

- Ahmad, R., Nawaz, M. R., Ishaq, M. I., Khan, M. M., & Ashraf, H. A. (2023). Social exchange theory: Systematic review and future directions. *Frontiers in Psychology*, 13(January), 1–13. <https://doi.org/10.3389/fpsyg.2022.1015921>
- Ajzen, I. (1985). *From Intentions to Actions: A Theory of Planned Behavior* (I. J. K. and J. Beckman (ed.); Action-Co, Vol. 13, Issue II). Springer.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40(July 2017), 125–138. <https://doi.org/10.1016/j.jretconser.2017.08.026>
- Alfathi, B. R. (2025). *Penggunaan QRIS Terus Meningkat, Nominal Transaksi Capai Rp659 Triliun*. Goodstats. <https://data.goodstats.id/statistic/penggunaan-qris-terus-meningkat-nominal-transaksi-capai-rp659-triliun-cc2r8>
- Ali, O., Murray, P. A., Momin, M., Dwivedi, Y. K., & Malik, T. (2024). The effects of artificial intelligence applications in educational settings: Challenges and strategies. *Technological Forecasting and Social Change*, 199(June 2023), 123076. <https://doi.org/10.1016/j.techfore.2023.123076>
- Almaiah, M. A., Al-Otaibi, S., Shishakly, R., Hassan, L., Lutfi, A., Alrawad, M., Qatawneh, M., & Alghanam, O. A. (2023). Investigating the Role of Perceived Risk, Perceived Security and Perceived Trust on Smart m-Banking Application Using SEM. *Sustainability (Switzerland)*, 15(13), 1–17. <https://doi.org/10.3390/su15139908>
- Ao, L., Bansal, R., Pruthi, N., & Khaskheli, M. B. (2023). Impact of Social Media Influencers on Customer Engagement and Purchase Intention: A Meta-Analysis. *Sustainability (Switzerland)*, 15(3). <https://doi.org/10.3390/su15032744>

ASPI. (2025). *Berita Statistik Sistem Pembayaran Indonesia*. Berita Statistik - Sistem Pembayaran Indonesia.

Atmaja, Y. S., & Paulus, D. H. (2022). Partisipasi Bank Indonesia Dalam Pengaturan Digitalisasi Sistem Pembayaran Indonesia. *Masalah-Masalah Hukum*, 51(3), 271–286.
<https://doi.org/10.14710/mmh.51.3.2022.271-286>

Ayeh, J. K., Bondzi-Simpson, A., & Baah, N. G. (2023). Predicting Students' Response to Entrepreneurship in Hospitality and Tourism Education: An Application of the Theory of Planned Behavior. *Journal of Hospitality and Tourism Education*, 35(3), 265–276.
<https://doi.org/10.1080/10963758.2022.2056469>

Azka, M. N. (2023). Dynamics of the Development of QRIS Payment Transaction System and QRIS Expansion to Various Countries in the World Dinamika Perkembangan Sistem Transaksi Pembayaran QRIS dan Ekspansi QRIS ke Berbagai Negara di Dunia. *Jurnal Mantik*, 1(June).

Azzahra, F. (2022). *OPTIMALISASI PENERAPAN SISTEM GERBANG PEMBAYARAN NASIONAL (GPN) DALAM MENUNJANG TRANSAKSI DARING*. UNIVERSITAS ISLAM NEGERI SUMATERA UTARA.

Barrane, F. Z., Karuranga, G. E., & Poulin, D. (2018). Technology Adoption and Diffusion: A New Application of the UTAUT Model. *International Journal of Innovation and*

- Bunea, O. I., Corboş, R. A., Mişu, S. I., Triculescu, M., & Trifu, A. (2024). The Next-Generation Shopper: A Study of Generation-Z Perceptions of AI in Online Shopping. *Journal of Theoretical and Applied Electronic Commerce Research*, 19(4), 2605–2629. <https://doi.org/10.3390/jtaer19040125>
- Cardoso, A., Gabriel, M., Figueiredo, J., Oliveira, I., Rêgo, R., Silva, R., Oliveira, M., & Meirinhos, G. (2022). Trust and Loyalty in Building the Brand Relationship with the Customer: Empirical Analysis in a Retail Chain in Northern Brazil. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3). <https://doi.org/10.3390/joitmc8030109>
- Chadha, V. K., & Lemeshow, S. (2006). *Sample size determination in health studies*.
- Chien, Y.-S., & Lu, C.-C. (2025). Investigating users' intention to re-use shared electric scooters through a combined behavioral model. *Transport Policy*, 162, 533–544. <https://doi.org/10.1016/j.tranpol.2024.12.026>
- Curtale, R., Liao, F., & van der Waerden, P. (2021). User acceptance of electric car-sharing services: The case of the Netherlands. *Transportation Research Part A: Policy and Practice*, 149, 266–282. <https://doi.org/10.1016/j.tra.2021.05.006>
- Duong, Q. H., Nguyen, T. B. N., & Nguyen, T. K. C. (2021). The impact of perceived regulatory support on social entrepreneurial intention: A survey dataset in Vietnam. *Data in Brief*, 37, 107233. <https://doi.org/10.1016/j.dib.2021.107233>
- Ejdys, J., Ginevicius, R., & Rozsa, Z. (2019). The Role of Perceived Risk and Security Level in Building Trust in E- THE ROLE OF PERCEIVED RISK AND SECURITY LEVEL IN BUILDING TRUST IN E-GOVERNMENT SOLUTIONS. *Information*

- Erdinaya, L. K., Subekti, P., & Oktaviani, P. (2017). The Process of Transaction Activity between Citizen and Government through e-Government in West Java Provincial Government. *KnE Social Sciences*, 2(4), 216. <https://doi.org/10.18502/kss.v2i4.889>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51–90.
- Grigalashvili, V. (2023). Digital Government and Digital Governance: Grand Concept. *International Journal of Scientific and Management Research*, 06(01), 01–25. <https://doi.org/10.37502/ijsmr.2023.6201>
- Grimmelikhuijsen, S. G., Piotrowski, S. J., & Van Ryzin, G. G. (2020). Latent transparency and trust in government: Unexpected findings from two survey experiments. *Government Information Quarterly*, 37(4), 101497. <https://doi.org/10.1016/j.giq.2020.101497>
- Grimmelikhuijsen, S., Porumbescu, G., Hong, B., & Im, T. (2013). The effect of transparency on trust in government: A cross-national comparative experiment. *Public Administration Review*, 73(4), 575–586. <https://doi.org/10.1111/puar.12047>
- Hair, J. F., G. Tomas M. Hult, Christian M. Ringle, & Sarstedt, M. (2017). A primer on partial least squares structural equation modeling (PLS-SEM). *Sage, Second edi*(Los Angeles : Sage, [2017]), 165.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). A Primer on Partial Least Squares Structural Equation Modeling. In *Structural Equation Modeling (SEM) Lab* (Edition: 3, Vol. 46, Issues 1–2). Sage Publishing. <https://doi.org/10.1016/j.lrp.2013.01.002>

<https://doi.org/10.1108/EBR-11-2018-0203>

<https://doi.org/10.1108/EBR-11-2018-0203>

Hair, J. F., Sarstedt, M., & Ringle, C. M. (2019). Rethinking some of the rethinking of partial least squares. *European Journal of Marketing*, 53(4), 566–584.

<https://doi.org/10.1108/EJM-10-2018-0665>

Hali, A., Sadih, H., Dewi, Z. D., Syahputra, M. Z., Desilva, V., & Nuraya, A. S. (2025).

Digitalisasi QRIS, BI-Fast, dan APBN dalam Mendukung Kebijakan Moneter dan Fiskal Indonesia. *Jurnal Ekonomi Manajemen Dan Bisnis (JEMB)*, 4(1), 258–266.

<https://doi.org/10.47233/jemb.v4i1.2937>

Handoyo, S., & Anas, S. (2024). The effect of environmental, social, and governance (ESG) on firm performance: the moderating role of country regulatory quality and government effectiveness in ASEAN. *Cogent Business and Management*, 11(1).

<https://doi.org/10.1080/23311975.2024.2371071>

Haryanti, P. (2024). Hubungan Penggunaan Qris dengan Pengembangan Ekonomi. *Jurnal Ilmiah Manajemen Dan Bisnis*, 1(2), 28–42. <https://doi.org/10.24034/jimbis.v3i1.6170>

Hayes, A. F. (2017). *Introduction to Mediation, Moderation, and Conditional Process Analysis* (Vol. 2). Guilford Press,.

Hidayat, A. (2025). Debit GPN Bisa Dipakai Belanja Online, Bank Berpeluang Raup Pendapatan Baru. Detikfinance. https://finance.detik.com/moneter/d-8040203/debit-gpn-bisa-dipakai-belanja-online-bank-berpeluang-raup-pendapatan-baru#google_vignette

Himawan, H., Hassan, A., & Bahaman, N. (2025). Determination of Factors for the Adoption

of Computer Information Systems and Industrial Management Applications, 17, 452–

465. <https://doi.org/10.70917/ijcisim-2025-0029>

Hutauruk, D. M. (2021). *Penggunaan kartu ATM berlogo GPN semakin diminati*. Kontan Keuangan. <https://keuangan.kontan.co.id/news/penggunaan-kartu-atm-berlogo-gpn-semakin-diminati?page=all>

Ichsa. (2025). *Pertumbuhan Transaksi QRIS yang Melonjak Memahami Revolusi Pembayaran Digital di Indonesia*. Qris Interactive. <https://qris.interactive.co.id/homepage/blog-detail.php?lang=id&page=MjEz&pertumbuhan-transaksi-qris-yang-melonjak-memahami-revolusi-pembayaran-digital-di-indonesia>

Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015). Likert Scale : Explored and Explained Likert Scale : Explored and Explained. *British Journal of Applied Science & Technology*, 7(4), 396–403. <https://doi.org/10.9734/BJAST/2015/14975>

Khan, M. A. (2023). Building middle-range theories using case studies in hospitality management. *International Journal of Hospitality Management*, 114(August), 103584. <https://doi.org/10.1016/j.ijhm.2023.103584>

Khan, Z., Ferguson, D., & Pérez, A. (2015). Customer responses to CSR in the Pakistani banking industry. *International Journal of Bank Marketing*, 33(4), 471–493. <https://doi.org/10.1108/IJBM-07-2014-0097>

Khandelwal, A. R., Yadav, R., Chaturvedi, A., & Kumar, A. V. S. (2024). Examining the impact of AI and digital marketing on consumer purchase intention. *Emerging Developments and Technologies in Digital Government*, April, 220–242. <https://doi.org/10.4018/979-8-3693-2363-2.ch012>

Relationship between Consumer Perception of CSR, Corporate Hypocrisy, and Corporate Reputation. *Sustainability*, 7(4), 3683–3694.

<https://doi.org/http://dx.doi.org/10.3390/su7043683>

Mai, Y., & Gan, Z. (2007). Entrepreneurial opportunities, capacities and entrepreneurial environments: Evidence from Chinese GEM data. *Chinese Management Studies*, 1(4), 216–224. <https://doi.org/10.1108/17506140710828505>

Majeed, M. U., Aftab, H., Arslan, A., & Shakeel, Z. (2024). Determining online consumer's luxury purchase intention: The influence of antecedent factors and the moderating role of brand awareness, perceived risk, and web atmospherics. *PLoS ONE*, 19(2 February). <https://doi.org/10.1371/journal.pone.0295514>

Majid, M. A., J, C. R. K., & Ahmed, A. (2024). Advances in electric vehicles for a self-reliant energy ecosystem and powering a sustainable future in India. *E-Prime - Advances in Electrical Engineering, Electronics and Energy*, 10, 100753. <https://doi.org/https://doi.org/10.1016/j.prime.2024.100753>

Maman, L., Fahy, L., Grimmelikhuijsen, S., & Kappler, M. (2025). Measuring citizen trust in regulatory agencies: A systematic review and ways forward. *Regulation and Governance*, 19(1), 39–86. <https://doi.org/10.1111/rego.12618>

March, M., Subphonkulanan, L., Bostan, W., Alam, M., & Kim, L. (2025). Social Sciences & Humanities Open The impact of perceived benefits on cryptocurrency adoption among business travelers : Evidence from MICE tourists in Thailand. *Social Sciences & Humanities Open*, 11(February), 101377. <https://doi.org/10.1016/j.ssaho.2025.101377>

Mergel, I., Edelmann, N., & Haug, N. (2019). Defining digital transformation: Results from expert interviews. *Government Information Quarterly*, 36(4), 101385.

- Mushi, H. M. (2020). Intention, Government Regulation, Self-Regulatory Efficacy, Subjective Norm, Idolatry and Consumer Behaviour in Purchasing Pirated Compact Disks (CDs) in Mainland Tanzania. *Mediterranean Journal of Social Sciences*, 11(5), 9. <https://doi.org/10.36941/mjss-2020-0050>
- Nabila, A. P., Raharso, S., & Tiorida, E. (2025). The Influence of Trust and Transaction Security on Interest in Using The QRIS Payment System. *Airlangga Journal of Innovation Management*, 6(2), 248–260. <https://doi.org/10.20473/ajim.v6i2.72597>
- Nabila, & Wikantari, M. A. (2024). Analisis Pengaruh Perceived Usefulness , Social Influence , dan Facilitating Conditions terhadap Behavioral Intention Pengguna Contactless Card. *JHIP -Jurnal Ilmiah Ilmu Pendidikan*, 7(3), 2911–2917.
- Neupane, C., Wibowo, S., Grandhi, S., & Deng, H. (2021). A trust-based model for the adoption of smart city technologies in australian regional cities. *Sustainability (Switzerland)*, 13(16). <https://doi.org/10.3390/su13169316>
- Ngo, T. T. A., Bui, C. T., Chau, H. K. L., Phuc, N., & Tran, N. (2024). Electronic word-of-mouth (eWOM) on social networking sites (SNS): Roles of information credibility in shaping online purchase intention. *Heliyon*, 10(11), e32168. <https://doi.org/10.1016/j.heliyon.2024.e32168>
- Nopita, I., & Adinugraha, H. H. (2023). Jurnal Perpajakan dan Keuangan Publik konvergen memengaruhi cara orang mengonsumsi dan menggunakan perangkat yang menurut Stevan Harnad dalam Post-Gutenberg Galaxy : The Fourth Revolution in the Means of Production of Knowledge dicirikan dengan berpikir. *Jurnal Perpajakan Dan Keuangan Publik Pemanfaatan*, 2(1), 53–60.

- user attitude towards e-commerce and future purchase intention. *International Journal of Data and Network Science*, 7(1), 505–512. <https://doi.org/10.5267/j.ijdns.2022.8.007>
- OECD. (2020). The OECD Digital Government Policy Framework: Six dimensions of a Digital Government. In *OECD Publishing* (Vol. 02, Issue 02). OECD Publishing. <https://doi.org/http://dx.doi.org/10.1787/f64fed2a-en>
- Prakhar, P., Jaiswal, R., Gupta, S., & Gupta, S. K. (2024). Decoding tourist perceptions and behavioral intentions to use electric vehicles for sustainable tourism with the lens of technology continuance theory. *International Journal of Tourism Cities*. <https://doi.org/10.1108/IJTC-01-2024-0033>
- Pujari, R., & Joshi, P. (2024). Transparency in Public Sector Governance: the Role of the Right To Information Act. *ShodhKosh: Journal of Visual and Performing Arts*, 5(6), 187–196. <https://doi.org/10.29121/shodhkosh.v5.i6.2024.3817>
- Pun, K. F. (2005). An empirical investigation of strategy determinants and choices in manufacturing enterprises. *Journal of Manufacturing Technology Management*, 16(3), 282–301. <https://doi.org/10.1108/17410380510583608>
- Putri, R. R. (2024). ANALYSIS OF FACTORS AFFECTING THE INTENTION TO PURCHASE ELECTRIC VEHICLES: A SYSTEMATIC LITERATURE REVIEW (SLR). In *Jurnal Teknik Industri* (Vol. 19, Issue 2).
- Putu Gede Subhaktiyasa. (2021). Evaluasi Validitas dan Reliabilitas Instrumen Penelitian Kuantitatif: Sebuah Studi Pustaka. *Journal of Education Research*, 5(4), 7.
- Qalati, S. A., Vela, E. G., Li, W., Dakhan, S. A., Hong Thuy, T. T., & Merani, S. H. (2021). Effects of perceived service quality, website quality, and reputation on purchase

shopping. *Cogent Business and Management*, 8(1).

<https://doi.org/10.1080/23311975.2020.1869363>

Rahmi, C., Irsyad, M., & Danuri, A. H. (2024). Dampak Perkembangan Uang Elektronik Terhadap Efektivitas Kebijakan Moneter Dalam Perspektif Sistem Ekonomi Islam.

Jurnal Ilmiah Ekonomi Dan Manajemen, 2(8), 149–159.

<https://doi.org/10.61722/jiem.v2i8.2181>

Raj, I. A., Usman, S., & Bugaje, I. B. (2020). Perceived Organizational Support, Job Satisfaction and Turnover Intention: Does Organizational Commitment Matter in the Development Context? *The International Journal of Business and Management Research*, 13(1), 95.

Rakha Estu Pradipa. (2023). *Budaya Adaptif: Kunci Sukses Menghadapi Krisis, Perubahan, dan Ketidakpastian*. Kompasiana.

Rengganis, M. T. (2025). *BI Ungkap Gen Z dan Milenial Mendominasi Penggunaan QRIS*. Tempo. tempo.co/ekonomi/bi-ungkap-gen-z-dan-milenial-mendominasi-penggunaan-qr-is--2048513

Ripamonti, J. P. (2024). Does being informed about government transparency boost trust? Exploring an overlooked mechanism. *Government Information Quarterly*, 41(3), 101960. <https://doi.org/10.1016/j.giq.2024.101960>

Rogers, E. M., & Everett, M. (1983). *DIFFUSION OF INNOVATIONS* (T. F. Press (ed.); Third Edit). Collier Macmillan Canada, Inc. Library.

Saleem, A., & Ellahi, A. (2017). Influence of Electronic Word of Mouth on Purchase Intention of Fashion Products on Social Networking Websites. *Journal of Commerce*

- Sanchez, R., & Heene, A. (2017). Building theory for management science and practice: An epistemological perspective from competence-based management theory. *Research in Competence-Based Management*, 8(October 2017), 1–23.
<https://doi.org/10.1108/S1744-211720170000008001>
- Saputri, A. D., Siregar, L. E., Beatric, E., Zebua, D., Nst, T., Aulia, D., Damanik, B. R., Ridwan, P. K., Robain, W., Manajemen, P. S., Sains, F. S., Pembangunan, U., & Budi, P. (2025). Pengaruh Digitalisasi Pemasaran dan Peran Sistem Pembayaran Digital Terhadap Revitalisasi UMKM. *Jurnal Manajemen Bisnis Era Digital*, Vol. 2, No(1), h. 49.
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2017). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (Issue September). Springer International Publishing AG 2017. <https://doi.org/10.1007/978-3-319-05542-8>
- Setiawan, H. (2015). MODEL ADOPSI DAN PENGGUNAAN ELECTRONIC BANKING (Studi pada Nasabah Pengguna E-Banking di Kota Palembang) Heri Setiawan 1. *Manajemen Dan Bisnis*, 12(4).
- Shetty, A., & Rizwana, M. (2024). Sustainable mobility perspectives: exploring the impact of UTAUT2 model on fostering electric vehicle adoption in India. *Management of Environmental Quality: An International Journal*, 35(7), 1505–1523.
<https://doi.org/10.1108/MEQ-08-2023-0257>
- Shin, D. H. (2010). The effects of trust, security and privacy in social networking: A security-based approach to understand the pattern of adoption. *Interacting with Computers*, 22(5), 428–438. <https://doi.org/10.1016/j.intcom.2010.05.001>

Development of Electric Vehicle Adoption Intentions in North Sumatra using UTAUT Modeling. *ICoCSETI 2025 - International Conference on Computer Sciences, Engineering, and Technology Innovation, Proceeding*, 727–732.
<https://doi.org/10.1109/ICoCSETI63724.2025.11020305>

Sohail, M. S. (2003). Service quality in hospitals: more favourable than you might think. *Managing Service Quality: An International Journal*, 13(3), 197–206.
<https://doi.org/10.1108/09604520310476463>

Syafika, Y. Z., & Antonio, G. R. (2024). Impacts of the Technology Acceptance Model (TAM) on the Use of the TikTok E-Commerce Application among Indonesian Students. *UTSAHA: Journal of Entrepreneurship*, 3(April).
<https://doi.org/doi.org/10.56943/joe.v3i2.591>

Talunohi, D., & Sholihah, E. (2023). Peran Layanan Terhadap Kepuasan Pelanggan Pada Sektor Perbankan. *Jurnal Akuntan Publik*, 1(3).

Tangsel, K. (2024). *Top! Angka Kemiskinan di Tangsel Turun ke 2,36 Persen, Terendah di Banten*. Pemkot Tangsel. <https://berita.tangerangselatankota.go.id/main/news/view/5112>

Tarantang, J., Awwaliyah, A., & Munawaroh, M. (2019). PERKEMBANGAN SISTEM PEMBAYARAN DIGITAL PADA ERA REVOLUSI INDUSTRI 4.0 DI INDONESIA. *Jurnal Al Qardh*, 4, 60–75.

Thi, T., Nguyen, U., Nguyen, P. Van, & Quynh, G. (2024). Journal of Open Innovation : Technology , Market , and Complexity Investigating the impact of citizen relationship quality and the moderating effects of citizen involvement on E-government adoption. *Journal of Open Innovation: Technology, Market, and Complexity*, 10(3), 100372.
<https://doi.org/10.1016/j.joitmc.2024.100372>

Kebijakan Moneter di Indonesia Program Studi Magister Ekonomi Universitas

Pembangunan Panca Budi , Indonesia. *Anggaran: Jurnal Publikasi Ekonomi Dan*

Akuntansi, 2(4), 460–475.

Trang, T. T. N., Chien Thang, P., Hai, L. D., Phuong, V. T., & Quy, T. Q. (2024).

Understanding the Adoption of Artificial Intelligence in Journalism: An Empirical Study

in Vietnam. *SAGE Open*, 14(2), 1–16. <https://doi.org/10.1177/21582440241255241>

van Teijlingen, E., & Hundley, V. (2002). The importance of pilot studies. *Nursing Standard*

(*Royal College of Nursing (Great Britain) : 1987*), 16(40), 33–36.

<https://doi.org/10.7748/ns2002.06.16.40.33.c3214>

Vera Intanie, D. (2006). Perkembangan Sistem Pembayaran Di Indonesia. *Bina Ekonomi*,

10(2), 60–77.

Wang, C., Liu, T., Zhu, Y., Wang, H., Wang, X., & Zhao, S. (2023). The influence of

consumer perception on purchase intention: Evidence from cross-border E-commerce

platforms. *Heliyon*, 9(11), e21617. <https://doi.org/10.1016/j.heliyon.2023.e21617>

Widaningrum, A. (2017). Public Trust and Regulatory Compliance. *Jurnal Ilmu Sosial Dan*

Ilmu Politik, 21(1), 1. <https://doi.org/10.22146/jsp.28679>

Widyanti, A., Erlangga, R., Sutarto, A. P., Trapsilawati, F., Ansori, N., Woodman, R.,

Prawitra, T. A., & Rifai, A. P. (2024). Driving forward together: The common intention

of Indonesians in different residential areas to use autonomous vehicles. *Transportation*

Research Interdisciplinary Perspectives, 24. <https://doi.org/10.1016/j.trip.2024.101049>

Xia, Z., Wu, D., & Zhang, L. (2022). Economic, Functional, and Social Factors Influencing

Electric Vehicles' Adoption: An Empirical Study Based on the Diffusion of Innovation

Xu, N., Zhao, Y., & Chen, M. (2025). Effect of perceived government regulation on purchase intention for regional brand agricultural products: an empirical investigation of Qianjiang crayfish. *Frontiers in Sustainable Food Systems*, 9(June).
<https://doi.org/10.3389/fsufs.2025.1573456>

Yeğin, T., & Ikram, M. (2022). Analysis of Consumers' Electric Vehicle Purchase Intentions: An Expansion of the Theory of Planned Behavior. *Sustainability (Switzerland)*, 14(19).
<https://doi.org/10.3390/su141912091>

Yesbarianus Parindingan, F., Haliah, H., & Nirwana, N. (2024). Evaluation of Transparency and Accountability of Regional Government Financial Reports in the Digitalization Era. *Journal of Accounting and Finance Management*, 5(5), 1051–1058.
<https://doi.org/10.38035/jafm.v5i5.1066>

Zaman, S. U., Mateen, M., & Alam, S. H. (2025). Impact of Digital Adoption on Consumer Trust and Risk Perceptions. *The Regional Tribune*, 4(1), 150–172.
<https://doi.org/10.63062/trt/wr25.068>