

THE INFLUENCE OF INFORMATION TECHNOLOGY USE ON DIGITAL PAYMENT USE WITH SOCIAL MEDIA COMMUNITY AS A MODERATING VARIABLE

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ABSTRACT

This study examines the influence of information technology use on digital payment use, with social media communities as a moderating variable. A quantitative approach was used with primary data collected from 202 Surabaya residents who had used mobile payments for shopping and participated in social media communities. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that information technology use has a positive relationship with digital payment use, although the effect is significant only at the 10% level. Social media communities have a stronger positive relationship with digital payment use. The interaction between information technology use and social media communities is also positive and significant at the 10% level, providing cautious support for the moderating effect. These findings suggest that the use of digital devices, internet access, service applications, and transaction information can support digital payment use, particularly when users also obtain information, recommendations, and assistance through social media communities. For businesses and service providers, technology development should therefore be supported by credible communication and community engagement. The study contributes to the discussion of digital payment use by showing that technological use and the social environment may work together in shaping user behavior.

Keywords: information technology use, digital payment use, social media communities.

INTRODUCTION

Digital technology has changed how consumers access and continue using mobile-based services, including mobile payments (Talwar et al., 2020). Digital transformation also affects broader economic and social activities, including shopping behavior and the use of digital platforms (Cham et al., 2022). At the same time, mobile payment use is becoming increasingly common, although its consequences and the factors that encourage users to switch from cash continue to be investigated (Ahn & Nam, 2022) (Loh et al., 2020). Digital payment methods include electronic money and smartphone-based payment applications that support cashless transactions (Tarigan et al., 2022). In line with the wider development of digital finance, cashless payments have also grown rapidly in emerging markets (Gorshkov, 2022).

Digital technology has also expanded the use of contactless payment in everyday transactions (Daragmeh et al., 2021). In Indonesia, individual intention to use mobile payment is influenced by several technological and user-related factors (Lisana, 2021). Information and service quality can support users' trust and continued use of mobile payment (Talwar et al., 2020), while payment efficiency may also be affected by the design of the payment process itself (Bijwaard & Franses, 2009). The adoption of digital payment platforms is further shaped by how users perceive the technology and the benefits it offers (Fahad & Shahid, 2022). These developments have expanded mobile payment research from initial adoption to broader consumer behavior and usage patterns (Leong et al., 2022) (Cham et al., 2022). Digital payments allow transactions to be conducted through electronic devices and networks without physical cash (Loh et al., 2020). This makes payment more practical and reduces the need to carry cash during transactions.

Mobile payments are increasingly examined in terms of service performance, switching behavior, and the conditions that influence their use (Gong et al., 2022) (Le, 2022). The growth of mobile payment is evident in Indonesia as well as in other markets (Lisana, 2021). Consumers who are accustomed to cash may shift to mobile payment when the new method provides sufficient benefits and reduces the barriers to switching (Loh et al., 2020). Cashless payment relies on digital

technology and electronic payment instruments rather than the direct use of cash (Gorshkov, 2022). Payment efficiency can also be influenced by operational details in the transaction process (Bijwaard & Franses, 2009). In addition to transaction convenience, mobile payment contributes to the broader shift from cash toward digital payment methods (Yusfiarto et al., 2023).

Electronic payment enables transactions to be completed through digital payment media (Tarigan et al., 2022). The use of mobile payment can also have consequences for consumer financial behavior, including overspending (Ahn & Nam, 2022). The decision to use mobile payment is therefore influenced not only by access to the technology but also by user perceptions and contextual factors (Lisana, 2021). From the user perspective, mobile wallets can store payment instruments and support transfers within a mobile payment system (León, 2021). Newer forms of cashless payment, such as facial-recognition payment, further show how payment technology continues to develop (Dang et al., 2022). The shift from cash to mobile payment is influenced by a combination of factors that encourage or inhibit switching (Yusfiarto et al., 2023). At the same time, digital payment systems introduce privacy and data-protection risks that need to be considered (Akanfe et al., 2020). Trust, perceived usefulness, and service quality are also relevant to continued mobile-payment use (Talwar et al., 2020).

Based on the literature above, digital payment use is related not only to the technology itself but also to the environment in which users obtain information and make decisions. However, the role of social media communities in strengthening the relationship between information technology use and digital payment use remains less explored. Therefore, this study examines the influence of information technology use on digital payment use, with social media communities as a moderating variable. Specifically, this study answers three questions: First, does information technology use influence digital payment use? Second, do social media communities influence digital payment use? Third, do social media communities strengthen the influence of information technology use on digital payment use?

LITERATURE REVIEW

Use of Information Technology

Information technology supports the operation and use of digital services, including mobile-payment applications (Tarigan et al., 2022). The growth of cashless payment also reflects the increasing integration of digital technology into financial transactions (Gorshkov, 2022). In mobile-payment settings, technology forms part of the service infrastructure that allows users to access and complete transactions through digital channels (Daragmeh et al., 2021).

Information technology use is closely related to how consumers adopt and continue using mobile-payment services (Leong et al., 2022). In digital payment platforms such as UPI, efficiency, ease of use, and transparency are relevant to user adoption (Fahad & Shahid, 2022). The way users evaluate payment applications is also influenced by perceived risks and other technology-related considerations (Zhu et al., 2022) (Flavián et al., 2020). In this study, information technology use is measured through the use of digital devices for transaction processes, routine internet use to obtain information, digital technology used to communicate with customers, digital applications used to support service processes, and transaction information managed using digital technology.

Digital Payments

Digital payments allow customers to complete transactions electronically with service providers (Tarigan et al., 2022). Mobile-payment research commonly examines how users accept and intend to use such systems (Gupta & Arora, 2019). Behavioral intention to use mobile payment has also been examined in different consumer contexts (Daragmeh et al., 2021). As mobile payment becomes more integrated into everyday transactions, its consequences for user behavior also become relevant (Ahn & Nam, 2022). Cashless payment can simplify and accelerate the transaction process (Gorshkov, 2022). Users' perceived value and trust can influence their intention to use cashless

payment (Wang et al., 2023). In developing-country contexts, research has likewise examined the factors that shape e-payment adoption (Al-Sabaawi et al., 2023). Continued use after initial adoption is also influenced by factors such as trust, perceived usefulness, and service quality (Talwar et al., 2020). In the final model reported in this study, digital payment use is measured through five items: payment through digital methods, the use of digital payment technology in transactions, the availability of adequate digital payment options, faster transaction completion, and easier transaction recording.

Social Media Community

Social media communities allow users to exchange information and experiences related to mobile-payment services (Tarigan et al., 2022). These communities can be formed around shared interests in technology applications, hobbies, or business activities. In the broader mobile-payment context, user behavior is shaped not only by functional factors but also by how individuals process and respond to information (Flavián et al., 2020). Social media platforms provide one setting in which such information can be exchanged, whether through formal associations or informal groups on WhatsApp, Facebook, Telegram, Instagram, and other platforms.

Studies of online communities show that interaction in social-media spaces can strengthen identification, trust, and loyalty (Nevzat et al., 2016). In a digital-payment context, similar interaction may allow users to exchange experiences with payment applications, discuss problems, and respond to information from other members. These exchanges can help users understand a service more clearly and evaluate whether it is relevant to their needs. Repeated interaction may also contribute to trust and shared usage norms within the community.

Social media communities can influence how users assess technology by providing information, recommendations, and experience from other members. They can also provide practical assistance when users face problems in using a service. For businesses, these communities create an accessible channel for communication with users, but their value also depends on the credibility and relevance of the information shared. In this study, social media community is measured through active participation in business communities through social media, acquisition of technological knowledge from the community, members' experiences in choosing payment methods, members' recommendations, assistance when problems arise, and trust in information shared within the community. Two additional indicators were included in the first-stage model but were removed after failing to meet the loading criterion.

Relationships between Research Concepts

The Relationship between Information Technology Use and Digital Payments

The use of information technology provides the basic access and functionality required to use mobile-payment applications (Tarigan et al., 2022). Behavioral intention toward mobile payment is influenced by how users evaluate the payment technology and the conditions surrounding its use (Daragmeh et al., 2021). As mobile payment becomes more embedded in consumer transactions, its use can also affect wider financial behavior (Ahn & Nam, 2022). The quality and performance of mobile-payment applications can influence whether users continue with or switch between services (Gong et al., 2022). Perceived risks may also reduce intention to use mobile payment for mobile shopping (Zhu et al., 2022). From a system perspective, continued user participation is important because a mobile payment system develops through the interactions and transactions of its users (León, 2021). Based on this reasoning, greater use of information technology is expected to be associated with greater use of digital payments.

H₁: The use of information technology has a positive effect on the use of digital payments.

The Relationship between Social Media Community and Digital Payments

Social media communities can support mobile-payment use by allowing members to exchange information, reviews, and experiences (Tarigan et al., 2022). This exchange can be particularly

relevant because digital payment also involves concerns such as privacy and data protection (Akanfe et al., 2020). Information obtained through digital environments can therefore contribute to how consumers evaluate the value and safety of cashless payment (Wang et al., 2023). Social-media users also evaluate digital platforms in relation to the value they receive and the privacy implications of using them (Sindermann et al., 2020). In platforms that extend from social networking into payment services, trust in the primary social platform can carry over to the financial service (Zhang & Kim, 2025). At the same time, individual attention and awareness remain relevant in understanding mobile-payment behavior (Flavián et al., 2020). These findings suggest that social media communities can influence digital payment use by providing information, reassurance, and shared experience.

H₂: Social media communities have a positive influence on the use of digital payments.

The Role of Social Media Communities as a Moderator of Information Technology Use and Digital Payments

Information technology gives users access to digital payment services, but access alone may not be sufficient when users face uncertainty about privacy, security, or the unfamiliarity of the payment technology (Akanfe et al., 2020). Consumer attitudes toward newer payment technologies are shaped by how users evaluate the technology and its consequences (Dang et al., 2022). In this context, social media communities can provide explanations, experiences, and recommendations that help users interpret the information available to them. Trust is particularly relevant when payment services are connected to social-networking platforms (Zhang & Kim, 2025). Community members can also discuss the trade-offs involved in using digital services, including issues related to privacy and the value received from the platform (Sindermann et al., 2020). When such social support is stronger, users may be better able to translate their technological access and experience into actual digital payment use. Conversely, users with limited community support may have fewer opportunities to resolve uncertainty or learn from the experience of others.

H₃: Social media communities strengthen the positive influence of information technology use on digital payment use.

METHODOLOGY

This study used a quantitative approach to examine the relationships among information technology use, social media communities, and digital payment use. Primary data were collected through a structured questionnaire and analyzed statistically to test the three proposed hypotheses.

The population in this study consisted of Surabaya residents who use mobile-payment applications, have used them for shopping, and participate in social media communities. Mobile-payment applications form part of users' broader payment behavior, including decisions to continue with or switch between services (Gong et al., 2022). The sample was selected using purposive sampling based on criteria aligned with the research objectives. Participants were required to be at least 17 years old, participate in a social media community, use mobile payment, and have completed at least one shopping transaction using mobile payment. The final sample consisted of 202 respondents.

The study used primary data collected directly from the respondents. Each questionnaire item was measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The research model was analyzed using Structural Equation Modeling with a Partial Least Squares approach (PLS-SEM). The analysis included an evaluation of the measurement model and the structural model. The measurement model assessed the relationship between the indicators and their respective constructs, while the structural model assessed the relationships among the constructs in the research model.

The measurement model was evaluated using factor loadings, average variance extracted (AVE), composite reliability, and Cronbach's alpha, as reported in Table 1. After the retained indicators met the criteria used in the study, the analysis continued with hypothesis testing for the structural model. Hypothesis decisions were based on the t-statistics and p-values obtained from PLS data

processing. Effects with p-values between 0.05 and 0.10 are interpreted cautiously as marginally significant.

ANALYSIS AND DISCUSSION

The final sample consisted of 202 respondents. Based on gender, 134 respondents (66.3%) were male, and 68 respondents (33.7%) were female. The respondent profile also included age, highest level of education, occupation, mobile-payment applications owned, monthly expenditure through mobile-payment applications, and reasons for using mobile payments.

The largest age group was 21-30 years, accounting for 68.3% of the respondents. Respondents below 21 years old accounted for 12.4%, while those aged 31-40 years accounted for 11.9%. This distribution shows that the sample was concentrated among younger mobile-payment users, particularly those in the 21-30 age group.

Based on education, 106 respondents (52.5%) had a bachelor's degree, while 73 respondents (36.1%) were high-school graduates. Respondents with master's or doctoral degrees accounted for 13 respondents (6.4%). In terms of occupation, students or college students formed the largest group at 41.6%, followed by private-sector employees at 34.7% and self-employed respondents at 14.4%. These characteristics should be considered when interpreting the findings because the sample is concentrated among younger and more highly educated respondents. The measurement model was then evaluated, as shown in Figure 1.

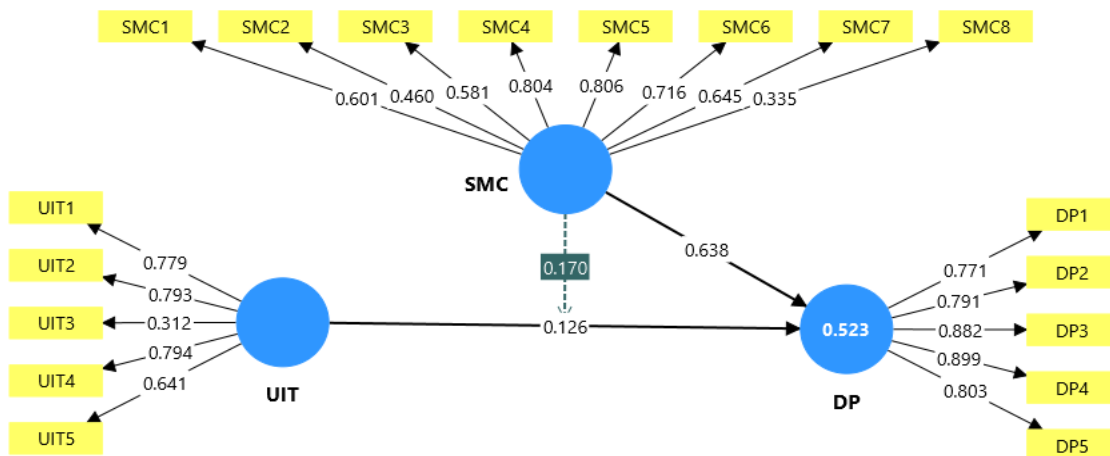


Figure 1. Full model of the first stage

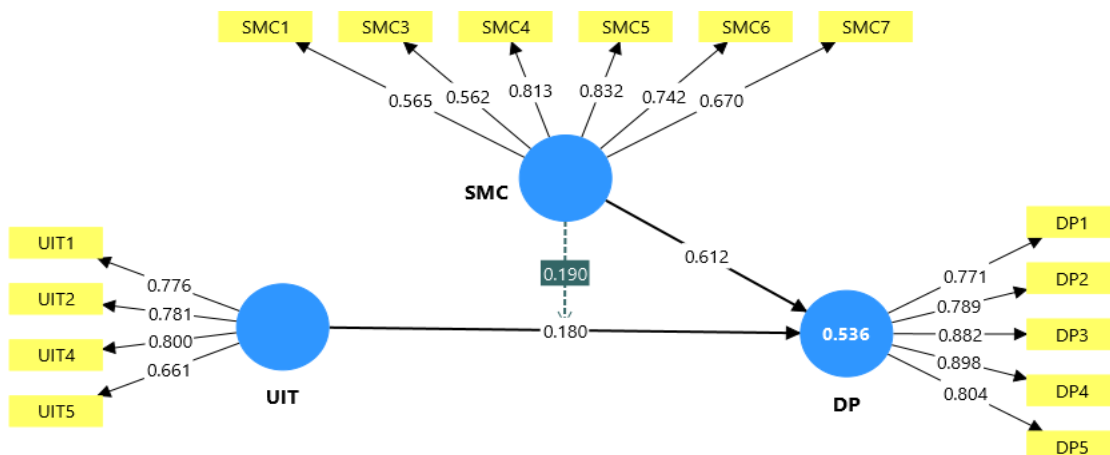


Figure 2. Full model of the second stage

As shown in Figure 1, three indicators had factor loadings below 0.500: UIT3 (Digital technology is used to communicate with customers) with a loading of 0.312, SMC2 (Community members often

share information about digital payments) with a loading of 0.460, and SMC8 (The use of digital payments has become a habit in the community) with a loading of 0.335. Based on the loading criterion applied in this study, these three indicators were removed before the second-stage model was estimated. The results of the second stage are shown in Figure 2.

Figure 2 shows that all retained indicators had factor loadings above 0.500. The final measurement results are presented in Table 1.

Table 1. Measurement model results

Item	Factor loading	Composite reliability	Cronbach's alpha	AVE
Use of information technology		0.842	0.751	0.572
UIT.1. Use of digital devices in carrying out transaction processes	0.776			
UIT.2. The Internet is used routinely to obtain information.	0.781			
UIT.4. Digital applications are used to support the service process	0.800			
UIT.5. Transaction information is managed using digital technology.	0.661			
Social media communities		0.853	0.796	0.508
SMC1. Actively participate in business communities through social media	0.565			
SMC3. Acquire technological knowledge from social media communities	0.562			
SMC4. Community members' experiences help choose payment methods	0.813			
SMC5. Community members' recommendations influence decisions.	0.832			
SMC6. The community assists when members experience problems.	0.742			
SMC7. Information from social media communities is trustworthy	0.670			
Digital payment use		0.917	0.886	0.690
DP1. Payment process via digital methods	0.771			
DP2. Digital payment technology is used in transactions	0.789			
DP3. Availability of adequate digital payment options	0.882			
DP4. Digital payments speed up the transaction completion process	0.898			
DP5. Digital payments make it easier to record transactions	0.804			

As shown in Table 1, all retained indicators had factor loadings above 0.500. The AVE values were at least 0.500, while composite reliability and Cronbach's alpha were above 0.700 for all three constructs. Based on the criteria applied in this study, the final measurement model therefore demonstrated acceptable convergent validity and internal consistency. The next stage examined the structural relationships among the constructs, as shown in Table 2.

Table 2. Research hypothesis testing

Hypothesis	Path coefficient	t-statistics	p-values	Results
UIT -> DP (H1)	0.180	1.674	0.094	Supported (10%)
SMC -> DP (H2)	0.612	4.635	<0.001	Supported (1%)
SMC x UIT -> DP (H3)	0.190	1.723	0.085	Supported (10%)

Table 2 shows the direct effects of information technology use and social media communities on digital payment use. For H1, the effect of information technology use on digital payment use was positive (path coefficient = 0.180; $t = 1.674$; $p = 0.094$). The effect is therefore supported only at the 10% significance level and should be interpreted as marginal. This result suggests that greater use

of digital devices, internet access, and digital applications is associated with greater digital payment use, although the direct relationship is relatively weak. For H2, social media communities had a stronger positive effect on digital payment use (path coefficient = 0.612; $t = 4.635$; $p < 0.001$). H2 is therefore supported. Among the direct effects tested in the model, social media communities show the strongest relationship with digital payment use. This indicates that community experience, recommendations, assistance, and trusted information are closely related to how respondents use digital payments.

H3 examined the moderating role of social media communities in the relationship between information technology use and digital payment use. The interaction effect was positive (path coefficient = 0.190; $t = 1.723$; $p = 0.085$). This effect is significant only at the 10% level and should therefore be interpreted cautiously. The result provides tentative support for the argument that social media communities strengthen the relationship between information technology use and digital payment use. In practical terms, users who receive more information, recommendations, and assistance from their communities may be better able to apply their technological access and experience when using digital payment services.

The findings show that social media communities have a more substantial direct relationship with digital payment use than information technology use alone. This suggests that, among the respondents in this study, access to technology is important but does not fully explain how digital payment is used. Information from other users, recommendations, practical assistance, and trust within the community appear to provide an additional social context for payment decisions. For businesses and payment-service providers, this points to the value of maintaining credible user communities on platforms such as WhatsApp, Telegram, Facebook, and Instagram. Experienced members can help explain procedures, answer questions, and share practical experiences. However, the quality of community information also needs attention, particularly when discussions involve data security, transaction costs, or digital fraud. Because the direct effect of information technology use and the interaction effect are significant only at the 10% level, these implications should be treated as practical directions rather than conclusive causal effects.

More broadly, the findings indicate that digital payment use should not be understood solely as a technological process. The social environment in which users exchange information and experience is also relevant. Respondents who are active in social media communities may have greater access to practical knowledge and assistance when they face problems with digital payment services. The positive interaction effect suggests that this social support may strengthen the relationship between information technology use and digital payment use, although the evidence is marginal at the 10% level. The findings should also be interpreted within the characteristics of the sample. The study used purposive sampling in Surabaya, and the respondents were concentrated in the 21-30 age group. Future research could retest the model with more diverse respondent groups, regions, and types of payment services, and could include variables such as perceived usefulness, perceived ease of use, trust, perceived security, digital literacy, and perceived risk.

CONCLUSIONS

This study examines the influence of information technology use on digital payment use and the moderating role of social media communities. Information technology use has a positive relationship with digital payment use, but the effect is marginal and significant only at the 10% level. Social media communities have a stronger positive relationship with digital payment use, indicating that information, recommendations, assistance, and trust within the community are relevant to how respondents use digital payments. The interaction between information technology use and social media communities is also positive and significant at the 10% level. This provides tentative support for the moderating role of social media communities rather than conclusive evidence. Overall, the findings suggest that digital payment use is related to both technological use and the social environment surrounding the user. For service providers, technology development can therefore be supported by credible communication and community engagement. The results should nevertheless be interpreted with caution because the study used purposive sampling in Surabaya and the sample

was concentrated among younger respondents. Future studies should test the model in more diverse settings and with broader respondent groups.

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