

DAFTAR PUSTAKA

- Abbigeri, P. S., & Shettar, R. M. (2018, July). THE CHANGING TRENDS IN PAYMENTS: AN OVERVIEW. *International Journal of Business and Management Invention (IJBMI)*, 7(7), 1-5.
- About Us. (n.d.). OVO. Retrieved March 16, 2024, from [URL](#)
- Agarwal, B. B., Gupta, M., & Tayal, S. P. (2009). Software Engineering and Testing. *Jones & Bartlett Learning*.
- Aggarwal, A., & Rahul, M. (2018). The effect of perceived security on consumer purchase intentions in electronic commerce. *Public Sector Performance Management*, 4(1).
- Ahdiat, A. (2023, July 5). *Tren Belanja Pakai Uang Elektronik Tumbuh 1.000% dalam 5 Tahun Terakhir*. Databoks. Retrieved March 15, 2024, from [URL](#)
- Ahdiat, A. (2023, July 25). *Survei Pengguna Dompot Digital: Gopay dan OVO Bersaing Ketat*. Databoks. Retrieved March 16, 2024, from [URL](#)
- Ajzen, I. (1991). The Theory of Planned Behavior. *ORGANIZATIONAL BEHAVIOR AND HUMAN DECISION PROCESSES*, 50, 179-211.
- Annur, C. M. (2024, January 25). *Ini 10 Negara dengan Jumlah Penduduk Terbanyak di Dunia Awal 2024*. Databoks. Retrieved March 2, 2024, from [URL](#)
- Annur, C. M. (2024, 2 8). *Individu Pengguna Internet Global Tembus 5,35 Miliar pada Januari 2024*. Databoks. Retrieved March 2, 2024, from [URL](#)
- Apa itu GoPay? (n.d.). GoPay. Retrieved March 16, 2024, from [URL](#)
- Apakah DANA itu? (n.d.). DANA. Retrieved March 16, 2024, from [URL](#)
- Asosiasi Penyelenggara Jasa Internet Indonesia. (2024, February 7). Asosiasi Penyelenggara Jasa Internet Indonesia. Retrieved March 2, 2024, from [URL](#)
- Azman, H. b., Lih, C. S., & Yahaya, S. N. (2021, December 30). Factors Affecting Adoption Of E-Wallet Among Gen Y In Pahang. *JOURNAL OF TECHNOLOGY MANAGEMENT AND TECHNOPRENEURSHIP*, 9(2), 47-57.
- Baron, R. A., & Branscombe, N. R. (2012). *Social Psychology*. Pearson.

- Basuki, R., Tarigan, Z. J. H., Siagian, H., Limanta, L. S., Setiawan, D., & Mochtar, J. (2021, September 9). The effects of perceived ease of use, usefulness, enjoyment and intention to use online platforms on behavioral intention in online movie watching during the pandemic era. *International Journal of Data and Network Science*, 6, 253–262. 10.5267/j.ijdns.2021.9.003
- Budianto, A. (2019, October 6). *Gandeng Indomaret, i Saku Targetkan 7 Juta Pengguna hingga Akhir Tahun*. Sindonews. Retrieved March 16, 2024, from URL
- Chen, B., Chang, Y., Wang, B., Zou, J., & Tu, S. (2024, February 29). Technology acceptance model perspective on the intention to participate in medical talents training in China. *Heliyon* 10 (2024) e26206, 10(4). [URL](#)
- Chyntia, A., & Raden, A. R. (2020). A conceptual study on the factors influencing usage intention of e-wallets in Java, Indonesia. *International Journal of Accounting, Finance and Business (IJAFB)*, 5(27), 23–24.
- Clark, D. D. (2018). *Designing an Internet*. MIT Press.
- Comer, D. E. (2018). *The Internet Book: Everything You Need to Know about Computer Networking and How the Internet Works*. CRC Press.
- Darmiasih, M., & Setiawan, P. Y. (2021, January). Continuance usage intention and its antecedents on using OVO ewallet application in Denpasar. *Journal of Management, IT & Social Sciences*, 8(1), 35-46.
- 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. *JSTOR*, 13(3). [URL](#)
- Dewi, I. R. (2022, June 28). *Peta Kompetensi Dompot Digital Indonesia, Siapa Lebih Unggul?* CNBC Indonesia. Retrieved March 16, 2024, from [URL](#)
- Dihni, V. A. (2022, July 22). *Ini Gadget yang Banyak Digunakan Warga RI untuk Akses Internet*. Databoks. Retrieved February 24, 2024, from [URL](#)
- Dimas, A. (2023, October 22). *10 Jenis Pembayaran Digital Hingga Manfaatnya Buat Bisnis*. Paper.id. Retrieved March 14, 2024, from [URL](#)

- Dixit, J. J., & Gupta, S. (2002). Information Communication Technology — Grade 10 Student Textbook (1st ed.). *Laxmi Publications*.
- DOKU Wallet: DOKU Help Center. (n.d.). Support: DOKU Help Center. Retrieved March 16, 2024, from [URL](#)
- Fajrina, H. N. (2020, November 16). *Sejarah Berdirinya LinkAja, Dompot Digital Ramah UMKM*. Uzone.id. Retrieved March 16, 2024, from [URL](#)
- Fan, J., Shao, M., Li, Y., & Huang, X. (2018). Understanding users' attitude toward mobile payment use: A comparative study between China and the USA. *Industrial Management & Data*, 118(3), 524-540. 10.1108/IMDS-06-2017-0268
- Fatmawati, E. (2015, Mei). Technology Acceptance Model (TAM) untuk Menganalisis Penerimaan terhadap Sistem Informasi di PerpustakaanM INFORMASI PERPUSTAKAAN. *IQRA (Jurnal Perpustakaan dan Informasi)*, 09(01), 13.
- Febriani, A. R. (2023, January 14). *Sejarah Kemunculan Uang dan Perkembangannya di Dunia*. detikcom. Retrieved March 15, 2024, from [URL](#)
- Femmy, E., Ratih, H., & Heny, H. (2021, September). Perceived Usefulness, Perceived Ease of Use, and Social Influence: Intention to Use e-Wallet. *Advances in Economics, Business and Management Research*, 187, 311-315. [URL](#)
- Ghozali, H. I. (2018). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 (9th ed.). *Universitas Diponegoro*.
- Grover, V. K. (2015, February). RESEARCH APPROACH: AN OVERVIEW. *Golden Research Thoughts*, 4(8).
- Hair, J. F., Babin, B. J., Black, W. C., & Anderson, R. E. (2019). *Multivariate Data Analysis*. Cengage.
- Hameed, I., Akram, U., Khan, Y., Khan, N. R., & Hameed, I. (2024). Exploring consumer mobile payment innovations: An investigation into the relationship between coping theory factors, individual motivations, social

- influence and word of mouth. *Journal of Retailing and Consumer Services*, 77. [URL](#)
- Hasiara, L. O. (2014). DASAR AKUNTANSI (Pendekatan Teori dan Praktik serta Penyelesaian Soal-Soal dan Cocok bagi Pemula yang ingin Mendalami Akuntansi) (1st ed.). *Universitas Negeri Malang*.
- Ikhsan. (2024, January 5). *25 Marketplace Online Terbesar di Indonesia [Update 2024]*. Sasana Digital. Retrieved March 14, 2024, from [URL](#)
- i.saku. (n.d.). i.saku. Retrieved March 16, 2024, from [URL](#)
- Jogiyanto, H. M. (2001). Pengertian Aplikasi dan perkembangannya. *Andi Offset*.
- JALIN. (2023, August 14). *6 Cara Bayar Pakai QRIS untuk Keperluan Bisnis*. JALIN. Retrieved March 14, 2024, from [URL](#)
- Kabir, K. H., Hassan, F., Mukta, M. Z. N., Roy, D., Darr, D., Leggette, H., & Ullah, S. M. A. (2022). Application of the technology acceptance model to assess the use and preferences of ICTs among field-level extension officers in Bangladesh. *Digital Geography and Society*, 3. [URL](#)
- Karim, M. W., Haque, A., Ulfy, M. A., Hossain, A., & Anis, Z. (2020, December 1). Factors Influencing the Use of E-wallet as a Payment Method among Malaysian Young Adults. *Journal of Internasional Business and Management*, 3(2). [URL](#)
- Kartomo, & Sudarman, L. (2019). Buku Ajar Dasar-Dasar Akuntansi (1st ed.). *Grup Penerbitan CV BUDI UTAMA*.
- Kelvin, L. Y. M., Zaidi, N. S., & Jais, M. (2020, April). Factor Affecting Adoption of E-Wallet in Sarawak. *Journal of Academic Research in Accounting Finance and Management Sciences*, 10(2), 244-256.
- Kilani, A. A.-H. Z. A.-H. Z., Kakeesh, D. F., Al-Weshah, G. A., & Al-Debei, M. M. (2023). Consumer post-adoption of e-wallet: An extended UTAUT2 perspective with trust. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(3). [URL](#)
- Kotler, P., & Keller, K. L. (2015). *Marketing Management*. *Pearson*.

- Kusnandar, V. B. (2022, June 22). *Transaksi Digital Marak, Jakarta Dominasi Sebaran Uang Elektronik Terdaftar di Indonesia*. Databoks. Retrieved March 22, 2024, from [URL](#)
- Kusumah, E. P. (2023). *METODE PENELITIAN BISNIS: ANALISA DATA MELALUI SPSS DAN SMART-PLS (1st ed.)*. DEEPUBLISH.
- Lapinski, M. K., & Rimal, R. N. (2005, May). An Explication of Social Norms. *Communication Theory*, 15(2), 127 - 147. [URL](#)
- Laucereno, S. F. (2022, July 28). *Pengguna Dompot Digital Makin Menjamur, tapi Masih Didominasi Warga Jakarta*. detikFinance. Retrieved March 22, 2024, from [URL](#)
- Lim, H. L., Kuek, T. Y., Yeoh, G. L., Yeap, P. Y., Yang, D., Xu, K., Mulchand, S. G., & Thakur, G. (2022, December). Factors Affecting Users' Behavioral Intention Toward Touch 'N Go E-Wallet in Malaysia. *International Journal of Applied Business and International Management (IJABIM)*, 7(3), 108-120. [URL](#)
- Lind, D. A., Marchal, W. G., & Wathen, S. A. (2018). *Basic Statistics for Business and Economics*. McGraw-Hill Education.
- Media Konsumen (2024). Retrieved March 17, 2024, from [URL](#)
- Malhotra, N. K. (2019). *Marketing Research: An Applied Orientation*. Pearson.
- Malhotra, N. K., & Birks, D. F. (2005). *Marketing Research: An Applied Approach*. Financial Times/Prentice Hall.
- Marakas, G. M., & O'Brien, J. A. (2012). *Introduction to Information Systems - Loose Leaf*. McGraw-Hill Education.
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995, July). An Integrative Model of Organizational Trust. *The Academy of Management Review*, 20(3), 709-734. [URL](#)
- Medina, M. I. (2024, January 8). *Top Up: Apa Itu dan Cara Melakukannya di Beragam E-Wallet*. Glints. Retrieved March 14, 2024, from [URL](#)
- Moorman, C., Zaltman, G., & Deshpande, R. (1992, August). Factors Affecting Trust in Market Research Relationships. *Journal of Marketing*, 29(3), 314-328. 10.2307/3172742

- Muhamad, N. (2023, June 20). *E-Wallet, Metode Pembayaran Digital yang Paling Banyak Digunakan Warga RI saat Belanja Online*. Databoks. Retrieved March 16, 2024, from [URL](#)
- Naurah, N. (2023, April 20). *E-wallet Jadi Metode Pembayaran Terpopuler di Indonesia 2022, Ini Potensinya Pada 2025 Mendatang*. GoodStats. Retrieved March 16, 2024, from [URL](#)
- Nguyen, C., Nguyen, T., & Tran, T. (2020). The Determinants of Consumer's Intention to Use E-wallet: The Case Study of MoMo in Vietnam. *Advanced Science and Technology*, 29(3), 14284 - 14293.
- Nuryakin, Rakotoarizaka, N. L. P., & Musa, H. G. (2023, April 30). The Effect of Perceived Usefulness and Perceived Easy to Use on Student Satisfaction The Mediating Role of Attitude to Use Online Learning. *Asia-Pacific Management and Business Application*, 11(3), 323-336.
- Octaviano, A. (2024, February 7). *Pendapatan Tumbuh 20% di 2023, LinkAja Perkuat Posisi di Ekosistem BUMN*. Keuangan. Retrieved March 17, 2024, from [URL](#)
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). A Comparative Study of Current and Potential Users of Mobile Payment Services. *Sage oPEN*, 6(4), 1-14. [URL](#)
- Phuong, N. N. D., Luan, L. T., Dong, V. V., & Khan, N. L. N. (2020). Examining Customers' Continuance Intentions towards E-wallet Usage: The Emergence of Mobile Payment Acceptance in Vietnam. *Journal of Asian Finance, Economics and Business*, 7(9), 505–516. 10.13106/jafeb.2020.vol7.no9.505
- Prabawati. (2024, January 22). *BI Catat Nilai Transaksi Digital Banking 2023 Rp 58.478,24 Triliun*. Diskominfo Kaltim. Retrieved March 15, 2024, from [URL](#)
- Prastiawan, D. I., Aisjah, S., & Rofiaty. (2021). The Effect of Perceived Usefulness, Perceived Ease of Use, and Social Influence on the Use of Mobile Banking through the Mediation of Attitude Toward Use. *Asia-Pacific Management and Business Application*, 9(3), 22.

- Purwanto, E., & Budiman, V. (2020, June). Applying the Technology Acceptance Model to Investigate the Intention to Use E-health: A Conceptual Framework. *Technology Reports of Kansai University*, 52(05), 12.
- Rahayu, A. G. (n.d.). *Pengaruh Teknologi Informasi (Pendekatan Technology Acceptance Model) Dan E-Filling Terhadap User Satisfaction*.
- Revathy, C., & Balaji, P. (2020, June). DETERMINANTS OF BEHAVIOURAL INTENTION ON E-WALLET USAGE: AN EMPIRICAL EXAMINATION IN AMID OF COVID-19 LOCKDOWN PERIOD. *International Journal of Management (IJM)*, 11(6), 92-104. 10.34218/IJM.11.6.2020.008
- SIKAPI. (n.d.). *Alat Pembayaran Makin Berkembang, Transaksi Makin Mudah, Makin Bijak Mengelolanya*. Sikapi Uangmu. Retrieved March 15, 2024, from [URL](#)
- Salhan, G. S. (2019). A Review of Factors Affecting Digital Payments and Adoption Behaviour for Mobile e-wallets. *Journal of Research in Management & Business Studies (IJRMBS 2019)*, 6(4), 89-96.
- Sargent, B., Brown, G., & Watson, D. (2015). Cambridge IGCSE ICT 2nd Edition. *Hodder Education*.
- Sedik, C. E. (2023, July 27). *Daftar 7 E-Wallet Terpopuler di Indonesia: GoPay, DANA, Shopee Pay, Dll*. Finansial Bisnis. Retrieved March 16, 2024, from [URL](#)
- Septiani, Z. (2023, May 25). *7 Nama Generasi Berdasarkan Umur, Kamu yang Mana?* detikcom. Retrieved April 2, 2024, from [URL](#)
- Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022, February 15). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform. *International Journal of Data and Network Science*, 6(3), 861–874. 10.5267/j.ijdns.2022.2.010
- Singh, N., Srivastava, S., & Sinha, N. (2017, July). Consumer preference and satisfaction of M-wallets: a study on North Indian consumers. *International Journal of Bank Marketing*, 35(6), 944-965. [URL](#)

- Tahar, F., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). Perceived Ease of Use, Perceived Usefulness, Perceived Security and Intention to Use E-Filing: The Role of Technology Readiness. *Journal of Asian Finance, Economics and Business*, 7(9), 11.
- TCASH Efektif Berubah Menjadi LinkAja pada 22 Februari 2019. (2019, February 22). Telkomsel. Retrieved March 16, 2024, from [URL](#)
- Tentang LinkAja. (n.d.). LinkAja. Retrieved March 16, 2024, from [URL](#)
- Warshaw, P. R., & Davis, F. D. (1985). Disentangling behavioral intention and behavioral expectation. *Journal of Experimental Social Psychology*, 21(3), 213–228. [URL](#)
- Widiyanti, W. (2020). Pengaruh Kemanfaatan, Kemudahan Penggunaan dan Promosi terhadap Keputusan Penggunaan E-Wallet OVO di Depok. *Jurnal Akuntansi Dan Keuangan*, 7(1), 15.
- Yan, A. W., MD-Nor, K., Abu-Shanab, E., & Sutanonpaiboon, J. (2009, June). Factors that Affect Mobile Telephone Users to Use Mobile Payment Solution. *Int. Journal of Economics and Management*, 3(1), 37-49.
- Yang, M., Mamun, A. A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless Transactions: A Study on Intention and Adoption of e-Wallets. *Sustainability*, 13(2), 1-18.
- Yeoh, G. L. (2022, December). Factors Affecting Users' Behavioural Intention Towards Touch 'N Go E-Wallet in Malaysia. *International Journal of Applied Business and International Management*, 7(3), 14. [URL](#)