

DAFTAR PUSTAKA

- Anggraini, D. D., & Setyarko, Y. (2025, Agustus 15). Pengaruh Performance Expectancy, Perceived Ease of Use, dan Perceived Risk terhadap Continuance Intention pada Pengguna E-Wallet di Universitas Budi Luhur. *Lokawati: Jurnal Penelitian Manajemen dan Inovasi Riset*, 3. <https://doi.org/10.61132/lokawati.v3i5.2150>
- Assure, S. (n.d.). *Manajemen Pemasaran: Dasar, Konsep, dan Strategi*.
- Bahraini, A. A. (2021). Consumers' perceptions of intention to use a credit card: perceived risk and security. *Entrepreneurship and Sustainability Issues*, 9. 10.9770/jesi.2021.9.2(2)
- Bansah, A. K., & Agyey, D. D. (2021). Perceived convenience, usefulness, effectiveness and user acceptance of information technology: evaluating students' experiences of a Learning Management System. *Technology, Pedagogy and Education*.
- Cho, H., Chi, C., & Chiu, W. (2020, November). Understanding sustained usage of health and fitness apps: Incorporating the technology acceptance model with the investment model. *Technology in Society*, 63.
- Dewi, K. A., & Nurchaya, I. N. (2025). effect of perceived ease of use and perceived usefulness on reuse intention with e-satisfaction as a mediation variable. *International Research Journal of Management, IT & Social Sciences*, 12.
- Dewi, R. P. L., & Ketut, R. I. (2020, December). THE ROLE OF TRUST IN MEDIATING THE EFFECT OF PERCEIVED RISK AND SUBJECTIVE

NORM ON CONTINUOUS USAGE INTENTION ON GOPAY USERS
IN DENPASAR. *RJOAS*, 12. <https://doi.org/10.18551/rjoas.2020-12.09>

Drucker, P. (1973). *Management: Task, Responsibilities, Practices*.

Faizah, A., Hardian, A. F. A., Nandini, R. D., Handayani, P. W., & Harahap, N. C. (2024, June). The Influence of Incentive-Based Mobile Fitness Apps on Users' Continuance Intention With Gender Moderation Effects: Quantitative and Qualitative Study. *Journal of JMIR Human Factors*, 11.

Fischer-Preßler, D., Bonaretti, D., & Fishbach, K. (2022, June). A Protection-Motivation Perspective to Explain Intention to Use and Continue to Use Mobile Warning Systems. *Business & Information Systems Engineering*, 64. [10.1007/s12599-021-00704-0](https://doi.org/10.1007/s12599-021-00704-0)

Hair, J. F., Page, M., & Brunsveld, N. (2019). *Essentials of Business Research Methods*. Taylor & Francis Group.

Hair Jr., J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook*. Springer International Publishing.

Hartono, P., Ruling, J., & Tumewu, F. (2023, September). THE IMPACT OF PERCEIVED USEFULNESS, PERCEIVED EASE-OF-USE AND PERCEIVED VALUE ON USER'S INTENTION TO CONTINUE USING SHOPEEPAY. *Jurnal EMBA*, 11.

Hossain, M. M., Akter, S., & Adnan, H. (2022, June). Does the Trust Issue Impact the Intention to Use E-Wallets Technology among Students? *Journal of Entrepreneurship and Business*, 10. <https://doi.org/10.17687/jeb.v10i1.860>

- Jangir, K., Sharma, V., Taneja, S., & Rupeika-Apoga, R. (2022, Desember 29). The Moderating Effect of Perceived Risk on Users' Continuance Intention for FinTech Services. *Journal of Risk and Financial Management*. <https://doi.org/10.3390/jrfm16010021>
- Jansen, T., Höft, L., Bahr, J. L., Kuklick, L., & Meyer, J. (2024, October). Constructive feedback can function as a reward: Students' emotional profiles in reaction to feedback perception mediate associations with task interest. *Learning and Instruction*, 95.
- Jatimoyo, D., Rohman, F., & Djazuli, A. (2021, June). The effect of perceived ease of use on continuance intention through perceived usefulness and trust: A study on Klikindomaret service users in Malang City. *Research in Business & Social Science*, 10.
- Julia, L., Linggam, P. S., Hibatullah, R., & Justianto, J. S. (2023, October). The Impact of Perceived Risk and Technology Acceptance Model on Gen Z's Adoption of Digital Marketing. *WSEAS TRANSACTIONS on COMPUTER RESEARCH*.
- Kassim, N. M., & Ramadan, T. (2015). Perceived Risk Factors Influence on Intention to Continue Using Internet Banking among Malaysians. *Global Business Review*, 16. 10.1177/0972150915569928
- Kim, B., Lee, E., & Jo, S. H. (2022, June). The effects of extrinsic reward that affect a user's continuous intention to use a fitness application. *Informatics for Health and Social Care*, 48.

- Kotler, P., & Keller, K. L. (n.d.). *Marketing Management*. Pearson. 0-13-145757-8658
- Kumar, A., Halder, P., & Chaturvedi, S. (2024, June). Factors influencing intention to continue use of e-wallet: mediating role of perceived usefulness. <https://doi.org/10.1108/XJM-12-2023-0243>
- Kurniawan, Y., Kelly, & Vionita. (2024). Examining the Factors Driving Digital Banking Adoption in Indonesia: A Modified Technology Acceptance Model Approach. *Journal of Logistics, Informatics and Service Science*, 11. 10.33168/JLISS.2024.0626
- 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*, 7.
- Liu, Y., Shang, M., Jia, C., Lim, X.-J., & Ye, Y. (2024, August). Understanding consumers' continuous-use intention of crowdsourcing logistics services: Empirical evidence from China. *Heliyon*, 10.
- Malhotra, N. K. (2019). *Marketing Research: An Applied Orientation, Global Edition*. Pearson Education.
- Malik, A. N. A., Annuar, S. N. S., Yacob, Y., Pakasa, U. I., Ali, J. K., Gregory, M., Enchas, C. A., Shamsuddin, N. E., & Nyandang, J. (2023, September). The Effect of Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Reward Towards E-wallet Usage Intention: A Moderating Role of Trust. *INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN*

- Naidoo, R., & Leonard, A. (2007). Perceived usefulness, service quality and loyalty incentives: Effects on electronic service continuance. *South African Journal of Business Management* 38. <https://doi.org/10.4102/sajbm.v38i3.587>
- Nandita, P. N., & Sukaatmaja, I. P. (2023, January). Attitude Mediates the Perceived Usefulness and Perceived Ease of Use on Continued Intention to Adopt the Halodoc Application in Denpasar. *SSRG International Journal of Economics and Management Studies, 10*.
- Nurmalasari, Afifah, N., & Mustaruddin. (n.d.). The Influence of Perceived Usefulness and Cashback Reward Program Mediated by E-Wallet Engagement on E-Wallet User Satisfaction. *Widya Cipta : Jurnal Sekretari dan Manajemen, 9*. <https://doi.org/10.31294/widyacipta.v9i2.26461>
- Rai, A., Ghosh, P., & Dutta, T. (2019). Total rewards to enhance employees' intention to stay: does perception of justice play any role? *Evidence-based HRM: a Global Forum for Empirical Scholarship. 0.1108/EBHRM-07-2018-0045*
- Sebayang, T. E., Sheldon, A. N., & Hendryanto, B. R. (2023). THE ROLE OF PERCEIVED EASE OF USE AND PERCEIVED RISK TOWARDS E-COMMERCE PAYLATER ADOPTION IN INDONESIA. *Studies and Scientific Researches. Economics Edition. 10.29358/sceco.v0i38.561*

Stanton, W. J., Etzel, M. J., & Walker, B. J. (1994). *Fundamentals of Marketing* (10th ed.). McGraw-Hill series in marketing.

Transaksi Digital Tumbuh Pesat. (2024, June 9). Indonesia.go.id - Transaksi Digital Tumbuh Pesat. Retrieved August 8, 2025, from <https://indonesia.go.id/kategori/editorial/8279/transaksi-digital-tumbuh-pesat?lang=1>

Tripathi, S. (2023). Determinants of Continuance Intention to Use Mobile Wallets Technology in the Post Pandemic Era: Moderating Role of Perceived Trust. *Journal of International Technology and Information Management*, 31. 10.58729/1941-6679.1570

Wilson, N., Keni, K., & Tan, P. H. P. (2021, December). The Role of Perceived Usefulness and Perceived Ease-of-Use Toward Satisfaction and Trust which Influence Computer Consumers' Loyalty in China. *Gadjah Mada International Journal of Business*, 23.

Zahrani, A. A. (2021). Consumers' perceptions of intention to use a credit card: perceived risk and security. *Entrepreneurship and Sustainability Issues*, 9. 10.9770/jesi.2021.9.2(2)