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| **Research Instruments** | | | |
| **No.** | **Variable** | **Indicator** | **Source** |
| 1. | Security (X1) | Feel secure to transact using electronic money services. | Johnson, *et al.* (2018) |
| Electronic money issuers take security measures to protect electronic money payments. | Johnson, *et al.* (2018) |
| Confidentiality of information is protected in the electronic money system. | Li, *et al.* (2021) |
| 2. | Trust (X2) | Believe when e-money publishers suggest their products, it's the best. | Poromatikul *et al.* (2020) |
| Trust when treated honestly by the issuer of electronic money in every transaction. | Poromatikul *et al.* (2020) |
| Trust the data sent through the issuer of electronic money is confidential. | Lee dan Kim (2020) |
| Trust in electronic money issuers who are competent in handling transactions. | Shao, *et al.* (2019) |
| Believe in the quality of products sold by electronic money issuers | Zhao, *et al.* (2019); Gul (2014); Geebren, (2021) |
| Overall believe in electronic money. | Poromatikul *et al.* (2020); Geebren (2021) |
| 3. | Consumer Satisfaction (Z) | Satisfied with the service received from electronic money | Geebren (2021); Rahi dan Ghani, (2019); Li dan Shang (2020); Yoon, (2010); Li, *et al.* (2021); Selim, *et al.* (2019) |
| Satisfied with the brand effect of electronic money | Gul (2014) |
| Electronic money issuer websites provide satisfying public services that meet needs. | Li dan Shang (2020) |
| Users of electronic systems tend to use new electronic money services | Li, *et al.*(2021) |
| Overall, satisfied with electronic money. | Geebren (2021); Rahi dan Ghani (2019); Lim, *et al.* (2018); Susanto, *et al.* (2016); Yoon (2010). |
| Transacting with electronic money is a wise choice | Susanto, *et al.* (2016) |
| 4. | Continuance Intention to Use (Y) | Continuing the use of electronic money in everyday life. | Shao, *et al.* (2019) |
| Continuance intention to use of electronic money when needed. | Zhao, *et al.* (2019) |
| Continuing the use of electronic money with the new provisions of regulations for issuing electronic money. | Tomalin, *et al.* (2014) |
| Intends to recommend the use of electronic money to the closest people. | Johnson, *et al.* (2018); Li dan Shang (2020); Poromatikul, *et al.*, (2019). |
| Consider continuing the use of electronic money as the first choice for future payments. | Johnson, *et al.* (2018); Shao, *et al.* (2019); Susanto, *et al.* (2016); Zhao, *et al.* (2019); Lee dan Kim (2020); Li dan Shang (2020). |