The Influence of Perceived Usefulness and Perceived Ease of Use on Technostress in Court Registrars at Religious Courts

Reza Sahrizal; Thatok Asmony; Sri Wahyulina

Magister of Management Program, Faculty of Economics & Business, University of Mataram, Indonesia

Abstract

Technological developments are increasing rapidly in various sectors to support work activities. The application of new technology in the organization will affect the entire organization, especially in human resources. Religious courts as a public service entity in the field of justice must follow social needs in the midst of advances in information technology. The purpose of this research is to analyze the effect of perceived usefulness and perceived ease of use in the application of information systems to technostress to the Registrar of the Session at the Religious Court. This research is a quantitative study, with a sample of 75 respondents in the Religious Courts of Lombok Island. Data analysis technique uses Structural Equation Model-Partial Least Square (SEM-PLS) with the help of SmartPLS.3.0. The results showed that perceived usefulness has a negative and significant effect on technostress, whereas perceived ease of use has no effect on technostress to court clerks at the Religious Courts of Lombok Island.

Keywords: *Perceived Usefulness; Perceived Ease; Technostress; Court Registrars; Religious Courts*

Introduction

In the last decade, the workplace has experienced significant changes as a result of digital transformation and information and communication technology (Matt, Hess, & Benlian, 2015). At the same time, the existence of information and communication technology can pose a threat to the company and its employees resulting in technostress (Gaudioso, Turel, & Galimberti, 2017). Technostress was first conceptualized in the early 1980s as a "modern technology-induced disease" resulting from an employee's inability to cope with new technology in a healthy way (Brod, 1984). Technostress can be divided into five conditions consisting of techno-invasion, techno-overload, techno-complexity, techno-insecurity, and techno-uncertainty (Tarafdar, et.al, 2007).

Technostress that happened in the Religious Courts was a threat to the court Registrars. With the application of information systems as a new technological innovation, Registrars of the Religious Courts tend to be forced to work faster in completing their work. Registrars as users of the information system can feel confused, anxious and exhausted so that they become burdened. In addition, an unstable computer network makes it uncomfortable for Registrars to complete their work. The application of this information system as a technological innovation is expected to help accelerate the completion of the

Registrar's duties, while the information system often experiences developments in the system so that it can cause indications of technostress symptoms for the Registrar.

The application of information systems as a technological innovation within an organization will affect the entire organization, especially its human resources, which are the controlling factors of the organization. The attitude factor of each information system user behavior with two variables, namely the perceived usefulness and perceived ease of use on theory Technology Acceptance Model (TAM) (Davis, 1989).

Empirical data put forward by Zielonka and Rothlauf (2021), perceived usefulness and perceived ease of use have significant positive effects on positive technostress (techno-eustress). While other research shows that technology acceptance has a negative effect on technostress (Yahsi & Hopcan, 2021).

Literature Review

Technostress introduced by a clinical psychologist named Dr. Craig Brod in 1984 (from Suryanto and Sasi, 2018) that technostress is a form of disorder or illness caused by an inability to use new technology in a healthy way. If it is manifested there are two different but interrelated things, namely first in the form of an attempt to accept computer technology and second in the form of excessive identification of computer technology, where the response between one individual and another individual is different and depends on adaptability.

Lazarus and Folkman (1986) developed a cognitive appraisal theory to provide an explanation of stress in a broad scope. According to him, stress includes several factors consisting of stimulus, response, cognitive assessment to threats and coping. Theory cognitive appraisal on technostress states that individual perceptions of the use of information technology can affect technostress level experienced (Salo, et al, 2017).

According to the theory put forward by Davis (1989) states that perceived usefulness is a measure where the use of an information system is believed to bring benefits to the people who use it. Indicators regarding perceived usefulness are as follows: work more quickly, improve job performance, provide effectiveness, increase productivity, make job easier, and useful.

Davis (1989) defines that perceived ease of use is a level where a person believes that the use of an information system provides convenience and does not require hard effort from someone to be able to use it. Some indicators regarding perceived ease of use include being easy to understand or learn (ease to learn), can be easy to control (controllable), clear and understandable, flexible (flexible), easy to become skilled (easy to become skillful) and easy to use (ease to use).

Perceived Usefulness and Techno Stress

Stress associated with the use of information technology is referred to as technostress (Brod, 1982). Arnetz dan Wikholm (1997), states that technostress related to computers is more to the mental and psychological problems that befall people who use technology in their work. Meanwhile, the perceived usefulness is the level of one's belief that the use of technology will improve performance (Venkates and Davis, 2000). Perceived usefulness is defined as the extent to which a person believes that using a technology will improve his job performance. In theory of Self Efficacy, Bandura (1982) distinguished self-efficacy assessment from outcome assessment, the variables of outcome assessment were similar to perceived usefulness.

A negative attitude towards technology will have a negative impact on technological developments because the user's resources will reject technological developments so that it will have a

negative impact on an organization. Conversely, individuals will feel helped by a positive attitude towards technology, and believe that work demands can be handled in a better way (Rosen and Weil, 1997).

H1: Perceived Usefulness has negative and significant effect on Technostress to the Registrars at Religious Court

Perceived Ease of Use and Technostress

Technostress draws from Lazarus' (1970) theory of stress from organizational psychology to highlight conditions in which exposure to technology is negatively experienced. This emphasizes that stress results from a combination of demanding workplace conditions that cause stress (stress creators or stressors) and individual responses to them (Borle, et al, 2021). By shaping working conditions that frame individual responses, organizational factors can influence whether technology use is perceived negatively.

Davis (1989) defines that perceived ease of use is a level when someone believes that an information system provides convenience and does not require hard effort from someone to be able to use it. Perceived ease of use is a person's level of confidence that using technology makes it easier to complete work (Venkatesh and Davis, 2000).

H2: Perceived Ease of Use has negative and significant effect on Technostress to the Registrars at the Religious Court
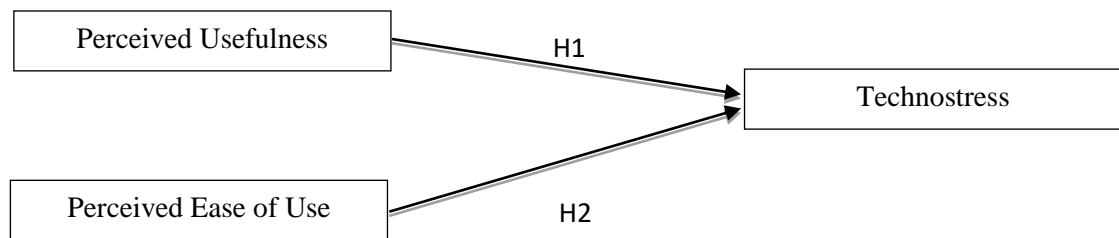

Figure 1. Research Conceptual Framework

Research Methods

Survey Procedures and Samples

The independent variables used in this study are perceived usefulness (X1) and perceived ease of use (X2), while the dependent variable is Technostress (Y). The population is a generalized area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiono, 2012). The population used in this study were court Registrars at the Religious Courts throughout Lombok Island, which consisted of 4 districts including the Mataram Religious Court (Mataram City), the Praya Religious Court (Central Lombok), the Selong Religious Court (East Lombok) and the Giri Menang Religious Court (West Lombok) with a total of 75 employees. The method used in this sampling is saturation or census sampling. The definition of saturation or census sampling is a sampling technique where all members of the population are used as samples (Sugiono, 2012).

Table 1. Characteristic of Research Respondents

Characteristic	Category	Frequency	Percentage
Gender	Male	37	49.3
	Female	38	50.7
Age	< 35	2	2.7
	35 – 40 years	16	21.3
	41 – 45 years	16	21.3
	46 – 50 years	22	29.3
	51 – 55 years	6	8
	56 – 60 years	13	17.4
Level education	Bachelor	63	84
	Master	12	16
	Doctoral	0	0
Long of work	< 10 years	3	4
	10 – 20 years	25	33.3
	> 20 years	47	62.7

Instruments

The question items in this study were instruments that had been used in previous similar studies and the responses to each respondent's perception were measured using a five-score Likert Scale. Perceived Usefulness is measured by 4 statement items (Venkatesh & Davis, 2000) and Perceived Ease of Use is measured by 4 statement items (Venkatesh & Davis, 2000). Meanwhile, the Technostress variable is measured by 23 statement items (Tarafdar et al, 2007).

Data Analysis

The research hypothesis was tested using a Structural Equation Model (SEM) approach based on Partial Least Square (PLS). PLS is a component or variance based structural equation model (SEM). Structural Equation Model (SEM) is a field of statistical study that can test a series of relationships that are relatively difficult to measure simultaneously. According to Santoso (2014) SEM is a multivariate analysis technique which is a combination of factor analysis and regression analysis (correlation), which aims to examine the relationship between variables that exist in a model, both between indicators and their constructs, or relationships between constructs.

According to Ghozali & Latan (2015), PLS is an alternative approach that shifts from a Covariance-based SEM approach to a variant-based approach. Covariance-based SEM generally tests causality or theory, while PLS is more of a predictive model. However, the difference between covariance-based SEM and component-based PLS is in the use of structural equation models to test theories or develop theories for prediction purposes.

Result

Evaluation of Measurement Model (Outer Model)

Convergent Validity done by looking at the item's reliability (validity indicator) indicated by the value loading factor. Loading factor is a number that shows the correlation between the score of a

question item and the score of the indicator that measures its construct. Mark loading factor greater than 0.7 is said to be valid. However, according to Chin (1998) using loading factor a minimum of 0.6 is acceptable. In this research limit loading factor used is 0.6. Convergent validity can be evaluated by looking at the AVE value. Mark Average Variance Extracted (AVE) > 0.50 is said to have met the criteria Convergent Validity (Ghozali & Latan, 2015).

Table 2. Value of Average Variance Extracted (AVE)

Latent Variable	AVE	Description
Perceived Usefulness	0,709	Valid
Perceived Ease of Use	0,681	Valid
Technostress	0,531	Valid

From table 1 in this study can be interpreted that the size of the variation in the measurement items contained by the variables perceived usefulness of 70.9%, the size of the variation in the measurement items contained by the variables perceived ease of use of 68.1%, the size of the variation in the measurement items contained by the variable technostress by 53.1%

Table 3. Reliable Test Results of Research Instruments

Latent Variable	Cronbach's Alpha	Composite Reliability	Description
Perceived Usefulness	0.864	0.907	Reliable
Perceived Ease of Use	0.844	0.893	Reliable
Technostress	0.911	0.925	Reliable

Based on Table 3, it is found that the Cronbach's alpha value of all variables is above 0.7. This means that if the three variables are assessed from the criteria of Cronbach's alpha, which is greater than 0.7, then the three variables are reliable. Whereas for the Composite Reliable criteria, the values of all variables are above 0.7. This means that from the Composite Reliable criteria, the three variables also meet the reliable criteria.

Structural Model Test or Inner Model

The goodness of fit model is measured using the R-square of the dependent latent variable with the same interpretation as the regression; Q-Square predictive relevance for structural models, measure how good value conservation generated by the model as well as the estimated parameters. Q-square value > 0 indicates the model has predictive relevance; conversely if the Q-Square value ≤ 0 indicates the model has less predictive relevance. Q-Square calculation is done by the formula:

$$Q2 = 1 - (1 - R12) (1 - R22) ... (1- Rp2)$$

where $R12$, $R22$ ... $Rp2$ is the R-square of the endogenous variables in the equation model. The determination value ($Q2$) generated as a result of the evaluation of this research model can be seen in the following table:

Table 4. R Square Value

Variable	R Square
Technostress	0.619

The Q-square value > 0 is 0.680 which indicates that the model has predictive relevance very good. This means that the diversity of data that can be explained by this research model is 68%. While the rest is explained by other variables from outside the model that are not included in this research model

Table 5. Result of Path Coefficients

Latent Variable	Original Sample (O)	P Value
Perceived Usefulness > Technostress	-0.430	0.000
Perceived Ease of Use > Technostress	-0.063	0.553

The test results show a coefficient value of –0.430 and a T-statistic of 3.731 > 1.96 with a P-value of 0.000 <0.05 which means it is significant. This proves that perceived usefulness has a negative and significant effect on technostress at the Registrar of Religious Courts.

The test results show a coefficient value of -0.063 and a T-statistic of 0.593 <1.96 with a P-value of 0.553 > 0.05 which means it has no effect. This proves that perceived ease of use has no effect on technostress at the Registrar of Religious Courts.

Discussion

Influence of Perceived Usefulness on Technostress

In this study it can be stated that perceived usefulness has a negative and significant effect on technostress to the Registrar at the Religious Court. This research is in line with Ayyagari, et al (2011), that individuals who find technology useful, can increase their ability to do things more quickly and productively so that they can deal with stress due to the use of technology (technostress). This study is not in line with the results of (Hartono and Wulandari, 2018) study which shows that there is a significant positive relationship with cooperative employees.

Perceived usefulness is a measure where the use of a technology is believed to bring benefits to people who use it (Davis, 1989). Technology allows individuals to improve performance because it leads to motivation and achievement (Cavanaugh, et al, 2000, Wajcman and Rose, 2011). The easier a technology is to use and benefit individuals, the higher the acceptance and use of the technology (Davis, 1989), so as to reduce the impact of stress resulting from technology.

The results of this study found a strong direct effect of perceived usefulness on technostress in court Registrars at the Religious Courts. This research is in line with Ayyagari, et al (2011), that individuals who find technology useful can increase their ability to do things more quickly and productively so they can deal with stress due to the use of technology.

Influence of Perceived Ease of Use on Technostress

In this study it can be stated that perceived ease of use has no effect on technostress on Registrars at the Religious Courts. This is because the Registrars have not felt the ease of using the information system so that it does not cause the level of stress experienced due to the use of the information system.

Perceived ease of use is a measure where the use of a technology provides convenience and does not require great effort from individuals to be able to use it (Davis, 1989). The easier a technology is to use and benefit individuals, the higher the acceptance and use of the technology (Davis, 1989), so as to reduce the impact of stress resulting from technology. Working pace is a quantitative productivity

measure that measures how much work is done in a given time (Zielonka and Rothlauf, 2021). Time pressure occurs when time constraints induce stress and create the need to cope with limited time (Ordonez and Benson, 1997).

The results of this study found a strong direct effect and showed that perceived ease of use of technostress had a positive and significant effect on court Registrars at the Religious Courts. This research is in line with Ayyagari, et al (2011) and Califf, et al (2020) that Information Systems are information technology innovations that are easy to use, thus presenting system complexity that affects tension and also negatively affects motivation and commitment.

Conclusion

There is a negative and significant effect of Perceived Usefulness on technostress on the Registrars at the Religious Courts. Perceived usefulness that is perceived by the Registrars at the Religious Courts believes that the application of the information system used can be useful and can improve their performance thereby reducing their technostress level. That is to say, the higher the perceived usefulness of the information system used, the lower the perceived technostress level. Perceived ease of use has no influence on the technostress of the Registrars at Religious Court. That is, the level of perceived ease of use on the implementation of the information system used, does not have a significant impact on the level of technostress experienced by the Registrars at the Religious Courts.

References

Ayyagari, R., Grover, V., and Purvis, R. (2011). Technostress: Technological Antecedents and Implications. MIS Quarterly, 35(4), 831-858.

Bilbao-Osorio, B., Dutta, S., and Lanvin, B. (2013). The Global Information Technology Report 2013: Growth and Jobs in a Hyperconnected World. Geneva: World Economic Forum.

Borle, P., Reichel, K., Niebuhr, F., & Voelter-Mahlknecht, S. (2021). How Are Techno-Stressors Associated with Mental Health and Work Outcomes? A Systematic Review of Occupational Exposure to Information and Communication Technologies within the Technostress Model. International Journal of Environmental Research and Public Health, 18(16), 8673. https://doi.org/10.3390/ijerph18168673.

Brod, C. (1984). Technostress: The Human Cost of the Computer Revolution. Reading, MA: Addison-Wesley.

Chandra, S., Shirish, A., & Srivastava, S. C. (2020). Theorizing technological spatial intrusion for ICT enabled employee innovation: The mediating role of perceived usefulness. Technological Forecasting and Social Change, 161, 120320. https://doi.org/10.1016/j.techfore.2020.120320.

Chin, W. W. (1998), The Partial Least Squares Approach to Structural Equation Modeling. Modern Methods for Business Research, 295-336.

Davis, F.D. (1986). A technology acceptance model for empirically testing new end-user information systems: Theory and results. Sloan School of Management, Massachusetts Institute of Technology.

Davis, F. D. (1989), Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 13(3), 319-340.

Effiyanti, Tri., Siswandari., Heri Sawiji. (2013). Pengaruh Computer Anxiety dan Technology Acceptance Model (TAM) terhadap Technostress pada Guru SMK di Kabupaten Karanganyar. Thesis, Magister Pendidikan Ekonomi Program Pascasarjana UNS.

Ekawarna, H. (2018). Manajemen konflik dan stres (B. S. Fatmawati, Ed.). Bumi Aksara.

Folkman, S., & Lazarus, R. S. (1988). Coping as a mediator of emotion. Journal of Personality and Social Psychology, 54(3), 466–475. https://doi.org/10.1037/0022-3514.54.3.466.

Fornell, C., and Larcker, D.F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. Journal of Marketing Research.

Fuglseth, A. M., & Sørebø, Ø. (2014). The effects of technostress within the context of employee use of ICT. Computers in Human Behavior, 40, 161–170. https://doi.org/10.1016/j.chb.2014.07.040

Gaudioso, F., Turel, O., and Galimberti, C. (2017). The mediating roles of strain facets and coping strategies in translating techno-stressors into adverse job outcomes. Comput. Hum. Behav. 69, 189–196. https://doi.org/10.1016/j.chb.2016.12.041.

Ghozali, Imam. (2006). Aplikasi Analisis Multivariate dengan Program SPSS (Edisi Ke 4). Badan Penerbit Universitas Diponegoro.

Ghozali, I. (2016). Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23. Edisi 8. Badan Penerbit Universitas Diponegoro.

Gopher, D., & Donchin, E. (1986). Workload: An examination of the concept. In K. R. Boff, L. Kaufman, & J. P. Thomas (Eds.), Handbook of perception and human performance, Vol. 2. Cognitive processes and performance, 1–49. John Wiley & Sons.

Hartono, Arif., Ana Wahyu Wulandari. (2018). Pengaruh Computer Anxiety danTechnology Acceptance Model (TAM) terhadap Technostress pada Karyawan Koperasi di Kabupaten Ponorogo. Seminar Nasional dan Call For Papers III Universitas Muhammadiyah Ponorogo, 34 – 57.

Hart, S.G. and Staveland, L.E. (1988), Development of NASA-TLX (Task Load Index): Results of Empirical and Theoretical Research. In Peter A. Hancock and Najmedin Meshkati (ed.), Advances in Psychology, Human Mental Workload. North-Holland, 139–183.

Haryono, Siswoyo. (2013). Structural Equation Modeling : Untuk Penelitian Manajemen Menggunakan AMOS 18.00. Intermedia Personalia Utama.

Igbaria, M., Zinatelli, N., Cragg, P. and Cavaye, A.L. (1997). Personal Computing Acceptance Factors in Small Firms: A Structural Equation Model. MIS Quarterly, 21, 279-305.

Jogiyanto. (2008). Analisis dan Desain Sistem Informasi : Pendekatan Terstruktur Teori dan Praktek Aplikasi Bisnis. ANDI.

Kim, Dae Geun, and Chang Won Lee. (2021). Exploring the Roles of Self-Efficacy and Technical Support in the Relationship between Techno-Stress and Counter- Productivity. Sustainability, 13(8), 4349. https://doi.org/10.3390/su13084349.

Kirch, Wilhelm. (2008), Encyclopedia of Public Health. Springer.

Lazarus, R. S., & Folkman, S. (1986). Cognitive Theories of Stress and the Issue of Circularity. In M. H. Appley, & R. Trumbull (Eds.), Dynamics of Stress. Physiological, Psychologcal, and Social Perspectives (pp. 63-80). New York: Plenum. https://doi.org/10.1007/978-1-4684-5122-1_4.

Lee, J. Y. and Panteli, N. (2010). Business Strategic Conflict in Computer-mediated Communication. European Journal of Information Systems, 19(2), 196-208.

Le Fevre, M., Matheny, J., & Kolt, G. S. (2003). Eustress, distress, and interpretation in occupational stress. Journal of Managerial Psychology, 18(7), 726–744. https://doi.org/10.1108/02683940310502412.

Lewis, William, Ritu Agarwal dan V Sambamurthy. (2003). Source of Influence on Beliefs About Information Technology Use, An Empirical Study of Knowledge Worker. MIS Quarterly, 27(4), 316-328.

Mahkamah Agung. (2020). Laporan Tahunan Mahkamah Agung Tahun 2020. Mahkamah Agung Republik Indonesia.

Maier, C., Laumer, S., Wirth, J., & Weitzel, T. (2019). Technostress and the hierarchical levels of personality: A two-wave study with multiple data samples. European Journal of Information Systems, 28(5), 496–522.

Mathieson, K. (1991). Predicting User Intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behavior. Information Systems Research, 2, 173-191.

Matt, C., Hess, T., and Benlian, A. (2015). Digital transformation strategies. Bus. Infor. Sys. Eng. 57(5). doi: 10.1007/s12599-015-0401-5.

Moran, M..J. (2006). College Student's Acceptance of Tablet Personal Computers: A Modification of The Unified Theory of Acceptance And Use of Technology Model. Dissertation unpublished, Capella University, Australia

O'Donnell, R. D., & Eggemeier, F. T. (1986), Workload assessment methodology. In K. R. Boff, L. Kaufman, & J. P. Thomas (Eds.), Handbook of perception and human performance, Cognitive processes and performance, 2, 1–49. John Wiley & Sons.

O'Donnell, R.D., dan Eggemeier, F.T. (1986). Workload Assessment Methodology. Wiley.

Oluwagbemi, O., Abah, J., and Achimugu, P. (2011). The Impact of Information Technology on Nigeria's Banking Industry. Journal of Computer Science and Engineering, 7(2), 63-67.

Pakarbudi, Adib. (2015). Analisis Dampak Technostress Pada Pengguna E-Learning Dengan Menggunakan Structural Equation Modeling (SEM) (Studi Kasus: Share ITS Institut Teknologi Sepuluh Nopember Surabaya). Skripsi Jurusan Sistem Informasi Fakultas Teknologi Informasi, Institut Teknologi Sepuluh November.

Pengadilan Tinggi Agama Mataram. (2021). Laporan Tahunan Pengadilan Tinggi Agama Mataram 2021. Pengadilan Tinggi Agama Mataram.

Riggio, R. E. (2009). Introduction To Industrial/organizational Psychology (Fifth Edition). Pearson Prentice Hall.

Salanova, M., Llorens, S., Cifre, E., and Nogareda, C. (2007). El Tecnoestrés: Concepto, Medida e Intervención Psicosocial. [Technostress: Concept, Measurement and Prevention]. Madrid: Nota Técnica de Prevención. Instituto Nacional de Seguridad e Higiene en el Trabajo.

Salo, M., Pirkkalainen. H., Chua. C., and Koskelainen, Tiina. (2017). "Explaining Information Technology Users' Ways Of Mitigating Technostress". In Proceedings of the 25th European Conference on Information Systems (ECIS), Guimarães, Portugal, June 5-10, 2017 (pp. 2460-2476).

Setyadi, Hario Jati. (2019). Analisis Dampak Penggunaan Teknologi (Technostress) Kepada Dosen dan Staff Karyawan Yang Berpengaruh Terhadap Kinerja di Dalam Organisasi (Studi Kasus: Perguruan Tinggi di Kalimantan Timur). Informatika Mulawarman: Jurnal Ilmiah Ilmu Komputer 14(1).

Shu, Q., Tu, Q., & Wang, K. (2011). The impact of computer self-efficacy and technology dependence on computer-related technostress: A social cognitive theory perspective. Intl Journal of Human-Computer Interaction, 27(10), 923-939.

Sholikhah, Aswi Malik. (2015). Analisis gejala technostress pada pustakawan.Jurnal Fihris, 10(2), 27-40.

Sugiyono. (2014). Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, dan R&D). Alfabeta.

Suh, A., and Lee, J. (2017). Understanding teleworkers' technostress and its influence on job satisfaction. Internet Research, 27(1), 140-159.

Suharti, Lieli, Agung Susanto, (2014). The Impact of Workload and Technology Competence on Technostress and Performance of Employees. Indian Journal of Commerce and Management Studies, Educational Research Multimedia & Publications, 5(2), 01-07.

Tarafdar, Monideepa & Tu, Qiang & Nathan, Ragu & Ragu-Nathan, T.. (2007). The Impact of Technostress on Role Stress and Productivity. J. of Management Information Systems. 24. 301-328. 10.2753/MIS0742-1222240109.

Tarafdar, M., Pullins, E., and Ragu-Nathan, T. (2014). Technostress: negative effect on performance and possible mitigations. Information Systems Journal, 25(2), 103-132.

Tarafdar, M., Tu, Q., Ragu-Nathan, T., and Ragu-Nathan, B. (2011). Crossing to the darkside: Examining Creators, Outcomes, and Inhibitors of Technostress. Communications of The ACM, 54(9), 113-120.

Venkatesh, Viswanath, Fred D. Davis. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. Management Science, 46(2), 186-204.

Wijayanti, Ratih, Fitriansyah Hambali, dan Armaini Akhirson. (2011). Analisis Technology Acceptance Model (TAM) Terhadap Faktor-Faktor yang Memengaruhi Penerimaan Nasabah Terhadap Layanan Internet Banking (Studi Empiris Terhadap Nasabah Bank di Depok). Proceeding PESAT (Psikologi, Ekonomi, Sastra, Arsitektur & Sipil) Universitas Gunadarma, 4, 121-127.

Yin, P., Davison, R. M., Bian, Y., Wu, Ji., & Liang, L. (2014). The sources and consequence mobile technostress in the workplace. PACIS Proceedings.

You-Kyung, Lee, (2021). Impacts of Digital Technostress and Digital Technology Self-Efficacy on Fintech Usage Intention of Chinese Gen Z Consumers. Sustainability, MDPI, 13(9), 1-1.

Copyrights