



Hak cipta dan penggunaan kembali:

Lisensi ini mengizinkan setiap orang untuk mengubah, memperbaiki, dan membuat ciptaan turunan bukan untuk kepentingan komersial, selama anda mencantumkan nama penulis dan melisensikan ciptaan turunan dengan syarat yang serupa dengan ciptaan asli.

Copyright and reuse:

This license lets you remix, tweak, and build upon work non-commercially, as long as you credit the origin creator and license it on your new creations under the identical terms.

DAFTAR PUSTAKA

- Andriani, A. D. (2020, Februari 18). *Apa Itu Privasi dan Ruang Personal?* Retrieved from <https://nxgindonesia.or.id/>: <https://nxgindonesia.or.id/apa-itu-privasi-ruang-personal/>
- Annistri, A. (2019, Desember 19). *6 Kelebihan Pay Later Bagi Sobat Milenial, Yuk Dicek!* Retrieved from <https://www.cekaja.com/>: <https://www.cekaja.com/info/6-kelebihan-pay-later-bagi-sobat-milenial-yuk-dicek/>
- Apriyani, T. (2019, Desember 19). *E-wallet Alat Transaksi dan Pembayaran Zaman Now.* Retrieved from <https://www.suara.com/>: <https://www.suara.com/yoursay/2019/12/19/140313/e-wallet-alat-transaksi-dan-pembayaran-zaman-now>
- Aren, S. (2013). Social and Behavioral Sciences . *Factors Affecting Repurchase Intention to Shop at the Same Website ,* 538.
- Arikunto, S. (2000). *Prosedur Penelitian, Suatu Praktek.* Jakarta: Prenhalindo.
- Arikunto, S. (2003). *Prosedur Penelitian, Suatu Praktek.* Jakarta: Bina Aksara.
- Benbasat, K. H. (2000). Management Information Systems. *The Effect of Multimedia on Perceived Equivocality and Perceived Usefulness of Information Systems ,*

452.

Bolton, R. N. (2013). Understanding generation Y and their use of social media: a review and research agenda. *Journal of service management*.

Chandra, E. (2018, Januari 11). *Definisi Fintech Adalah*. Retrieved from <https://www.finansialku.com/>: <https://www.finansialku.com/definisi-fintech-adalah/>

Changsu Kim, Mirsobit Mirusmonov, & In Lee. (2010). Computers in Human Behavior. *An empirical examination of factors influencing the intention*, 314.

Chunmei Gan, & Hongxiu Li. (2018). Computers in Human Behavior. *Understanding the effects of gratifications on the continuance intention to use*.

David Robins, J. H. (2008). Information Processing and Management. *Aesthetics and credibility in web site design*, 387.

Davis, F. D. (1985). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 320.

Davis, F. D. (1989). IT Usefulness and Ease of Use. *Perceived Usefulness, Perceived Ease of Use, and UserAcceptance of Information Technology*, 319-340

Dikdik, M. (2019, Mei 21). *10 Aplikasi Pembayaran Digital yang Paling Populer Saat Ini*. Retrieved from <https://carisinyal.com/>: <https://carisinyal.com/jenis-pembayaran-digital-populer/>

(2019). *E-Commerce dengan Pengunjung Terbesar Kuartal III-2019*. databoks.

Elena Karahanna, Detmar W. Straub, & Norman L. Chervany. (1999). MIS Quarterly .

INFORMATION TECHNOLOGY ADOPTION ACROSS.

Firdha, S. (2019, Juni 13). *Tren Penggunaan Digital Payment di Indonesia*. Retrieved from <https://www.eproc.id/>: <https://www.eproc.id/berita/detail/tren-penggunaan-digital-payment-di-indonesia>

Gaurav Kabra, A. Ramesh, Pervaiz Akhtar, & Manoj Kumar Dash. (2017). Telematics and Informatics. *Understanding behavioural intention to use information*, 6.

H. N., P. E., & H. T. (2005). Journal of Consumer Marketing. *Explaining intention to use mobile chat*, 249.

Hadijah, S. (2019, Oktober 16). *Aplikasi Layanan Pay Later Makin Diminati, Yuk Cek Keuntungan dan Kerugiannya*. Retrieved from <https://www.cermati.com/>: <https://www.cermati.com/artikel/aplikasi-layanan-pay-later-makin-diminati-yuk-cek-keuntungan-dan-kerugiannya>

Hadijah, S. (2019, November 28). *Paylater atau Kartu Kredit, Lebih Untung Mana?* Retrieved from <https://www.cermati.com/>: <https://www.cermati.com/artikel/paylater-atau-kartu-kredit-lebih-untung-mana>

Haluan, F. (2019, April 24). *Keuntungan Digital Payment di Era Milenial*. Retrieved from <https://kepri.haluan.co/>: <https://kepri.haluan.co/2019/04/24/keuntungan-digital-payment-di-era-milenial/>

Hamdani, T. (2019, Desember 30). *detikFinance*. Retrieved from

<https://finance.detik.com/>:

<https://finance.detik.com/fintech/d-4839594/pernah-belanja-pakai-paylater-ini-untung-ruginya/2>

Herbjørn Nysveen., P. E. (2005). Explaining intention to use mobile chat. *Journal of Consumer Marketing*, 249.

Hillman, A. L. (2010). European Journal of Political Economy. *Expressive behavior in economics and politics*, 404.

Hsi-Peng Lu, Chin-Lung Hsu, & Hsiu-Ying Hsu. (2005). Information Management & Computer Security. *An empirical study of the effect of*, 107.

Jack Balswick, & Christine Proctor Avertt. (1977). Journal of Marriage and Family. *Differences in Expressiveness: Gender, Interpersonal Orientation, and Perceived Parental*, 121.

Jeng, S. -P. (2016). Journal of Air Transport Management. The influences of airline brand credibility on consumer purchase, 5.

Joseph F. Hair Jr, William C. Black, William C. Black, & Rolph E. Anderson. (2014). *Multivariate Data Analysis*. London: Pearson.

Julian K. Ayeh, Norman Au, & Rob Law. (2013). Tourism Management. *Predicting the intention to use consumer-generated media for travel planning*, 134.

June Cotte, R. A. (2005). Journal of Business Research. *Enhancing or disrupting guilt: the role of ad credibility and*, 362.

Kartika, H. (2019). *Terus bertumbuh, berikut tantangan perkembangan fintech di Indonesia*. Jakarta: kontan.co.id.

Keller, P. K. (2016). *Marketing*. United States of America.: Pearson Education, Inc.

Kurniawan, R. (2016, February 27). <https://elektronikbisnis.wordpress.com/>. Retrieved

from Mengulas

sejarah

Bukalapak.com:

[https://elektronikbisnis.wordpress.com/2016/02/27/mengulas-sejarah-bukalapak- com/](https://elektronikbisnis.wordpress.com/2016/02/27/mengulas-sejarah-bukalapak-com/)

Lee, Y. W., D. M., B. K., & R. Y. (2002). Information & Management. *AIMQ: a methodology for information quality assessment.*

Lili Liu, Christian Wagner, & Ayoung Suh. (2018). Internet Research. *Empathy or perceived credibility? An empirical study on individual donation behavior in charitable*, 7.

Lind, D. A. (2012). *Statistical Techniques in Business & Economics*. McGraw- Hill Irwin.

Luarn, P. &.-H. (2005). Toward an understanding of the. *Computers in Human Behavior*, 880.

M. Joseph Sirgy, Dong-Jin Lee , Grace B. Yu, Eda Gurel-Atay, John Tidwell , & Ahmet Ekici. (2016). Journal of Retailing and Consumer Services. *Self-expressiveness in shopping*, 293.

Mail, I. b. (2019, September 24). *Pengertian E-Wallet dan Bedanya dengan E-Money*.

Retrieved from
<https://androbuntu.com/>:

<https://androbuntu.com/2019/09/24/pengertian-e-wallet/>

Malhotra, N. K. (2010). *Marketing Research: An Applied Orientation. Sixth Edition*. Pearson Education, Inc.

MAULIDA, R. (2019, November 23). *Fintech: Pengertian, Jenis, Hingga Regulasinya di Indonesia*. Retrieved from <https://www.online-pajak.com/>:
<https://www.online-pajak.com/fintech>

Mauricio S. Featherman, A. D. (2010). Journal of Service Marketing. *Reducing online privacy risk to facilitate*, 223 .

Md. Zahidul Islam, Patrick Kim Cheng Low, & Ikramul Hasan. (2013). Management Decision. *Intention to use advanced mobile*, 833. Retrieved from Intention to use advanced mobile.

Nabila, M. (2020, Januari 24). “*PayLater*” Perusahaan Teknologi Dongkrak Pertumbuhan Kredit Konsumsi. Retrieved from
<https://dailysocial.id/>: <https://dailysocial.id/post/paylater-perusahaan-teknologi-dongkrak-pertumbuhan-kredit-konsumsi>

(2019). *Nilai Transaksi Tokopedia, Bukalapak, dan Shopee 2014-2023*. databoks.

Norman B. Macintosh , & Richard L. Daft. (1981). Administrative Science Quarterly. *A Tentative Exploration into the Amount and Equivocality of Information Processing in*, 209.

Parasuraman, A. (2000). Techologi Readiness Index. *A Multi item scale to measure readiness to embrace new technologies*, 307-320.

Paul S. Richardson, P. C. (2016). Journal of Marketing Development and Competitiveness. *Social Media Marketing Strategy: Theory and Research Propositions*, 33.

PENULISID, Y. (2019, Juni 26). *Apa Sih Beda antara PayLater dan Kartu Kredit?* Retrieved from <https://blog.klikcair.com/>: <https://blog.klikcair.com/apa-sih-beda-antara-paylater-dan-kartu-kredit/>

Pikkarainen, T. P. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research*, 227.

Pin Luarn, & Hsin-Hui Lin. (2005). Computers in Human Behavior . *Toward an understanding of the behavioral intention to use mobile banking.*

Raafat Saade, & Bouchaib Bahli. (2005). Information & Management. *The impact of cognitive absorption on perceived usefulness and,* 318.

Rahma, D. (2015, November 17). *Internet Mengubah Hidup Jadi Lebih Baik* . Retrieved from <http://heydeerahma.com/>: <http://heydeerahma.com/internet-mengubah-hidup-jadi-lebih-baik/>

Ramadhan, B. (2018, Januari 29). *ndonesia Tempati Peringkat Pertama Negara Teraktif Menggunakan Aplikasi Mobile.*

Retrieved from
<https://www.goodnewsfromindonesia.id/>:
<https://www.goodnewsfromindonesia.id/2018/01/29/indonesia-tempati-peringkat-pertama-negara-teraktif-menggunakan-aplikasi-mobile>

Roy Franedy. (2019, Juli 2). *Terbaru! Ini 58 Perusahaan Fintech yang Terdaftar di*

BI. Retrieved from
<https://www.cnbcindonesia.com/>:
<https://www.cnbcindonesia.com/tech/20190702132510-37-82123/terbaru-ini-58-perusahaan-fintech-yang-terdaftar-di-bi>

RUSFIAN, A. C. (2011). Journal of Administrative Science & Organization. *The Effect of Packaging Design on Impulsive Buying,* 11.

SCHIFFMAN , S. J., IGBARIA, M., & WIECKOWSKI , T. J. (1994). Behaviour & Information Technology. The respective roles of perceived usefulness and

- perceived fun in the acceptance of microcomputer technology, 349- 361.
- Shu-ming Wang , & Judy Chuan-Chuan Lin. (2011). Online Information Review. *The effect of social influence onbloggers' usage intention*, 52.
- Shu-ming Wang, & Judy Chuan-Chuan Lin. (2011). Online Information Review. *The effect of social influence on bloggers' usage*, 52.
- Siti Mardianaa, Jann H. Tjakraatmadja, & Atik Aprianingsih. (2015). The Third Information Systems International Conference . *Validating the Conceptual Model for Predicting Intention to*, 358.
- Straub, E. K. (1998). Information & Management . *The psychological origins of perceived usefulness and ease-of-use*, 238.
- Sukirno. (2018, Agustus 28). *Dampak Fintech terhadap ekonomi Indonesia capai Rp25,97 triliun.* Retrieved from <https://www.alinea.id/>:
<https://www.alinea.id/bisnis/dampak-fintech-terhadap-ekonomi-indonesia-capai-rp25-97-triliun-b1U4p9dyH>
- Syed Shah Alam, Nik Hazrul Nik Hashim, Mamanur Rashid, Nor Asiah Omar, Nilufar Ahsan, & Md Daud Ismail. (2014). Renewable Energy. *Small-scale households renewable energy usage intention:Theoretical development and empirical settings*, 257.
- T. Ramayah, Noor Hazlina Ahmad, & May-Chiun Lo. (2010). Procedia Social and Behavioral Sciences. *The role of quality factors in intention to continue using an*, 5424.
- T. Santhanamery, & T. Ramayah. (2012). Social and Behavioral Sciences. *Continued*

Usage Intention of E-Filing System in Malaysia:, 398.

Tao Ma, D. A. (2017). Telematics and Informatics. *User generated content and credibility evaluation of online*, 3.

Taqwa, Y. (2019, July). *Fintech Payment Tumbuh Kian Marak*. Retrieved from <http://pelakubisnis.com/>: <http://pelakubisnis.com/2019/07/fintech-payment-tumbuh-kian-marak/>

Timothy Teo. (2011). Computers & Education. *Factors influencing teachers' intention to use technology: Model development*, 2433.

Vasileios Terzis, Christos N. Moridis, & Anastasios A. Economides. (2012). Computers & Education. *The effect of emotional feedback on behavioral intention to use computer*, 713.

we are social. (2019). *Hootsuite (We are Social): Indonesian Digital Report 2019*. Retrieved from <https://andi.link/>: <https://andi.link/hootsuite-we-are-social-indonesian-digital-report-2019/>

Yong-Ki Lee, Jong-Hyun Park, Namho Chung, & Alisha Blakeney. (2011). Journal of Business Research. *A unified perspective on the factors influencing usage intention toward mobile*, 1591.

Yuxiao, Z. (1988). DEFINITIONS AND SCIENCES OF INFORMATION. *Injormorron Processing & Management*, 480.

Yuzhi Cao, Patrick Y.K. Chau, Shuiqing Yang, & Yaobin Lu. (2011). Information & Management. *Dynamics between the trust transfer process and intention to use mobile payment*, 396.

Zhou, T. (2013). Decision Support Systems. *An empirical examination of continuance intention of mobile payment services*, 1087.