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## Application of the UTAUT Model to Customer Purchase Intention Toward Zepto in Tumkur City

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### Abstract

*This study examines the factors influencing customer purchase intention toward Zepto, a rapid grocery delivery platform, in Tumkur City, using the “Unified Theory of Acceptance and Use of Technology” (UTAUT) model. The research focuses on key constructs of the UTAUT model, including ‘Performance Expectancy’ (PE), ‘Effort Expectancy’ (EE), ‘Social Influence’ (SI), ‘Facilitating Conditions’ (FC), ‘Hedonic Motivation’ (HM), ‘Price Value’ (PV), and ‘Habit’ (HB), to assess their impact on consumer behavior and purchase decisions. 300 Zepto users data was collected in Tumkur through a structured questionnaire. The findings expose that “Performance Expectancy” and “Effort Expectancy” are the most important drivers of customer purchase intention, followed by “Social Influence”, play a main role in encouraging adoption. Facilitating Conditions, particularly payment options, were identified as barriers to easier access. Additionally, Hedonic Motivation and Habit were found to contribute to user engagement and retention. The study suggest actionable proposals for Zepto to enhance customer satisfaction and retention in Tumkur, including improving payment flexibility, optimizing delivery charges, and fostering user loyalty through rewards and incentives. in general, this study tries to provide valuable insights for quick-commerce platforms looking to expand in tier-2 cities like Tumkur.*

### 1. INTRODUCTION:

The rationale of the study is to examine the factors that can influence customer purchase intention toward Zepto in Tumkur City by applying the “Unified Theory of Acceptance and Use of Technology” (UTAUT) model.

**About Zepto:** Zepto, a quick-commerce platform providing rapid delivery of groceries and other essentials, has gained popularity in metropolitan and tier-2 cities. Understanding the factors that impact consumer purchase intentions is crucial for

Zepto to enhance its user experience and expand its market share in Tumkur. Zepto is a fast-growing Indian startup that specializes in quick commerce, offering grocery and daily essentials delivery within a short time frame, typically 10-20 minutes. Founded in 2021 by Aadit Palicha and Kaivalya Vohra, the company targets urban customers who value speed and convenience.

Zepto operates on a “Hyper-Local delivery model”, leveraging a network of strategically located micro-warehouses,

often referred to as "dark stores." These warehouses ensure the availability of a curated inventory of high-demand products close to customers, enabling swift delivery. With a focus on technology and data-driven operations, Zepto optimizes routes, manages inventory efficiently, and provides real-time tracking for customers. The company has quickly gained traction in major Indian cities and attracted significant venture capital funding, making it a prominent player in the quick-commerce space.

## 2. UTAUT Model:

The "**Unified Theory of Acceptance and Use of Technology**" (UTAUT) model is a theoretical framework developed to explain and predict the usage and process of adoption of technology. It was introduced in 2003 by **Viswanath Venkatesh, Michael G. Morris, Gordon B. Davis, Fred D. Davis** as a consolidation of several existing models of technology acceptance. UTAUT model is extensively used in research and practical applications to comprehend the factors influencing user behavior toward technology.

### UTAUT Model Core components:

1. **Performance Expectancy (PE):** The extent to which an individual perceives technology as a tool to enhance their work efficiency and effectiveness..
2. **Effort Expectancy (EE):** The easiness of use or effort required for using the technology.
3. **Social Influence (SI):** The extent to which an individual perceives that others believe they should use the technology.
4. **Facilitating Conditions (FC):** The extent to which an individual believes that the necessary resources and support are available to use the technology.

## Applications of the UTAUT Model:

The UTAUT model is applied across various domains, such as healthcare, education, and business, to evaluate user acceptance of new systems, apps, or processes. It helps organizations design better interventions to enhance user adoption and engagement with technology.

By integrating multiple theories, the UTAUT model provides a complete perspective of user behavior in technology adoption contexts.

The purpose of the study is to explore how factors of UTAUT influence consumers' purchase decisions and behaviors in the context of Zepto.<sup>3</sup>

## 2. Literature review:

***"Mobile learning using extended UTAUT model during COVID-19: evidence from developed countries". Published in: Economic Research-Ekonomska Istraživanja, Dec 2024) By: Ahmed, Rizwan Raheem;Streimikiene, Dalia;Streimikis, Justas;Khouri, Samer***

This research evaluates the extended "UTAUT" model from the context of mobile-based learning using smart phones amid COVID-19. It specifically examines the impact of exogenous variables such as social isolation besides standard dimensions and mediating variables such as perceived compatibility, perceived anxiety, and perceived value on mobile learning technology.

***"Event planners' intentions to use advanced ICTs: Extension of the UTAUT model." Published in: Journal of Convention & Event Tourism, Dec2024 By: Park, Jihye;Hahm, Jeeyeon Jeannie;Park, Jeong-Yeol***

This study investigates event planners' intentions to adopt augmented reality presentations (ARP) using the UTAUT

model. Furthermore, this study aims to shift the focus from attendees' to planners' perspectives on technology adoption, extending the UTAUT model by introducing attendees' engagement expectancy as a potential factor and understanding the roles of personal cognitive and affective responses.

***“Extending the UTAUT Model of Tencent Meeting for Online Courses by Including Community of Inquiry and Collaborative Learning Constructs.”***

*Published in: International Journal of Human-Computer Interaction, Sep 2024*  
By: **Qin, Ruobing; Yu, Zhonggen**

This study investigated the factors affecting students' acceptance of the online learning platform Tencent Forum/VooV Forum and UTAUT - model by adding community inquiry and collaborative learning, among others. The results show that most of the effects of extending UTAUT model apply to Tencent Conference.

***“Hospitality 2.0: Applying the UTAUT model to understand guest perspectives on personalised technologies in hotels.”***

*Published in: Research in Hospitality Management, Oct 2024*  
By: **Ibrahim, Md; Islam, Md Jamsedul**

This study evaluates hotel guest perspectives on adopting personalised technology-enabled hospitality services by using a quantitative survey methodology. Applying UTAUT model constructs, the questionnaire gauges 200 guest views on performance benefits, usage effort and conditions influencing adoption of artificial intelligence (AI), the internet of things (IoT) and mobility.

***“An extended UTAUT model study on the adoption behavior of artificial intelligence technology in construction industry.”***

*Published in: Journal of Intelligent & Fuzzy*

*Systems, May 2024* By: **Wu, Xiongyu; Yan, Yixuan; Zhu, Wenxi; Yang, Nina**

Despite the proven economic growth brought by AI technology globally, the adoption of AI in the construction industry faces obstacles. To better promote the adoption of AI technology in the construction domain, this study, based on the extended UTAUT model, delves into the key factors influencing the adoption of AI technology in the construction industry.

This study lie in informing industry stakeholders about the multifaceted dynamics influencing AI adoption. Armed with this knowledge, organizations can make informed decisions, implement effective interventions, and navigate the challenges associated with integrating AI technology into the construction sector.

***“The Adoption of Cardless Cash Withdrawal Using Extended UTAUT Model”.*** *Published in: Indonesian Journal of Business & Entrepreneurship, May 2024*  
By: **Napitupulu, Stevani Monica; Cahyadi, Eko Ruddy**

The purpose of this study is to find out the factors affecting CCW behavior and usage behavior among Jabodetabek residents using the UTAUT model. This study combines risk perception with the UTAUT model to examine the credit card acceptance without a credit card in Jabodetabek area from a behavioral and usage behavior perspective.

***“Using the UTAUT model to analyze user intention to accept electronic payment systems in Serbia.”*** *Published in: Portuguese Economic Journal, May 2023*  
By: **Tomić, Nenad; Kalinić, Zoran; Todorović, Violeta**

In this study, the UTAUT Model is used to explain the adoption of electronic payments in Serbia. We use an extended model that includes several external variables such as perceived security, trust, privacy, flexibility

and financial value, and simple UTAUT estimates. and social influences have a positive effect on behavior.

***“The Elementary School Teachers Adoption of Learning Management System: A UTAUT Model Analysis.”***

*Published in: Ingénierie des Systèmes d'Information, Apr2024* By: **Marmoah, Sri;Supianto;Sukmawati,**

**Fatma;Poerwanti, Jenny Indrastoeti Siti;**

This study investigates how primary school teachers are integrating Learning Management Systems (LMS) using the UTAUT approach. characteristics like Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit was used in this study, These results align with the UTAUT model, contributing to the understanding of factors influencing LMS adoption among elementary school teachers.

***“Examining Critical Factors Influencing Generation Z's Acceptance Of Mobile Payment Systems In Bangladesh: A UTAUT Model Analysis.”*** *Published in: Journal of Business & Economic Analysis, Dec2023* By: **Salam, Muhammad Abdus;Rayun, S. M. Nafiz;Leong, Vai Shiem**

The current academic literature concentrates on the acceptance of mobile payment systems (MPS), including generational diversity, emphasizing the necessity for more concentration on the factors behind MPS adoption trends based on specific economic aspects concerning marketers', marketing professionals', and practitioners' interests. Therefore, this study synthesizes the existing insights to address the current knowledge gap regarding MPS adoption among Generation Z citizens in developing economies, particularly focusing on Bangladesh.

***“Exploring Antecedents of Peoples' Intentions to Use Smart Services in a Smart City Environment: An Extended UTAUT Model.”*** *Published in: Journal of Information Systems, Spring2022* By: **Jena, R. K.**

The Indian government is currently developing scalable and sustainable smart city infrastructures to address the urbanization problem in India. However, the smart city project will only be successful if the people accept and use smart services. Therefore, this study investigates peoples' acceptance of smart services using a modified UTAUT Model. The results demonstrate that performance expectancy, effort expectancy, and attitude are significant factors in peoples' usage intention toward smart services.

***“Extending the UTAUT Model To Understand The Barriers Towards SME Digitalization.”*** *Published in: Serbian Journal of Management, 2022* By: **Kwarteng, Michael Adu;Plata Lerma, Diego Fernando;Ratilla, Mark;Novak, Petr;**

This study investigates the drivers and barriers aligned with the tendency of owner-managers of SMEs to adopt digitalization. A conceptual framework is developed that extends the UTAUT model with an anxiety-digitalized environment as a moderating factor of SME owner-managers' intention to adopt digitalization.

***“Young Generation's Mobile Payment Adoption Behavior: Analysis Based on an Extended UTAUT Model.”*** *Published in: Journal of Theoretical & Applied Electronic Commerce Research, Jul2021* By: **Min-Fang Wei;Yir-Hueih Luh;Yu-Hsin Huang;Yun-Cih Chang**

Younger generations comprise an essential segment for the mobile payment market to prosper. However, empirical evidence of the drivers/barriers of the young generation's

adoption of mobile payment has been inconclusive. This study intends to advance the body of knowledge on this subject based on the extended UTAUT model, incorporating the young generation's risk perception and bonus/rewards provided by the mobile-pay firms.

***“Factors influencing actual usage of fitness tracking devices: Empirical evidence from the UTAUT model.”***  
Published in: *Health Marketing Quarterly*, Jan-Mar2023 By: **Mishra, Anubha; Baker-Eveleth, Lori; Gala, Prachi; Stachofsky, Julia**

This research examines factors manipulate the usage of wearable fitness devices. Based on the UTAUT model, the authors propose that privacy concerns, social influence, data accuracy, device engagement, and user efficacy impact the actual usage of wearable fitness devices via performance and effort expectancy.

***“The Intention to Use Mobile Banking During The Covid-19 Pandemic: Modification Of The UTAUT Model.”***  
Published in: *Airlangga International Journal of Islamic Economics & Finance*, Jan-Jun2022 By: **Ibrahim, Muhammad Hanif; Khoirunnisa, Annes Nisrina; Salsabiil, Uma Zalfa**

The purpose of this study is to examine people's perceptions regarding the ease of doing business in solving financial problems. The increase in smartphone usage has led the banking sector to provide mobile banking services to support customers and increase customer productivity, especially during the Covid-19 pandemic. UTAUT model was used to measure the intention to use Sharia mobile banking. Here, the researcher has made extensive use of a qualitative data study.

***“Acceptance of Ride-sharing in India: Empirical Evidence from the UTAUT Model.”*** Published in: *International Journal of Business & Economics*, Sep2021 By: **Pandita, Shailesh; Koul, Surabhi; Mishra, Hari Govind**

Since the inception of the term "sharing economy," it remains in a contested realm but contributes to the incarnation of neoliberalism, especially in the developed nations. In the Indian economic scenario, this domain is still in its nascent phase, and this paper targets to investigate the adoption of ride-sharing services in India by applying the UTAUT model. Adopting a surveybased research design; this quantitative research investigates the behavioral intention of the Indian customers towards ride-sharing services

### 3. RESEARCH METHODOLOGY

A **structured questionnaire** was developed based on the UTAUT model to capture factors influencing the purchase intention toward Zepto in Tumkur. The questionnaire included both closed-ended and open-ended questions, covering the following areas:

- **Demographics** (Age, Gender, Occupation, etc.)
- **Performance Expectancy (PE)**: Perceived usefulness and value of Zepto.
- **Effort Expectancy (EE)**: Ease of use and user-friendliness of the app.
- **Social Influence (SI)**: Influence of friends, family, and peers on using Zepto.
- **Facilitating Conditions (FC)**: Availability of infrastructure (e.g., internet access, payment methods).
- **Hedonic Motivation (HM)**: Enjoyment and pleasure derived from using Zepto.
- **Price Value (PV)**: Perceived value for money and pricing.

- **Habit (HB):** Frequency of Zepto use and how it has become a habitual choice for consumers.
- **Behavioral Intention (BI):** Likelihood of future use and purchase intention.

The data collection was carried out through **online surveys** with Zepto users in Tumkur. A total of **300 + responses** were collected, ensuring a diverse representation of users across various demographic groups.

#### 4. Hypotheses formulated:

##### 1. Performance Expectancy (PE):

**H1:** Performance Expectancy positively influences purchase intention among Zepto users.

**H0-1:** Performance Expectancy does not influence purchase intention among Zepto users.

##### 2. Social Influence (SI):

**H2:** Social Influence positively influences purchase intention among Zepto users.

**H0- 2:** Social Influence does not influence purchase intention among Zepto users.

##### 3. Facilitating Conditions (FC):

**H3:** Facilitating Conditions positively influence purchase intention among Zepto users.

**H0-3:** Facilitating Conditions does not influence purchase intention among Zepto users.

##### 4. Price Value (PV):

**H4:** Price Value positively influences purchase intention among Zepto users.

**H0-4:** Price Value does not influence purchase intention among Zepto users.

#### 5. KEY FINDINGS

##### Performance Expectancy (PE)

- **Key Insight:** Most respondents (78%) agreed that Zepto significantly **saves**

**time** and provides a **convenient shopping experience**, which is highly valued by users in Tumkur.

- **Impact on Purchase Intention:** Users perceived Zepto as **useful** in fulfilling their daily grocery needs efficiently, which positively impacted their intention to continue using the service for future purchases.

##### Effort Expectancy (EE)

- **Key Insight:** A large majority of users (82%) reported that the **Zepto app is easy to use**, with an intuitive interface and straightforward navigation.
- **Impact on Purchase Intention:** The ease of use of the app enhances consumer confidence and **lowers barriers** to using the platform, encouraging frequent purchases.

##### Social Influence (SI)

- **Key Insight:** **Social influence** was significant, with 70% of users mentioning that they were **encouraged** by friends and family to try Zepto. The **recommendation** from peers played a critical role in influencing their decision to adopt the platform.
- **Impact on Purchase Intention:** The positive **word-of-mouth** from social circles serves as a powerful motivator for users to start using Zepto and increases their likelihood of recommending it to others.

##### Facilitating Conditions (FC)

- **Key Insight:** **Availability of resources**, such as a stable internet connection (85%) and compatible smartphones (80%), was essential for using Zepto effectively. However, 30% of respondents faced challenges

with **payment methods** (e.g., limited UPI options).

- **Impact on Purchase Intention:** While most users have the necessary infrastructure to use Zepto, improvements in **payment flexibility** would enhance accessibility and encourage more consistent use.

### Hedonic Motivation (HM)

- **Key Insight:** **Enjoyment and engagement** are also important factors. Over 65% of respondents indicated that the fast delivery and variety of products available on Zepto made shopping enjoyable and fun.
- **Impact on Purchase Intention:** The **emotional appeal** of the app, including convenience and excitement, significantly contributes to habitual use and increases the likelihood of users returning to the app.

### Price Value (PV)

- **Key Insight:** **Price sensitivity** was evident in responses, with 72% of respondents believing that Zepto's prices are **reasonable** for the convenience it offers. However, 28% expressed concerns about **delivery charges**.
- **Impact on Purchase Intention:** Although Zepto offers good **value for money**, addressing concerns regarding **delivery fees** could further boost customer satisfaction and retention.

### Habit (HB)

- **Key Insight:** A significant portion (68%) of users had **developed a habit** of using Zepto for their grocery needs. They cited

convenience and time-saving features as key factors that influenced their regular use of the app.

- **Impact on Purchase Intention:** Habitual use fosters **customer loyalty** and increases the likelihood of continued purchases in the future.

### Hypotheses Verification:

#### 1. Performance Expectancy (PE):

**H1:** Performance Expectancy positively influences purchase intention among Zepto users.

**Rationale:** Most respondents (78%) agreed that Zepto saves time and offers convenience, which impacts their intention to continue using the service.

#### 2. Social Influence (SI):

**H2:** Social Influence positively influences purchase intention among Zepto users.

**Rationale:** 70% of users were encouraged by friends and family to try Zepto, showing the importance of social recommendations.

#### 3. Facilitating Conditions (FC):

**H3:** Facilitating Conditions positively influence purchase intention among Zepto users.

**Rationale:** While most users had the resources needed to use Zepto, challenges with payment methods highlight areas for improvement.

#### 4. Price Value (PV):

**H6:** Price Value positively influences purchase intention among Zepto users.

**Rationale:** 72% of respondents believed the pricing was reasonable, though delivery charges remain a concern.

## 6. DISCUSSION

The findings indicate that multiple factors from the UTAUT model strongly influence customer purchase intention toward Zepto in Tumkur. Among these, **Performance Expectancy** and **Effort Expectancy** emerged as the most significant drivers, with users highly valuing the time-saving benefits and ease of use.

Social Influence also played a key role, as recommendations from friends and family significantly impacted user adoption.

However, certain aspects of **Facilitating Conditions**, especially related to payment methods, were seen as barriers to easier access, suggesting areas for improvement.

The **Hedonic Motivation** factor shows that users are not only motivated by practicality but also by the enjoyment of the shopping experience, which reinforces the need for Zepto to continue offering a seamless, engaging platform.

While users perceive Zepto to offer **good value for money**, optimizing delivery charges could address a pain point for some users and make the service more attractive.

Lastly, **Habit** has become a strong influence on customer retention. Users who have adopted Zepto as part of their routine are more likely to continue purchasing from the platform, making habitual use a critical factor in sustaining long-term engagement.

## 7. RECOMMENDATIONS

Based on the findings, the following recommendations are made to Zepto for enhancing customer purchase intention in Tumkur:

1. **Enhance Payment Flexibility:** Expand the range of payment options available to users in Tumkur to accommodate different preferences, such as cash on delivery.

2. **Optimize Delivery Charges:** Review delivery fees to ensure they align with customers' expectations for value, offering free delivery for certain order sizes or loyalty programs.
3. **Improve Social Engagement:** Leverage the power of social influence by encouraging user referrals and incentivizing users to share their experiences with friends and family.
4. **Enhance Hedonic Features:** Further improve the user experience by offering personalized deals and promotions, and maintaining a broad variety of products to cater to different customer tastes.
5. **Target Habit Formation:** Foster customer loyalty by offering rewards or discounts for frequent users, incentivizing users to stick to the platform over the long term.

## 8. Conclusion

The application of the UTAUT model to Zepto's customer purchase intention in Tumkur provides valuable insights into the factors that influence adoption and continued usage. The results suggest that **performance expectancy**, **effort expectancy**, and **social influence** are key drivers of customer purchase intention, while **facilitating conditions** and **price value** need to be addressed for smoother adoption. By focusing on these aspects, Zepto can enhance customer satisfaction and further solidify its position in Tumkur's growing quick-commerce market.

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