

Analysing the Effect of Social and Technological Causes on Bank 4.0 Adoption in Indonesia

Effect of Social and Technological

Muhammad Hafiz Riandi

*Department of Management, Faculty of Economics and Business, Universitas Brawijaya;
Malang, Indonesia
E-Mail: mhriandi@ub.ac.id*

1969

Raditha Hapsari

*Department of Management, Faculty of Economics and Business, Universitas Brawijaya;
Malang, Indonesia*

**Submitted:
17 MAY 2024**

Ananda Sabil Hussein

*Department of Management, Faculty of Economics and Business, Universitas Brawijaya;
Malang, Indonesia*

**Accepted:
28 AUGUST 2024**

Kardina Yudha Parwati

*Department of Management, Faculty of Economics and Business, Universitas Brawijaya;
Malang, Indonesia*

Muhammad Dimar Alam

*Department of Accounting, Faculty of Economics and Business, Universitas Brawijaya;
Malang, Indonesia*

ABSTRACT

This study investigates various determinants affecting the Behavioural Intention (BI) of individuals to embrace Bank 4.0 in the age of digitalization. These determinants encompass both technological aspects, specifically Technology Anxiety (TA) and Technology Trust (TT), as well as a social factor known as Social Influence (SI). This scholarly investigation focuses on a comprehensive analysis of how Technology Anxiety, Technology Trust, and Social Influence collectively influence individuals' willingness to embrace Bank 4.0. Moreover, this research delves into the nuanced role of Social Influence in shaping both Technology Anxiety and Technology Trust. To gather empirical data, this scholarly work employs structured questionnaires. Subsequently, the collected data undergoes rigorous analysis using the Partial Least Square Method implemented through SmartPLS 3.2. The study's outcomes unveil crucial insights. Firstly, a significant and positive association is evident between Social Influence (SI) and Behavioural Intention (BI). Conversely, Technology Anxiety (TA) exhibits a noteworthy inverse relationship with BI. Intriguingly, Technology Trust (TT) does not demonstrate a statistically significant impact on BI. Additionally, it is worth noting that SI does not significantly influence either TA or TT. These findings underscore the importance for practitioners in the realm of Bank 4.0 to holistically consider both social and technological factors.

Keywords: *Bank 4.0, Behavioural Intention, Social Influence, Technology Trust, Digital Service, Operations Management.*

ABSTRAK

Studi ini menyelidiki berbagai determinan yang memengaruhi Niat Perilaku (BI) individu untuk merangkul Bank 4.0 di era digitalisasi. Determinan ini mencakup kedua aspek teknologi,

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 12 No. 1, 2024
pp. 1969-1976
IBI Kesatuan
ISSN 2337 – 7860
E-ISSN 2721 – 169X
DOI:
10.37641/jimkes.v11i2.1750

khususnya Kecemasan Teknologi (TA) dan Kepercayaan Teknologi (TT), serta faktor sosial yang dikenal sebagai Pengaruh Sosial (SI). Investigasi ilmiah ini berfokus pada analisis komprehensif tentang bagaimana Kecemasan Teknologi, Kepercayaan Teknologi, dan Pengaruh Sosial secara kolektif memengaruhi kemauan individu untuk merangkul Bank 4.0. Selain itu, penelitian ini menyelidiki peran Pengaruh Sosial yang bernuansa dalam membentuk Kecemasan Teknologi dan Kepercayaan Teknologi. Untuk mengumpulkan data empiris, karya ilmiah ini menggunakan kuesioner terstruktur. Selanjutnya, data yang dikumpulkan menjalani analisis yang ketat menggunakan Metode Partial Least Square yang diimplementasikan melalui SmartPLS 3.2. Hasil studi mengungkap wawasan penting. Pertama, hubungan yang signifikan dan positif terbukti antara Pengaruh Sosial (SI) dan Niat Perilaku (BI). Sebaliknya, Kecemasan Teknologi (TA) menunjukkan hubungan terbalik yang penting dengan BI. Menariknya, Kepercayaan Teknologi (TT) tidak menunjukkan dampak yang signifikan secara statistik pada BI. Selain itu, perlu dicatat bahwa SI tidak memengaruhi TA maupun TT secara signifikan. Temuan ini menggarisbawahi pentingnya bagi praktisi di bidang Bank 4.0 untuk mempertimbangkan faktor sosial dan teknologi secara holistik.

Kata kunci: Bank 4.0, Niat Perilaku, Pengaruh Sosial, Kepercayaan Teknologi, Layanan Digital, Manajemen Operasi

INTRODUCTION

After Covid-19 global pandemic hit the globe since 2020, economic development around the world including Indonesia came to a screeching halt as governments in many parts of the globe including Indonesia scrambled in diverting their resources to mitigate its impact (Susilawati et al., 2020). However, all is not lost, as the absence of physical contact to mitigate the spread of Covid-19 virus also necessitated the rapid advancements in digital economy in Indonesia (Oetomo & Setiawan, 2021). Quarantines, lockdowns, and discouragements of physical contact caused a spike in demand for digital services such as online food delivery service, proliferation of e-commerce demands, as well as an increasing demand for cashless or mobile payment options (Prasetyo et al., 2021; Rosidi et al., 2021; Sunarjo et al., 2021). This increase in cashless method of payment in Indonesia also brought about an increase in demand for digitally integrated or “embedded” banking as it is more desirable to ease the flow of digital transactions between mobile applications which is one of the main characteristics of Bank 4.0 (King, 2018). Digitalization of Banking, a move towards Bank 4.0 is not a recent development in Indonesia. However, the presence of coronavirus accelerated the need of Bank 4.0 noticeably which was also observed (Siagian et al., 2021).

The increasing demand for integrating Bank 4.0 into the daily routines of Indonesian customers faces significant challenges in adoption. This study aims to explore this rising demand, referred to as Behavioural Intention to Use Bank 4.0, by examining three primary factors: Social Influence, Technology Anxiety, and Technology Trust. Social Influence pertains to how the perceptions and actions of others impact an individual’s decision to adopt Bank 4.0. Technology Anxiety refers to the apprehension or fear that users may experience when confronted with new technologies, which can hinder their willingness to engage with Bank 4.0 services. On the other hand, Technology Trust involves the confidence users have in the reliability, security, and effectiveness of Bank 4.0, which can significantly influence their willingness to use it.

The study not only assesses the direct impact of these factors on the intention to use Bank 4.0 but also investigates how Social Influence interacts with both Technology Anxiety and Technology Trust. The intricate relationship between these elements is crucial for understanding the broader dynamics of technology adoption in Indonesia. For instance, Social Influence may exacerbate Technology Anxiety if influential figures express skepticism towards Bank 4.0, or it could enhance Technology Trust if these figures advocate for the technology’s benefits. By analyzing these interactions, the study seeks to provide a comprehensive understanding of the barriers and motivators that

shape the Behavioural Intention to Use Bank 4.0 among Indonesian customers, offering valuable insights for facilitating smoother adoption.

LITERATURE REVIEW

According to King (2018), as technology advances, it is a natural course of action for Banking services to evolve into Bank 4.0 where banking is embedded into almost every aspect of life and transactions are more convenient and delivered in smart (AI-based) real-time fashion. Bank 4.0 is an evolution from Bank 3.0 where traditional banks provided mobile-delivered services, an improvement from their self-service methods such as ATM (Bank 2.0) and even from their most traditional form when branch was their main access point. In Bank 4.0, we can create our own banking account through a mobile application which will also verify our identity without the need to go to a branch. Even the debit or credit card that comes with the account will be delivered to our door which improves our convenience. This type of service already exists in Indonesia which were pioneered by Jenius from BTPN, followed by BCA, as well as other commercial banks (Soraya et al., 2021).

According to Davis et al. (1989) and Venkatesh et al. (2003), within the framework of Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), Behavioral Intention assumes an important role. In the context of this study, Behavioural Intention pertains to a customer's or user's inclination to engage with and sustain the utilization of digital banking services, which encompasses mobile banking (Gillenson & Sherrell, 2002). These variables are theoretically influenced by, but not limited to, factors such as Social Influence (Venkatesh et al., 2011; Hutabarat et al., 2021; Kaur & Arora, 2021), Technology Trust (Rupp et al., 2016; Chawla & Joshi, 2019; Joanna, 2020), and Technology Anxiety (Yang & Forney, 2013; Jon-Chao et al., 2012; Popova & Zagulova, 2022; Saprikis et al., 2022).

It is, in essence, the capability of a potential user or user to have positive expectation that a technology or technological products to fulfil their role in achieving the user's purpose without necessarily understanding how the technology works. Prior studies conducted by researchers such as Rupp et al. (2016) and Chawla & Joshi (2019) and Joanna (2020), have examined this variable as a significant factor influencing a user's behavioural intention to adopt technology, including Bank 4.0. Consequently, this sets the foundation for the primary hypothesis in this research:

H1. Technology trust have significantly positive impact on behavioural intention

Technology Anxiety arises when a prospective user experiences adverse emotional reaction in connection with the utilization of technology, as outlined in the study of Hasan & Ahmed (2010). This adverse emotional response manifests when individuals feel apprehensive or uncomfortable at the mere thought of engaging with a technology or technological product, including Bank 4.0. This phenomenon presents a stark contrast to trust and plays a critical role in prompting the behavioural intention in the context of Bank 4.0 adoption. This observation is verified by various studies that have been conducted which leads us to the second hypothesis of this paper (Jon-Chao et al., 2012; Yang & Forney 2013; Popova & Zagulova, 2022; Saprikis et al., 2022):

H2. Technology anxiety have significantly negative impact on behavioural intention

In this study, SI is operationally described as the degree to which potential users see manifestations of trust and confidence in a particular technology or technology product in their immediate social environment, which includes close friends and family members. This concept aligns with the framework proposed by Venkatesh et al. (2011) who recognized social influence as a significant factor impacting individuals' intention to engage with technology. This comprehensive framework also extends to the adoption of Bank 4.0. Importantly, this proposition is supported by previous research (Hutabarat

et al., 2021; Kaur & Arora, 2021). As a result, it forms the foundation for our third hypothesis:

H3. Social Influence has a significantly positive impact on behavioural intention

In practical application, it is noteworthy to consider that the phenomenon of social influence can wield a considerable effect on the levels of technological anxiety experienced by individuals. This observation finds support in the empirical investigation conducted by Yang & Forney (2013), where in their research outcomes illuminated the substantial moderating role played by Technological Anxiety in the intricate interplay between social influence and the intent to embrace technological innovations. Furthermore, the scholarly work of Troisi et al. (2022), underscores the significance of social influence in relation to technological anxiety, shedding light on its potential ramifications. Individuals who contemplate the adoption of a specific technological product may find themselves drawing upon their close interpersonal connections as a source of either relief or exacerbation of their anxiety. The direction of this influence is contingent upon the inherent nature of the social influence exerted. This multifaceted relationship serves as the basis for the formulation of the fourth hypothesis:

H4. Social Influence has significantly negative impact on technology anxiety

Besides Technological Anxiety, Social Influence is another factor influencing Technology Trust. This relationship exists because Trust acts as a moderator in how social influence impacts our behavioural intentions regarding technology usage (Kurniawan et al., 2022). Moreover, it has been established that social influence significantly shapes Technology Trust. This is because we, as social beings, often make decisions while taking into account the opinions and perceptions of others. This is true in Bank 4.0 as well which is proven (Yu, 2012; Mohammadi, 2015; Malaquias & Hwang, 2016). Their results suggest the idea that social influence have impact on the trust on mobile banking which bring us to our 5th and final hypothesis:

H5. Social influence has significantly positive impact on technology trust

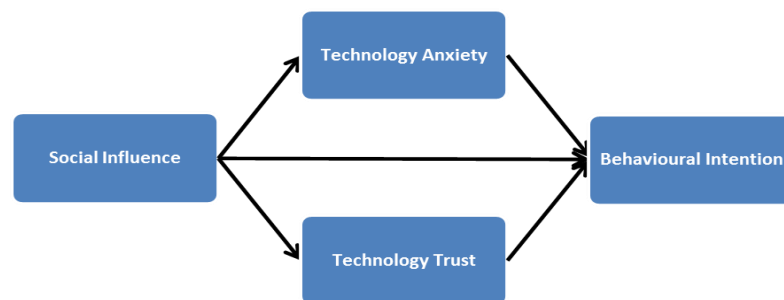


Figure 1. Theoretical Framework

METHODS

Research Method used is Questionnaires distribution targeting potential users of Bank 4.0 in Indonesia (Sugiono, 2013). The collected data underwent analysis through the application of the Partial Least Squares (PLS) technique utilizing smartPLS 3.2. One hundred and fifty questionnaires were distributed within Bank 4.0 potential users in Malang region, East-Java, Indonesia while only 103 questionnaires or 68,7% of total distributed questionnaires might be used for further analysis. The survey results revealed the characteristics of the respondents as follows: 55% identified as male, approximately 42% fell within the age range of 31 to 40, roughly 54% were university students, and 65% reported a monthly income falling between 325 USD and 650 USD. Preceding the distribution of questionnaires, an extensive validation and reliability assessment was

meticulously executed to substantiate the instrument's robustness. The outcomes affirm the instruments' dual qualities of validity and reliability. During the initial pilot study phase, we employed the advanced Partial Least Squares (PLS) technique via smartPLS 3.2 for our data analysis. This analytical process adhered to a well-structured sequence consisting of three key steps. Firstly, we conducted an assessment of the outer model. Secondly, we engaged in a comprehensive evaluation of the inner model. Lastly, we carried out a rigorous examination of our hypotheses.

RESULTS

Before delving into the examination of our hypotheses, we undertook a thorough evaluation of both the outer and inner models. Our principal objective while assessing the outer model was to establish its reliability and validity, encompassing both convergent and discriminant facets. Regarding convergent validity, meticulous scrutiny of the outer loading scores was undertaken to surpass the 0.7 threshold. The outcome of this analysis revealed that, while certain indicators fell within the 0.4 to 0.7 range, our decision was to retain them. This choice was based on the fact that the Average Variance Extracted (AVE) scores are all exceeded the 0.5 benchmark. This unequivocally affirms the absence of any concerns related to convergent validity in our assessment.

During the assessment of discriminant validity, we examined the Average Variance Extracted (AVE) by applying the framework originally introduced by (Fornell, 1981). Significantly, our findings consistently revealed that half power of the AVE for each variable consistently surpassed its correlations with other variables. This robustly affirms the complete absence of any discernible concerns related to discriminant validity within our study. To ensure the reliability of our analysis, we conducted a rigorous examination of composite reliability scores. Our criteria mandated composite reliability scores to surpass the 0.7 threshold. For a comprehensive overview of the outcomes from our outer model evaluation, please refer to Table 1.

Table 1. Outer Model Evaluation

Variable	R	Composite	AVE	BI	SI	TA	TT
Behavioural Intention	0.181	0.889	0.668	0.817			
Social Influence		0.931	0.771	0.294	0.878		
Technological Anxiety	0.02	0.835	0.562	-0/343	-0.141	0.750	
Technological Trust	0.03	0.908	0.767	0.239	0.188	-0.500	0.876
GoF = 0.230							

Since the measurements used are robust, there is a need to ensure the vigorous of structural model formed. Two indicators name R2 and GoF Index were used to examine the structural model. For this study, the score of R2 varies between 0.02 and 0.181. Thus, it is observed that the scores of R2 are not very high. For GoF Index, the estimation showed that the score of GoF is 0.230. It means the model having medium power of prediction which means we can proceed to analyse the results of hypothesis testing.

Hypothesis 1 aimed to establish a connection between technology trust and behavioural intention. However, our statistical analysis revealed no significant influence of technology trust on behavioural intention ($b = 0.047$; $t = 0.473$). This lack of empirical support suggests that technology trust does not wield a substantial impact on behavioural intention. Conversely, Hypothesis 2 proposed that technology anxiety negatively affects behavioural intention, and our findings supported this notion ($b = -0.298$; $t = 2.025$). Hence, our study affirms that technology anxiety detrimentally influences behavioural intention. Moving on to Hypothesis 3, which posited a connection between social influence and behavioural intention, our examination has revealed a noteworthy revelation. We have identified a statistically significant and positive impact of social influence on behavioural intention. This finding substantiates Hypothesis 3, emphasizing the crucial role that social influence plays in shaping

behavioural intention. As for Hypotheses 4 and 5, which posited the effects of social influence on technology anxiety and technology trust, respectively, our statistical tests did not yield evidence of any significant impacts of social influence on these variables. Consequently, Hypotheses 4 and 5 lack empirical substantiation.

Table 2. Hypothesis Test

Hypothesis	Path	Coefficient	t-stat	Remark
H1	TT → BI	0.047	0.437	NS
H2	TA → BI	-0.298	2.025	Sig
H3	SI → BI	0.251	2.860	Sig
H4	SI → TA	-0.165	1.347	NS
H5	SI → TT	0.204	1.739	NS

The analysis of the research findings reveals significant insights into the determinants influencing the adoption of Bank 4.0 in Indonesia. Primarily, social influence and technology anxiety have emerged as pivotal factors shaping behavioral intention. Specifically, the study highlights a positive correlation between social influence and behavioral intention, underscoring the importance of societal and peer impacts on individuals' decision to adopt new technological advancements in banking. This is consistent with previous literature suggesting that social norms and peer behaviors significantly affect technology adoption (Chawla & Joshi, 2019). On the other hand, technology anxiety negatively correlates with behavioral intention, indicating that higher levels of anxiety related to technology usage can deter individuals from embracing Bank 4.0. This finding aligns with Hasan & Ahmed's (2010) research, which identified technology anxiety as a barrier to technology acceptance.

In contrast, the study found that technology trust does not significantly impact behavioral intention. This outcome is somewhat surprising given that trust is generally considered a critical factor in technology adoption (Joanna, 2020). The lack of significant influence of technology trust on behavioral intention might be attributed to the unique context of Bank 4.0, where the seamless integration and convenience provided by the technology might overshadow concerns related to trust. Additionally, the absence of significant effects of social influence on both technology anxiety and technology trust further complicates the narrative, suggesting that social factors independently shape behavioral intentions without necessarily altering individual perceptions of trust or anxiety related to technology.

Ultimately, while the study sheds light on critical factors affecting Bank 4.0 adoption, it also opens avenues for future research. The relatively modest R² values and the medium predictive power of the model suggest that additional variables should be considered to capture a more comprehensive picture. Future research could explore factors such as hedonic motivation, system quality, and service quality, which have been identified as influential in other technology adoption contexts (Kaur & Arora, 2021). Expanding the scope to include diverse geographical regions within Indonesia could also provide a more generalized understanding of the factors driving Bank 4.0 adoption. By addressing these areas, subsequent studies can build on the current findings to offer deeper insights and more robust recommendations for promoting digital banking innovations.

CONCLUSION

RESULTS This study examines the influence of technological factors, such as trust in technology and anxiety in technology, as well as social factors in the form of social influence on the behavioral intentions of Bank 4.0 users in Indonesia. The analysis reveals that anxiety in technology has a significant role in shaping user behavioral intentions. High levels of user anxiety in using Bank 4.0 technology are associated with a decrease in the intention to use this service continuously. Although anxiety in technology has a significant impact, trust in technology does not show a significant influence on behavioral intentions. In social factors, social influence emerges as the

main determinant of behavioral intentions, where individuals who are more influenced by social factors tend to be more willing to continue using Bank 4.0. However, social influence does not show a significant impact on technological factors, namely anxiety and trust in technology, which is an interesting finding. From a practical perspective, this study suggests that Bank 4.0 practitioners need to focus on reducing user technology anxiety due to its negative impact on usage intentions. In addition, building a supportive community or environment related to Bank 4.0 can increase social influence, thereby increasing the desire of potential users to adopt Bank 4.0 in their daily routines. This study has limitations related to the profile of respondents who come from the Malang area. A broader study in various regions of Indonesia will provide a more comprehensive understanding of the adoption of Bank 4.0 in Indonesia. The addition of other variables such as Hedonic Motivation, System Quality, Information, and Bank 4.0 Services, and Performance, can increase the depth of analysis and predictive power of this study. This model can be used to apply other technology-based services, including Healthcare, FinTech, Ride-hailing Services, and Online Food Ordering.

REFERENCES

- [1] Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India—An empirical study. *International Journal of Bank Marketing*, 37(7), 1590-1618.
- [2] Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management science*, 35(8), 982-1003.
- [3] Fornell, C. (1981). *Structural equation models with unobservable variables and measurement error: Algebra and statistics*. Publications Sage.
- [4] Gillenson, M. L., & Sherrell, D. L. (2002). Enticing online consumers: an extended technology acceptance perspective. *Information & management*, 39(8), 705-719.
- [5] Hasan, B., & Ahmed, M. U. (2010). A path analysis of the impact of application-specific perceptions of computer self-efficacy and anxiety on technology acceptance. *Journal of Organizational and End User Computing (JOEUC)*, 22(3), 82-95.
- [6] Hutabarat, Z., Suryawan, I. N., Andrew, R., & Akwila, F. P. (2021). Effect of performance expectancy and social influence on continuance intention in OVO. *Jurnal Manajemen*, 25(1), 125-140.
- [7] Joanna, E. (2020). Trust as a Determinant of Future Demand for Technology. *Foresight and STI Governance*, 14(1), 60–68.
- [8] Jon-Chao, H., Chan-Jer, H., Chien-Yun, D., Ming-Yueh, H., Pei-Hsin, L., & Lee, C. C. (2012). Technology anxiety and implicit learning ability affect technology leadership to promote the use of information technology at elementary schools. *Procedia-Social and Behavioral Sciences*, 64, 555-563.
- [9] Kaukab, M. E. (2021). Pre-Pandemic and Post-Pandemic Outlook of Indonesian Digital Economic Future 2022. *Fokus Bisnis: Media Pengkajian Manajemen dan Akuntansi*, 20(2), 230-240.
- [10] Kaur, S., & Arora, S. (2020). Role of perceived risk in online banking and its impact on behavioral intention: trust as a moderator. *Journal of Asia Business Studies*, 15(1), 1-30.
- [11] King, B. (2018). *Bank 4.0: Banking everywhere, never at a bank*. John Wiley & Sons.
- [12] Kurniawan, I. A., Mugiono, M., & Wijayanti, R. (2022). The effect of Perceived Usefulness, Perceived Ease of Use, and social influence toward intention to use mediated by Trust. *Jurnal Aplikasi Manajemen*, 20(1), 117-127.
- [13] Malaquias, F. F., & Hwang, Y. (2016). Trust in mobile banking under conditions of information asymmetry: Empirical evidence from Brazil. *Information Development*, 32(5), 1600-1612.
- [14] Mohammadi, H. (2015). A study of mobile banking loyalty in Iran. *Computers in Human Behavior*, 44, 35-47.
- [15] Popova, Y., & Zagulova, D. (2022, March). UTAUT model for smart city concept implementation: use of web applications by residents for everyday operations. In *Informatics* (Vol. 9, No. 1, p. 27). MDPI.
- [16] Prasetyo, Y. T., Tanto, H., Mariyanto, M., Hanjaya, C., Young, M. N., Persada, S. F., ... & Redi, A. A. N. P. (2021). Factors affecting customer satisfaction and loyalty in online food delivery service during the COVID-19 pandemic: Its relation with open innovation. *Journal of open innovation: technology, market, and complexity*, 7(1), 76.
- [17] Rosidi, A., Zainuddin, M., Faisal, L. M., & Saleh, M. (2021). Online Transactions (E-Commerce) In the Covid-19 Pandemic Period Viewed From Positive Laws In

- Indonesia. *International Journal of Educational Research & Social Sciences*, 2(5), 1262-1271.
- [18] Rupp, M. A., Michaelis, J. R., McConnell, D. S., & Smither, J. A. (2016). The impact of technological trust and self-determined motivation on intentions to use wearable fitness technology. In *Proceedings of the human factors and ergonomics society annual meeting* (Vol. 60, No. 1, pp. 1434-1438). Sage CA: Los Angeles, CA: Sage Publications.
- [19] Saprikis, V., Avlogiaris, G., & Katarachia, A. (2022). A comparative study of users versus non-users' behavioral intention towards M-banking apps' adoption. *Information*, 13(1), 30.
- [20] Siagian, M., Rini, E. S., & Situmorang, S. H. (2021). The Effect of Digital Service Quality (BRIMO) on Customer Loyalty through Customer Trust and Satisfaction on COVID-19 Situation (Pt Bank Rakyat Indonesia Medan Regional Office). *International Journal of Research and Review*, 8(8), 263-271.
- [21] Soraya, M. N., Widiyanesti, S., & Widarmanti, T. (2021). Analisis Persepsi Customer Feedback Mobile Banking Menggunakan Text Network Analysis Pada Media Sosial Twitter. *eProceedings of Management*, 8(3).
- [22] Sugiono, S. (2013). *Metode Penelitian Kualitatif*. Bandung: Alfabeta.
- [23] Sunarjo, W. A., Nurhayati, S., & Muhardono, A. (2021). Consumer behavior toward adoption of mobile payment: A case study in Indonesia during the COVID-19 pandemic. *The Journal of Asian Finance, Economics and Business*, 8(4), 581-590.
- [24] Susilawati, S., Falefi, R., & Purwoko, A. (2020). Impact of COVID-19's Pandemic on the Economy of Indonesia. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 3(2), 1147-1156.
- [25] Troisi, O., Fenza, G., Grimaldi, M., & Loia, F. (2022). Covid-19 sentiments in smart cities: The role of technology anxiety before and during the pandemic. *Computers in Human Behavior*, 126, 106986.
- [26] Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425-478.
- [27] Venkatesh, V., Thong, J. Y., Chan, F. K., Hu, P. J. H., & Brown, S. A. (2011). Extending the two-stage information systems continuance model: Incorporating UTAUT predictors and the role of context. *Information systems journal*, 21(6), 527-555.
- [28] Yang, K., & Forney, J. C. (2013). The moderating role of consumer technology anxiety in mobile shopping adoption: Differential effects of facilitating conditions and social influences. *Journal of Electronic Commerce Research*, 14(4), 334.
- [29] Yu, C. S. (2012). Factors affecting individuals to adopt mobile banking: Empirical evidence from the UTAUT model. *Journal of electronic commerce research*, 13(2), 104.