage and gamification: the moderating effect of generational cohorts. *Journal of Systems and Information Technology* 22 (3):243-263.
- Chakraborty, D., G. Dash, K. Kiefer, and S. B. Bhatnagar. 2021. Stop hailing, start apping: adoption of app-cab services in an emerging economy. *foresight* 24 (6):657-677.
- Chakraborty, U., and S. K. Biswal. 2023. Impact of social media participation on female entrepreneurs towards their digital entrepreneurship intention and psychological empowerment. *Journal of Research in Marketing and Entrepreneurship* 25 (3):374-392.
- Chan, R., I. Troshani, S. Rao Hill, and A. Hoffmann. 2022. Towards an understanding of consumers' FinTech adoption: the case of Open Banking. *International Journal of Bank Marketing* 40 (4):886-917.
- Chang, Y., S. Lee, S. F. Wong, and S.-p. Jeong. 2021. AI-powered learning application use and gratification: an integrative model. *Information Technology & People* 35 (7):2115-2139.
- Cheng, L. K., H.-L. Huang, and C.-C. Lai. 2021. Continuance intention in running apps: the moderating effect of relationship norms. *International Journal of Sports Marketing and Sponsorship* 23 (1):132-154.
- Cheng, Y.-M. 2021. Can tasks and learning be balanced? A dual-pathway model of cloud-based e-learning continuance intention and performance outcomes. *Kybernetes* 51 (1):210-240.
- Cheung, M. L., W. K. S. Leung, M. X. Yang, K. Y. Koay, and M. K. Chang. 2022. Exploring the nexus of social media influencers and consumer brand engagement. *Asia Pacific Journal of Marketing and Logistics* 34 (10):2370-2385.
- Chiang, H.-S. 2013. Continuous usage of social networking sites. *Online Information Review* 37 (6):851-871.
- Chua, P. Y., S. Rezaei, M.-L. Gu, Y. Oh, and M. Jambulingam. 2018. Elucidating social networking apps decisions. *Nankai Business Review International* 9 (2):118-142.
- Compeau, D. R., and C. A. Higgins. 1995. Application of Social Cognitive Theory to Training for Computer Skills. *Information Systems Research* 6 (2):118-143.
- Creswell, J. W., and J. D. Creswell. 2018. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. Vol. 5th Edition. California, Los Angeles: Sage Publication, Inc.
- Cruz, P., H. Karjaluoto, L. Barretto Filgueiras Neto, P. Muñoz-Gallego, and T. Laukkanen. 2010. Mobile banking rollout in emerging markets: evidence from Brazil. *International Journal of Bank Marketing* 28 (5):342-371.
- Curras-Perez, R., C. Ruiz-Mafe, and S. Sanz-Blas. 2014. Determinants of user behaviour and recommendation in social networks. *Industrial Management & Data Systems* 114 (9):1477-1498.
- Dalziel, R. C., and N. De Klerk. 2021. Media and group influence on Generation Y consumers' attitudes towards beauty products. *Spanish Journal of Marketing - ESIC* 25 (1):115-136.
- Davis, F. D. 1989. Technology Acceptance Models. *MIS Quarterly* 13 (3):22.
- Dindar, M., and N. Dulkadir Yaman. 2018. #IUseTwitterBecause: content analytic study of a trending topic in Twitter. *Information Technology & People* 31 (1):256-277.
- Dodds, W. B., K. B. Monroe, and D. Grewal. 1991. Effects of Price, Brand, and Store Information on Buyers' Product Evaluations. *Journal of Marketing Research* 28 (3):307.
- Donnelly, J. R. A. 2015. *Business statistics*. Vol. 2nd Edition. New Jersey: Pearson Education, Inc.
- Doshi, P., P. Nigam, and B. Rishi. 2023. Customer values and patronage intention in social media networks: mediating role of perceived usefulness. *VINE Journal of Information and Knowledge Management Systems*.
- Engle, R. L., N. Dimitriadi, J. V. Gavidia, C. Schlaegel, S. Delanoe, I. Alvarado, X. He, S. Buame, and B. Wolff. 2010. Entrepreneurial intent. *International Journal of Entrepreneurial Behavior & Research* 16 (1):35-57.
- Farah, M. F., M. J. S. Hasni, and A. K. Abbas. 2018. Mobile-banking adoption: empirical evidence from the banking sector in Pakistan. *International Journal of Bank Marketing* 36 (7):1386-1413.

- Fishbein, M., and I. Ajzen. 1975. *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*: Addison-Wesley Publishing Company.
- Gan, C., and W. Wang. 2015. Uses and gratifications of social media: a comparison of microblog and WeChat. *Journal of Systems and Information Technology & People* 17 (4):351-363.
- Gazit, T. 2021. Key motivations for leading Facebook communities: a uses and gratifications approach. *Aslib Journal of Information Management Decision* 73 (3):452-472.
- Giovanis, A., C. Assimakopoulos, and C. Sarmaniotis. 2019. Adoption of mobile self-service retail banking technologies. *International Journal of Retail & Distribution Management* 47 (9):894-914.
- Gray, P. S., J. B. Williamson, D. A. Karp, and J. R. Dalphin. 2007. *The Research Imagination: An Introduction to Qualitative and Quantitative Methods* Vol. 1st Edition. New York: Cambridge University Press.
- Gupta, K. P., R. Manrai, and U. Goel. 2019. Factors influencing adoption of payments banks by Indian customers: extending UTAUT with perceived credibility. *Journal of Asia Business Studies* 13 (2):173-195.
- Ha, Y. W., J. Kim, C. F. Libaque-Saenz, Y. Chang, and M.-C. Park. 2015. Use and gratifications of mobile SNSs: Facebook and KakaoTalk in Korea. *Telematics and Informatics* 32 (3):425-438.
- Hair, J. F., W. C. Black, B. J. Babin, and R. E. Anderson. 2019a. *Multivariate Data Analysis* Vol. 8th Edition. United Kingdom: Cengage Learning EMEA.
- Hair, J. F., G. T. Hult, C. M. Ringle, and M. Sarstedt. 2022. *A Primer on Partial Least Square Structural Equation Modelling (PLS-SEM)*. Vol. 3rd Edition: Sage Publication.
- Hair, J. F., J. J. Risher, M. Sarstedt, and C. M. Ringle. 2019b. When to use and how to report the results of PLS-SEM. *European Business Review* 31 (1):2-24.
- Hashim, K. F., F. B. Tan, and A. Rashid. 2015. Adult learners' intention to adopt mobile learning: A motivational perspective. *British Journal of Educational Technology* 46 (2):381-390.
- Hati, S. R. H., R. Fitriasih, and A. Safira. 2019. E-textbook piracy behavior. *Journal of Information, Communication and Ethics in Society* 18 (1):105-123.
- Hossain, M. A. 2019. Effects of uses and gratifications on social media use. *PSU Research Review* 3 (1):16-28.
- Hsu, C.-L., Y.-H. Lin, M.-C. Chen, K.-C. Chang, and A.-Y. Hsieh. 2017. Investigating the determinants of e-book adoption. *Program* 51 (1):2-16.
- Hsu, C. L., and J. C.-C. Lin. 2021. The effects of gratifications, flow and satisfaction on the usage of livestreaming services. *Library Hi Tech*.
- Hutchinson, D., and M. Warren. 2003. Security for internet banking: a framework. *Logistic Information Management* 16 (1):64-73.
- Ilyas, A., and M. K. Zaman. 2020. An evaluation of online students' persistence intentions. *Asian Association of Open Universities Journal* 15 (2):207-222.
- Indonesia. 1998. In *Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 Tentang Perubahan Atas Undang-Undang Republik Indonesia Nomor 7 Tahun 1992 Tentang Perbankan*: Sekretariat Negara
- Iqbal, U. P., S. M. Jose, and M. Tahir. 2022. Integrating trust with extended UTAUT model: a study on Islamic banking customers' m-banking adoption in the Maldives. *Journal of Islamic Marketing*.
- Jun, M., and S. Cai. 2001. The Key Determinant of Internet Banking. *International Journal of Bank Marketing* 19 (7):276-291.
- Kamboj, S. 2019. Applying uses and gratifications theory to understand customer participation in social media brand communities. *Asia Pacific Journal of Marketing and Logistics* 32 (1):205-231.
- Katz, E., J. G. Blumer, and M. Gurevitch. 1973a. Uses and gratification research. *Public Opinion Quarterly* 37 (4):509-522.
- Katz, E., M. Gurevitch, and H. Haas. 1973b. On The Use of The Mass Media for Important Things. *American Sociological Review* 38 (2):164-181.

- Keuangan, O. J. 2018. *Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2018 Tentang Penyelenggaraan Layanan Perbankan Digital Oleh Bank Umum* Lembaran Negara Republik Indonesia Tahun 2018 Nomor 127 (Tambahan Lembaran Negara Republik Indonesia Nomor 6235).
- . 2021. *Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 Tentang Bank Umum* Lembaran Negara Republik Indonesia Nomor 163 Tahun 2021.
- Kováříková, L., S. Grosová, and D. Baran. 2017. Critical factors impacting the adoption of foresight by companies. *foresight* 19 (6):541-558.
- Laukkanen, T., S. Sinkkonen, M. Kivijarvi, and P. Laukkanen. 2007. Innovation resistance among mature consumers. *Journal of Consumer Marketing* 24 (7):419-427.
- Le, X. C. 2021. The diffusion of mobile QR-code payment: an empirical evaluation for a pandemic. *Asia-Pacific Journal of Business Administration*.
- Leavy, P. 2022. *Research Design: Quantitative, Qualitative, Mixed Methods, Arts-Based, and Community-Based Participatory Research Approaches* Vol. 2nd Edition. New York: Guildford Press.
- Limayem, M., and S. Hirt. 2003. Force of Habit and Information Systems Usage: Theory and Initial Validation. *Journal of the Association for Information Systems* 4 (1):65-97.
- Manrai, R., U. Goel, and P. D. Yadav. 2021. Factors affecting adoption of digital payments by semi-rural Indian women: extension of UTAUT-2 with self-determination theory and perceived credibility. *Aslib Journal of Information Management* 73 (6):24.
- Mansoori, K. A. A., J. Sarabdeen, and A. L. Tchanchane. 2018. Investigating Emirati citizens' adoption of e-government services in Abu Dhabi using modified UTAUT model. *Information Technology & People* 31 (2):455-481.
- Meiranto, W. 2012. Analisis Faktor-Faktor Yang Mempengaruhi Minat Pemanfaatan dan Penggunaan Teknologi Pembayaran Elektronik Bergerak Dengan Menggunakan Model UTAUT (Studi Kasus pada Teknologi M-Dinar Payment System). *Jurnal Akuntansi Indonesia* 1 (1):10.
- Mohd Thas Thaker, H., M. A. Mohd Thas Thaker, A. Khaliq, A. Allah Pitchay, and H. Iqbal Hussain. 2021. Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2. *Journal of Islamic Marketing* 13 (5):1171-1197.
- Mols, N. P. 1998. The Internet and the banks' strategic distribution channel decisions. *Internet Research: Electronic Networking Applications and Policy* 8 (4):331-337.
- Moore, G. C., and I. Benbasat. 1991. Development of an Instrument to Measure the Perceptions of Adopting an Information Technology Innovation. *Information System Research* 2:3:192-222.
- Mukherjee, S., M. M. Baral, B. L. Lavanya, R. Nagariya, B. Singh Patel, and V. Chittipaka. 2023. Intentions to adopt the blockchain: investigation of the retail supply chain. *Management Decision* 61 (5):1320-1351.
- Namahoot, K. S., and V. Jantarsi. 2022. Integration of UTAUT model in Thailand cashless payment system adoption: the mediating role of perceived risk and trust. *Journal of Science and Technology Policy Management*.
- Naranjo-Zolotov, M., T. Oliveira, and S. Casteleyn. 2019. Citizens' intention to use and recommend e-participation. *Information Technology & People* 32 (2):364-386.
- Nugraha, G. S., and K. Yadnyana. 2018. Penerapan Model Utaut Dalam Menjelaskan Faktor Minat Dan Penggunaan Sistem Informasi Manajemen Daerah. *E-Jurnal Akuntansi* 24:959.
- Nuzuli, A. K. 2022. Motives for Using Tik Tok in Uses and Gratification Theory Perspective. *Komunika: Jurnal Dakwah dan Komunikasi* 16 (1):15-26.
- Osei-Frimpong, K., B. A. Appiah Otoo, G. McLean, N. Islam, and L. R. Soga. 2022. What keeps me engaging? A study of consumers' continuous social media brand engagement practices. *Information Technology & People* 36 (6):2440-2468.
- Oseni, U. A., A. A. Adewale, and S. O. Omoola. 2018. The feasibility of online dispute resolution in the Islamic banking industry in Malaysia. *International Journal of Law and Management* 60 (1):34-54.

- Owusu Kwateng, K., K. A. Osei Atiemo, and C. Appiah. 2019. Acceptance and use of mobile banking: an application of UTAUT2. *Journal of Enterprise Information Management* 32 (1):118-151.
- Palaivi, F., I. Lestari, and T. Kurniawan. 2018. Perilaku Penelurusan Mahasiswa Dalam Pemanfaatan Media Video Online Dengan Pendekatan Uses And Gratification. *Bibliotika: Jurnal Kajian Perpustakaan dan Informasi* 2 (1):56-62.
- Pertiwi, N. W. D. M. Y., and D. Ariyanto. 2017. Penerapan Model UTAUT2 Untuk Menjelaskan Minat dan Perilaku Penggunaan Mobile Banking di Kota Denpasar. *E-Jurnal Akuntansi Universitas Udayana* 18.2 (2302-8556):28.
- Pujadas-Hostench, J., R. Palau-Saumell, S. Forgas-Coll, and J. Matute. 2019. Integrating theories to predict clothing purchase on SNS. *Industrial Management & Data Systems* 119 (5):1015-1030.
- Rahi, S., and M. Abd. Ghani. 2018. The role of UTAUT, DOI, perceived technology security and game elements in internet banking adoption. *World Journal of Science, Technology and Sustainable Development* 15 (4):338-356.
- . 2019. Does gamified elements influence on user's intention to adopt and intention to recommend internet banking? *The International Journal of Information and Learning Technology* 36 (1):2-20.
- Rahi, S., and M. Abd. Ghani. 2019. Investigating the role of UTAUT and e-service quality in internet banking adoption setting. *The TQM Journal* 31 (3):491-506.
- Rahi, S., M. M. Othman Mansour, M. Alghizzawi, and F. M. Alnaser. 2019. Integration of UTAUT model in internet banking adoption context. *Journal of Research in Interactive Marketing* 13 (3):411-435.
- Rahmad, A., M. Nurislamiah, and A. Widodo. 2020. Uses and Gratification Tayangan Drama Korea Terhadap Mahasiswa Komunikasi dan Penyiaran Islam Universitas Islam Al-Hiya Kuningan. *Jurnal Komunika* 3 (1):1-16.
- Raza, S. A., N. Shah, and M. Ali. 2019. Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic Marketing* 10 (1):357-376.
- Rinjany, D. K. 2020. Does Technology Readiness and Acceptance Induce more Adoption of E-Government? Applying the UTAUT and TRI on an Indonesian Complaint-Based Application. *Policy & Governance Review* 4 (3):20.
- Rogers, E. M. 1983. *Diffusion of Innovations* 3rd Edition ed. New York: The Free Press.
- Ruiz-Mafe, C., J. Tronch, and S. Sanz-Blas. 2016. The role of emotions and social influences on consumer loyalty towards online travel communities. *Journal of Service Theory and Practice* 26 (5):534-558.
- Samsudeen, S. N., G. Selvaratnam, and A. H. Hayathu Mohamed. 2020. Intention to use mobile banking services: an Islamic banking customers' perspective from Sri Lanka. *Journal of Islamic Marketing* 13 (2):410-433.
- Santoso, A. A., and I. Rachmawati. 2021. Analisis Minat Penggunaan Layanan *M-Banking* Livin' By Mandiri di Indonesia Menggunakan Model Modifikasi UTAUT2. Paper read at e-Proceeding of Management, Oktober 2021.
- Sarikhani, M. E. F. 2021. Whistleblowing by accountants: an integration of the fraud pentagon and the extended theory of planned behavior. *Meditari Accountancy Research* 30 (6):1740-1763.
- Sathye, M. 1999. Adoption of Internet banking by Australian consumers: an empirical investigation Milind. *International Journal of Bank Marketing Intelligence & Planning* 17/7:324-334.
- Saxena, S., and M. Janssen. 2017. Examining open government data (OGD) usage in India through UTAUT framework. *foresight* 19 (4):421-436.
- Sekarini, Y. A., and W. Meiranto. 2014. Analisis Pengaruh Minat Pemanfaatan dan Penggunaan Sistem Informasi Terhadap Kinerja Individu Dengan Menggunakan UTAUT Model. *Diponegoro Journal Of Accounting* 3 (1):1-15.
- Shaikh, I. M., and H. Amin. 2023. Consumers' innovativeness and acceptance towards use of financial technology in Pakistan: extension of the UTAUT model. *Information Discovery and Delivery*.

- Silva, T. M. d. 2021. The role of customer engagement in cultivating relationships with automotive Facebook brand pages. *Online Information Review* 45 (7):1362-1380.
- Sivathanu, B. 2019. Adoption of digital payment systems in the era of demonetization in India. *Journal of Science and Technology Policy Management* 10 (1):143-171.
- Srivastava, S., A. Mohta, and V. Shunmugasundaram. 2023. Adoption of digital payment FinTech service by Gen Y and Gen Z users: evidence from India. *Digital Policy, Regulation and Governance*.
- Sugiyono, P. D. 2013. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Vol. Cetakan Kedua: Penerbit Alfabeta Bandung.
- Tan, E., and J. Leby Lau. 2016. Behavioural intention to adopt mobile banking among the millennial generation. *Young Consumers* 17 (1):18-31.
- Tarhini, A., M. El-Masri, M. Ali, and A. Serrano. 2016. Extending the UTAUT model to understand the customers' acceptance and use of internet banking in Lebanon. *Information Technology & People* 29 (4):830-849.
- Taylor, S., and P. Todd. 1995. Understanding Information Technology Usage: A Test of Competing Models. *Information System Research* 6 (2):144-176.
- Teo, A.-C., G. W.-H. Tan, K.-B. Ooi, T.-S. Hew, and K.-T. Yew. 2015. The effects of convenience and speed in m-payment. *Industrial Management & Data Systems* 115 (2):311-331.
- Thompson, R. L. H., Christopher A.; Howell, Jane M. 1991. Personal Computing: Toward a Conceptual Model of Utilization. *MIS Quarterly* 15 (1):125-143.
- Thongsri, N., L. Shen, Y. Bao, and I. M. Alharbi. 2018. Integrating UTAUT and UGT to explain behavioural intention to use M-learning. *Journal of Systems and Information Technology* 20 (3):278-297.
- Thoradeniya, P., J. Lee, R. Tan, and A. Ferreira. 2015. Sustainability reporting and the theory of planned behaviour. *Accounting, Auditing & Accountability Journal* 28 (7):1099-1137.
- Twum, K. K., D. Ofori, G. Keney, and B. Korang-Yeboah. 2021. Using the UTAUT, personal innovativeness and perceived financial cost to examine student's intention to use E-learning. *Journal of Science and Technology Policy Management* 13 (3):713-737.
- Upadhyay, N., S. Upadhyay, S. S. Abed, and Y. K. Dwivedi. 2022. Consumer adoption of mobile payment services during COVID-19: extending meta-UTAUT with perceived severity and self-efficacy. *International Journal of Bank Marketing* 40 (5):960-991.
- Venkatesh, V., M. G. Morris, G. B. Davis, and F. D. Davis. 2003. User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly* 27:425-478.
- Venkatesh, V., J. Y. L. Thong, and X. Xu. 2012. Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly* 36 (1):157-178.
- Wang, M., S. Cho, and T. Denton. 2017. The impact of personalization and compatibility with past experience on e-banking usage. *International Journal of Bank Marketing* 35 (1):45-55.
- Wu, C.-G., and J. C. Ho. 2021. The influences of technological characteristics and user beliefs on customers' perceptions of live chat usage in mobile banking. *International Journal of Bank Marketing* 40 (1):68-86.
- Wu, C.-G., and P.-Y. Wu. 2019. Investigating user continuance intention toward library self-service technology. *Library Hi Tech* 37 (3):401-417.
- Wut, E., P. Ng, K. S. W. Leung, and D. Lee. 2021. Do gamified elements affect young people's use behaviour on consumption-related mobile applications? *Young Consumers* 22 (3):368-386.
- Yaseen, S. G., and I. A. El Qirem. 2018. Intention to use e-banking services in the Jordanian commercial banks. *International Journal of Bank Marketing* 36 (3):557-571.
- Yaseen, S. G., I. A. El Qirem, and D. Dajani. 2022. Islamic mobile banking smart services adoption and use in Jordan. *ISRA International Journal of Islamic Finance*.

Zong, W., J. Yang, and Z. Bao. 2019. Social network fatigue affecting continuance intention of social networking services. *Data Technologies and Applications* 53 (1):123-139.

