

DAFTAR PUSTAKA

- Adiyarta, K., Napitupulu, D., Nurdianto, H., Rahim, R., & Ahmar, A. (2018). User acceptance of E-Government Services Based on TRAM model. *Materials Science and Engineering*.
- Agarwal, R., & Karahanna, E. (2000). Time flies when you are having fun: Cognitive absorption and beliefs about information technology usage. *MIS Quarterly*, 665–694.
- Agarwal, R., & Prasad, J. (1998). A Conceptual and Operational Definition of Personal Innovativeness in the Domain of Information Technology. *Information Systems Research*, 204–215.
- Aidiem. (2019, April 22). Apa Pentingnya Review Bisnis di Google? Retrieved from kompasiana:
<https://www.kompasiana.com/idmetafora/5cbd60fa3ba7f71f29024e92/apa-pentingnya-review-bisnis-di-google>
- Akhtar, S., Irfan, M., Sarwar, A., Asma, & Rashid, Q. U. (2019). Factors influencing individuals' intention to adopt mobile banking in China and Pakistan: The moderating role of cultural values. *J Public Affairs*.
- Alotaibi, R., Houghton, L., & Sandhu, K. (2017). Factors Influencing Users' Intentions to Use Mobile Government Applications in Saudi Arabia: TAM Applicability. *International Journal of Advanced Computer Science and Applications*.
- Alrahbi, S. (2014). Using the Technology Acceptance Model in Understanding Academics' Behavioural Intention to Use Learning Management Systems. (*IJACSA*) *International Journal of Advanced Computer Science and Applications*, 143-155.
- Amoroso, D., & Watanabe, R. (2012). Building a Research Model for Mobile Wallet Consumer Adoption: The Case of Mobile Suica in Japan. *Journal of Theoretical and Applied Electronic Commerce Research*, 94-110.
- Apriyani, T. (2019, Desember 19). *E-wallet Alat Transaksi dan Pembayaran Zaman Now*. Retrieved from suara.com: <https://yoursay.suara.com/news/2019/12/19/140313/e-wallet-alat-transaksi-dan-pembayaran-zaman-now?page=all>

- Astutik, Y. (2019, Mei 17). *Inilah Keunggulan Layanan Full Service dari LinkAja*. Retrieved from cnbcindonesia: <https://www.cnbcindonesia.com/tech/20190517150737-37-73250/inilah-keunggulan-layanan-full-service-dari-linkaja>
- Aydin, G. (2016). Adoption of mobile payment systems: a study on mobile wallets. *Journal of Business, Economics and Finance*.
- Bellman, S., Potter, R. F., Hassard, S. T., & Robins. (2011). The Effectiveness of Branded Mobile Phone Apps. *Journal of Interactive Marketing*, 191-200.
- Branscomb, L. M. (2001). Technological Innovation. *International Encyclopedia of the Social & Behavioral Sciences*, 15498-15502.
- Bruner, G. C., & Kumar, A. (2007). Gadget lovers. *Journal of the Academy of Marketing Science*, 329–339.
- Ching, J. (2006). Understanding user's perceived playfulness toward mobile information and entertainment services in New Zealand. *Computer And Information Sciences*.
- Chinomona, R. (2013). The influence of perceived ease of use and perceived usefulness on trust and intention to use mobile social software. *African Journal for Physical Health Education, Recreation and Dance*, 258-273.
- Churchill, G. A. (1991). *Marketing Research: Methodological Foundation, 5th Edition*. New York: Dryden Press.
- Chittur, M. (2009). Overview of the Technology Acceptance Model: Origins, Developments and Future Directions. *Working Papers on Information Systems*, 9-37.
- Creswell, J. W. (2009). *Research Design: Qualitatif, Quantitative, and Mixed Methods Approaches*. Third Edition (Terjemahan) 2013 *Research Design: Pendekatan Kualitatif, Kuantitatif, dan Mixed Methods Approaches Third Edition*. Yogyakarta: Pustaka Pelajar.
- Csikszentmihalyi, M. (1990). *Flow: The Psychology of Optimal Experience*. New York: Harper & Row Publishers Inc.
- Dahlberg, T., Mallat, N., Ondrus, J., & Zmijewska, A. (2008). Past, present and future of mobile payments research: A literature review. *Electronic Commerce Research and Applications*, 165–181.

- Davis, F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319–340.
- Davis, F., Bagozzi, R., & Warshaw, P. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 982–1003.
- Davis, F., Bagozzi, R., & Warshaw, P. (1992). Extrinsic and Intrinsic Motivation to Use Computers in the Workplace. *Journal of Applied Social Psychology*.
- Deniz, A., & Godekmerdan, L. (2012). Determining level of students' technological innovativeness : a case study. *Procedia - Social and Behavioral Sciences*, 848-853.
- Dumpit, D. Z., & Fernandez, C. J. (2017). Analysis of the use of social media in Higher Education Institutions (HEIs) using the Technology Acceptance Model. *International Journal of Educational Technology*.
- Dwairi, D. A. (2017). Social commerce adoption among Jordanian youth: empirical study. *International Journal of Business Information Systems*.
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Reading, MA: Addison-Wesley.
- Fishbein, M., & Azjen. (1981). Acceptance yielding and impact: cognitive processes. *Lawrence Erlbaum Associates*, 339-59.
- Gahtani, S. S. (2001). The Applicability of TAM Outside North America: An Empirical Test in the United Kingdom. *Information Resources Management Journal*, 37-46.
- Gefen, D., & Straub, D. (2000). The Relative Importance of Perceived Ease of Use in IS Adoption: A Study of E-Commerce Adoption. *AIS Educator Journal*, 1-28.
- Gerpott, T. J., & Kornmeier, K. (2009). Determinants of customer acceptance of mobile payment systems. *International Journal of Electronic Finance*, 1-30.
- Ha, S., & Stoel, L. (2009). Consumer e-shopping acceptance: Antecedents in a technology acceptance model. *Journal of Business Research*, 565-571.
- Hair, J. F., Black, W. C., Babin, B. I., & Anderson, R. E. (2010). *Multivariate Data Analysis*. Pearson Prentice Hall.

Hur, H. J., Lee, H. K., & Choo, H. J. (2017). Understanding usage intention in innovative mobile app service: Comparison between millennial and mature consumers. *Computers in Human Behavior*, 353-361.

Hur, H. J., Lee, H. K., & Choo, H. J. (2017). Understanding usage intention in innovative mobile app service: Comparison between millennial and mature consumers. *Computers in Human Behavior*, 353-361.

Husaini, A. (2020, Desember 7). *Snapcart survei penggunaan e-wallet oleh konsumen, ini dia urutan penguasanya.* Retrieved from kontan.co.id: <https://keuangan.kontan.co.id/news/snapcart-survei-penggunaan-e-wallet-oleh-konsumen-ini-dia-urutan-penguasanya>

Iqbal, h., & Qureshi, I. A. (2012). M-Learning Adoption: A Perspective from a Developing Country. *International Review of Research in Open and Distance Learning*.

Iqbal, S., & Qureshi, I. A. (2012). M-Learning Adoption: A Perspective from a Developing Country. *International Review of Research in Open and Distance Learning*.

Itt, S. B. (2019). Quality of health websites and their influence on perceived usefulness, trust and intention to use: an analysis from Thailand. *Journal of Innovation and Entrepreneurship*.

Iwan. (2016, April 7). *Pengguna Mobile Lebih Suka Pakai Aplikasi Dibanding Browser.* Retrieved from liputan6: <https://www.liputan6.com/tekno/read/2477796/pengguna-mobile-lebih-suka-pakai-aplikasi-dibanding-browser>

Kartika, M., & Heny, D. R. (2020). THE EFFECT OF SYSTEM QUALITY, INFORMATION QUALITY, AND PERCEIVED PLAYFULNESS ON THE USE OF TRANSPORTATION ONLINE APPLICATION. *Russian Journal of Agricultural and Socio-Economic Sciences*.

Kasyfi, H. (2019, May 17). *Naik 10 Persen, Pengguna Internet Indonesia Kini 171,17 Juta.* Retrieved from cnnindonesia: <https://www.cnnindonesia.com/teknologi/20190516160749-192-395479/naik-10-persen-pengguna-internet-indonesia-kini-17117-juta>

- Kim, T. T., Suh, Y. K., Lee, G., & Choi, B. G. (2010). Modelling roles of task-technology fit and self-efficacy in hotel employees usage behaviours of hotel information systems. *International Journal of Tourism Research*, 709–725.
- Kim, Y. H., Kim, D. J., & Watcher, K. (2013). A study of mobile user engagement (MoEN): Engagement motivations, perceived value, satisfaction, and continued engagement intention. *Decision Support Systems*, 361-370.
- Lam, S. Y., Chiang, J., & Parasuraman, A. (2008). The effects of the dimensions of technology readiness on technology acceptance: An empirical analysis. *Journal of Interactive Marketing*, 19-39.
- Lee, M. K., Cheung, C. M., & Chen, Z. (2005). Acceptance of Internet-based learning medium: the role of extrinsic and intrinsic motivation. *Information & Management*, 1095-1104.
- Leiva, F. M., Climent, S. C., & Cabanillas, F. L. (2016). Determinants of intention to use the mobile banking apps: : An extension of the classic TAM model. *SPANISH JOURNAL OF MARKETING - ESIC*.
- Lewis, W., Agarwal, R., & Sambamurthy, V. (2003). SOURCES OF INFLUENCE ON BELIEFS ABOUT INFORMATION TECHNOLOGY USE: AN EMPIRICAL STUDY OF KNOWLEDGE WORKERS. *MIS Quarterly*.
- Lind, D., Marchal, W., & Wathen, S. (2012). *Statistical Technique In Business & Economics*. New York: McGraw Hill.
- Liu, Y., & Li, H. (2010). Mobile internet diffusion in China: an empirical study. *Industrial Management & Data Systems*.
- Lu, J., Yao, J. E., & Yu, C. S. (2005). Personal innovativeness, social influences and adoption of wireless Internet services via mobile technology. *Journal of Strategic Information Systems*, 245–268.
- Lu, J., Yu, C. S., Liu, C. L., & Yao, J. E. (2003). Technology acceptance model for wireless Internet. *Internet Research*.
- Luarn , P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 873–891.
- Malhotra, N. K. (2010). *Marketing Research An Applied Orientation*. Pearson.

- Mathieson, K. (1991). Predicting User Intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behavior. *Information Systems Research*, 173-191.
- Melendez, A. P., Obra, A. R., & Moreno, A. G. (2013). Perceived playfulness, gender differences and technology acceptance model in a blended learning scenario. *Computers & Education*.
- Moon, W. J., & Kim, Y. G. (2001). Extending the TAM for a World-Wide-Web context. *Information & Management*, 217-230.
- Muchran, M. (2015). Acceptance of Banking Information Technology in PT BNI of Makassar. *Journal of Economics and Behavioral Studies*, 124-130.
- Ngafeeson, M. N., & Jun Sun, S. (2015). The Effects of Technology Innovativeness Innovativeness Student Acceptance of E-textbooks. *Journal of Information Technology Education: Research*.
- Parasuraman, A. (2000). Technology Readiness Index (TRI) a multiple-item scale to measure. *Journal of Service Research*, 307–320.
- Park, N., Rhoads, M., Hou, J., & Lee, K. M. (2014). Understanding the acceptance of teleconferencing systems among employees: An extension of the technology acceptance model. *Computers in Human Behavior*, 118-127.
- Park, S. Y. (2009). An Analysis of the Technology Acceptance Model in Understanding University Students' Behavioral Intention to Use e-Learning. *Educational Technology & Society*, 150-162.
- Pekick. (2016, September 19). *Dipergunakan Untuk Apa Sih Gadget itu? Dan Apa Sih Manfaat Serta Pengaruhnya?* Retrieved from kompasiana: <https://www.kompasiana.com/pekick/57df410ab17a61bb4027924f/dipergunakan-untuk-apa-sih-gadget-itu-dan-apa-sih-manfaat-serta-pengaruhnya>
- Pfeffer, J. (1982). *Organizations and organizational theories*. Boston: Pitman.
- Porter, C. E., & Donthu, N. (2006). Using the technology acceptance model to explain how attitudes determine Internet usage: The role of perceived access barriers and demographics. *Journal of Business Research*, 999-1007.

- Pousschi, K. (2008). A modeling approach and reference models for the analysis of mobile payment use cases. *Electronic Commerce Research and Applications*, 182-201.
- Prasetya, A. W. (2020, May 12). *Makin Praktis, "E-wallet" Kini Jangkau Lebih Banyak Toko Offline*. Retrieved from kompas.com: <https://money.kompas.com/read/2020/05/12/160000426/makin-praktis-e-wallet-kini-jangkau-lebih-banyak-toko-offline?page=all>
- Pressman, R. S., & Maxim, B. R. (2014). *Software Engineering: A Practitioner's Approach*. McGraw-Hill Education.
- Priambada, A. (2015, April 15). *Tren dan Peluang Pasar Aplikasi Mobile di Indonesia*. Retrieved from dailysocial: <https://dailysocial.id/post/tren-dan-peluang-pasar-aplikasi-mobile-di-indonesia>
- Rahayu, Y. A. (2019, Februari 22). *Fakta Seputar LinkAja, Dompet Digital Milik BUMN*. Retrieved from liputan6: <https://www.liputan6.com/bisnis/read/3901278/fakta-seputar-linkaja-dompet-digital-milik-bumn>
- Restivo, K. (2013, April 27). *Permintaan Smartphone Semakin Meningkat*. Retrieved from detik.com: <https://inet.detik.com/business/d-2231882/permintaan-smartphone-semakin-meningkat>
- Rogers, E. M. (1962). *Diffusion of Innovations (1st ed.)*. New York: Free Press.
- Rouibah, K., & Abbas, H. A. (2011). Effect of Personal Innovativeness, Attachment Motivation and Social Norms on the Acceptance of Camera Mobile Phones: An Empirical Study in an Arab Country. *International Journal of Handheld Computing Research*, 41-62.
- Sammons, J., & Cross, M. (2017). *What is cyber safety? The Basics of Cyber Safety*. Syngress.
- Schein, E. H. (1980). *Organizational Psychology, third edition*. NJ: Englewood Cliffs.
- Seitz, V., & Aldeebasi, N. (2016). The Effectiveness of Branded Mobile Apps on User's Brand Attitudes and Purchase Intentions. *Review of Economic & Business Studies*, 141-154.
- Setiawan, M., & Setyawati, C. Y. (2020). The Influence Of Perceived Ease Of Use On The Intention To Use Mobile Payment: Attitude Toward Using As Mediator. *Journal of Accounting and Strategic Finance*, 18-32.

- Surendran, P. (2012). Technology Acceptance Model: A Survey of Literature. *International Journal of Business and Social Research (IJBSR)*, 175-178.
- Suwignyo, E. K. (2019, Juli 5). *Fitur ini bikin LinkAja percaya diri lawan GOPAY dan OVO*. Retrieved from indotelko.com: <https://www.indotelko.com/read/1562312049/linkaja-gopay>
- Taufan, A., & Yuwono, R. T. (2019). Analysis of Factors That Affect Intention to Use e-Wallet through the Technology Acceptance Model Approach (Case Study: GO-PAY). *International Journal of Science and Research (IJSR)*.
- Tojib, D., & Tsarenko, Y. (2012). Post-adoption modeling of advanced mobile service use. *Journal of Business Research*.
- Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 and a Research Agenda on Interventions. *Decision Sciences*, 273–315.
- Vroom, V. H. (1964). *Work and motivation*. New York: Wiley.
- Warshaw, P. R., & Davis, F. D. (1985). Isentangling behavioral intention and behavioral expectation. *Journal of Experimental Social Psychology*, 213-228.
- Wicaksana, D. (2019, Juni 30). *LinkAja Bakal Bisa Digunakan untuk Bayar Tol dan Ongkos Transportasi Publik*. Retrieved from inews.id: <https://www.inews.id/finance/keuangan/linkaja-bakal-bisa-digunakan-untuk-bayar-tol-dan-ongkos-transportasi-publik>
- Widianto, Y. F., Haryadi, & Devani, L. I. (2010). Technology Acceptance Model on Gojek Applications in Purwokerto. *JURNAL AKUNTANSI, MANAJEMEN DAN EKONOMI*, 12-20.
- Wu, L., Kang, M., & Yang, S. B. (2015). What Makes Users Buy Paid Smartphone Applications? Examining App, Personal, and Social Influences. *Journal of Internet Banking and Commerce*.
- Xu, Y., & Huang, J. S. (2014). Effects of price discounts and bonus packs on online impulse buying. *Social Behavior and Personality: An international journal*, 1293-1302.

- Yoga, A. (2020, Juni 20). *Semua yang Perlu Kamu Tahu Soal Dompet Digital atau E-Wallet*. Retrieved from cosmopolitan: <https://www.cosmopolitan.co.id/article/read/6/2020/20627/sempua-yang-perlu-kamu-tahu-soal-dompet-digital-atau-e-wallet>
- Yoon, C., & Lim, D. (2020). An empirical study on factors affecting customers' acceptance of internet-only banks in Korea. *Cogent Business & Management*.
- Yoon, C., Rolland, E., & Jeong, C. (2015). Understanding individual adoption of mobile instant messaging: a multiple perspectives approach. *Information Technology and Management*, 139–151.
- Yovanda, Y. R. (2016, Desember 17). *Pengguna Smartphone di Indonesia Terbesar Ke-5 di Dunia*. Retrieved from sindonews.com: <https://tekno.sindonews.com/berita/1163646/122/pengguna-smartphone-di-indonesia-terbesar-ke-5-di-dunia>
- Yudhistira, B. (2020, September 3). *Penggunaan e-Wallet Kian Digemari Selama Pandemi*. Retrieved from republika.id: <https://republika.co.id/berita/qg2a8v383/penggunaan-emewalletem-kian-digemari-selama-pandemi>
- Yuliasari, E., & Arsanti, T. A. (2018). PERSONAL FACTORS AS PREDICTORS OF INTENTION TO USE IT. *JURNAL MANAJEMEN DAN KEWIRAUSAHAAN*, 129–136.
- Zeithaml, V. A., Parasuraman, A. P., & Malhotra, A. (2002). Service Quality Delivery Through Web Sites: A Critical Review of Extant Knowledge. *Journal of the Academy of Marketing Science*, 362-375.
- Zhou, R., & Feng, C. (2017). Difference between Leisure and Work Contexts: The Roles of Perceived Enjoyment and Perceived Usefulness in Predicting Mobile Video Calling Use Acceptance. *Frontiers in psychology*.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business Research Methods*. US : South Western: Cengage Learning.