

## DAFTAR PUSTAKA

- Abdolvand, M. A., & Norouzi, A. (2012). The effect of customer perceived value on word of mouth and loyalty in B-2-B marketing. *Research Journal of Applied Sciences, Engineering and Technology*, 4(23), 4973–4978.
- Alalwan, A. A. (2020). Mobile food ordering apps: An empirical study of the factors affecting customer e-satisfaction and continued intention to reuse. *International Journal of Information Management*, 50(April 2019), 28–44. <https://doi.org/10.1016/j.ijinfomgt.2019.04.008>
- Alizadeh, A., Saghebi, S., Habibisenobari, T., & Mohammadzaheri, M. (2018). Effects of Adoption and Satisfaction on Word of Mouth in the Internet Banking of Iran. *Journal of Internet Banking and Commerce*, 23(3), 1–30. <http://eserv.uum.edu.my/docview/2216862928?accountid=42599>
- Almaiah, M. A., Al-Khasawneh, A., & Althunibat, A. (2020). Exploring the critical challenges and factors influencing the E-learning system usage during COVID-19 pandemic. *Education and Information Technologies*, 25(6), 5261–5280. <https://doi.org/10.1007/s10639-020-10219-y>
- Alomary, A., & Woollard, J. (2015). How Is Technology Accepted by Users? A Review of Technology Acceptance Models and Theories. *The IRES 17th International Conference*, November, 1–4. <http://eprints.soton.ac.uk/382037/1/110-14486008271-4.pdf>
- Alsharo, M., Alnsour, Y., & Alabdallah, M. (2020). How habit affects continuous use: evidence from Jordan's national health information system. *Informatics for Health and Social Care*, 45(1), 43–56. <https://doi.org/10.1080/17538157.2018.1540423>
- Amin, M., Rezaei, S., & Abolghasemi, M. (2014). User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust. *Nankai Business Review International*, 5(3), 258–274. <https://doi.org/10.1108/NBRI-01-2014-0005>
- Amoroso, D., & Lim, R. (2017). The mediating effects of habit on continuance intention. *International Journal of Information Management*, 37(6), 693–702. <https://doi.org/10.1016/j.ijinfomgt.2017.05.003>
- Anderson, & Agarwal. (2010). Practicing Safe Computing: A Multimethod Empirical Examination of Home Computer User Security Behavioral Intentions. *MIS Quarterly*, 34(3), 613. <https://doi.org/10.2307/25750694>
- Apriliani, R., & Widodo, A. (2023). The Effect of Perceived Ease of Use on User Satisfaction in Applications Mobile Legend in Bandung with Demography as A Moderating. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, February, 21307–21322. <https://doi.org/10.33258/birci.v5i3.6149>

- Aslam, W., Ham, M., & Arif, I. (2021). Technology at the Dining Table: Linking perceived value, service recovery, and continuous intention to use food delivery applications. *Review of Business Management*, 23(4), 600–618. <https://doi.org/10.7819/rbgn.v23i4.4135>
- Bagozzi, R. P., & Yi, Y. (1988). On the evaluation of structural equation models. *Journal of the Academy of Marketing Science*, 16(1), 74–94. <https://doi.org/10.1007/BF02723327>
- Bappenas. (2018). *Kelompok Usia*. Bappenas.Go.Id. [https://sepakat.bappenas.go.id/wiki/Kelompok\\_Usia](https://sepakat.bappenas.go.id/wiki/Kelompok_Usia)
- Berezina, K., Cobanoglu, C., Miller, B. L., & Kwansa, F. A. (2012). The impact of information security breach on hotel guest perception of service quality, satisfaction, revisit intentions and word-of-mouth. *International Journal of Contemporary Hospitality Management*, 24(7), 991–1010. <https://doi.org/10.1108/09596111211258883>
- Bhattacharjee, A., Berman, J. Z., & Reed, A. (2013). Tip of the hat, wag of the finger: How moral decoupling enables consumers to admire and admonish. *Journal of Consumer Research*, 39(6), 1167–1184. <https://doi.org/10.1086/667786>
- Bhattacharjee, A. (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly*, 25(3), 351. <https://doi.org/10.2307/3250921>
- Bryman, A. (2016). Social Research Methodology. In *Social Research Methodology* (5th ed.). Oxford University Press. <https://doi.org/10.1007/978-0-230-22911-2>
- Bushara, M. A., Abdou, A. H., Hassan, T. H., Sobaih, A. E. E., Albohnayh, A. S. M., Alshammari, W. G., Aldoreeb, M., Elsaed, A. A., & Elsaied, M. A. (2023). Power of Social Media Marketing: How Perceived Value Mediates the Impact on Restaurant Followers' Purchase Intention, Willingness to Pay a Premium Price, and E-WoM? *Sustainability*, 15(6), 5331. <https://doi.org/10.3390/su15065331>
- Calderon, C. (2019). The importance of shared beliefs for social marketing programmes. *Journal of Social Marketing*, 9(1), 26–39. <https://doi.org/10.1108/JSOCM-01-2018-0013>
- Chairina, R. R. L. (2021). The Effect of Perceived Usefulness and Perceived Ease of Use on Perceived Value and Actual Usage of Technology on the Online Service of Pt. Garuda Indonesia Tbk. *Quest Journals Journal of Research in Business and Management*, 9(4), 2347–3002. [www.questjournals.org](http://www.questjournals.org)
- Chang, C.-H., & Thai, V. V. (2016). Do port security quality and service quality influence customer satisfaction and loyalty? *Maritime Policy & Management*, 43(6), 720–736. <https://doi.org/10.1080/03088839.2016.1151086>

- Chen, S.-C., & Lin, C.-P. (2019). Understanding the effect of social media marketing activities: The mediation of social identification, perceived value, and satisfaction. *Technological Forecasting and Social Change*, 140(November 2018), 22–32. <https://doi.org/10.1016/j.techfore.2018.11.025>
- Cheng, X., Su, X., Yang, B., Zarifis, A., & Mou, J. (2023). Understanding users' negative emotions and continuous usage intention in short video platforms. *Electronic Commerce Research and Applications*, 58. <https://doi.org/10.1016/j.eierap.2023.101244>
- Chiu, Y. Bin, Lin, C. P., & Tang, L. L. (2005). Gender differs: Assessing a model of online purchase intentions in e-tail service. *International Journal of Service Industry Management*, 16(5), 416–435. <https://doi.org/10.1108/09564230510625741>
- Cho, J. (2016). The impact of post-adoption beliefs on the continued use of health apps. *International Journal of Medical Informatics*, 87, 75–83. <https://doi.org/10.1016/j.ijmedinf.2015.12.016>
- Davis, F. D. (1985). A technology acceptance model for empirically testing new end-user information systems: Theory and results. *Management, Ph.D.*(January 1985), 291. <https://doi.org/oclc/56932490>
- de Matos, C. A., & Rossi, C. A. V. (2008). Word-of-mouth communications in marketing: a meta-analytic review of the antecedents and moderators. *Journal of the Academy of Marketing Science*, 36(4), 578–596. <https://doi.org/10.1007/s11747-008-0121-1>
- Delpierre, C. (2004). A systematic review of computer-based patient record systems and quality of care: more randomized clinical trials or a broader approach? *International Journal for Quality in Health Care*, 16(5), 407–416. <https://doi.org/10.1093/intqhc/mzh064>
- Deng, L., Turner, D. E., Gehling, R., & Prince, B. (2010). User experience, satisfaction, and continual usage intention of IT. *European Journal of Information Systems*, 19(1), 60–75. <https://doi.org/10.1057/ejis.2009.50>
- Deng, Z., Lu, Y., Wei, K. K., & Zhang, J. (2010). Understanding customer satisfaction and loyalty: An empirical study of mobile instant messages in China. *International Journal of Information Management*, 30(4), 289–300. <https://doi.org/10.1016/j.ijinfomgt.2009.10.001>
- Denny, & Mauritsius, T. (2021). *TINGKAT PENGGUNAAN QRIS PAYMENT SEBAGAI ALAT TRANSAKSI PEMBAYARAN*. Msi.Binus. <https://mmsi.binus.ac.id/2021/12/17/tingkat-penggunaan-qrisk-payment-sebagai-alat-transaksi-pembayaran/>
- Doll, W. J., Deng, X., Raghunathan, T. S., Torkzadeh, G., & Xia, W. (2004). The Meaning and Measurement of User Satisfaction: A Multigroup Invariance Analysis of the End-User Computing Satisfaction Instrument. *Journal of*

- Management Information Systems*, 21(1), 227–262.  
<https://doi.org/10.1080/07421222.2004.11045789>
- Drive, C. P. (1996). Forum: Who becomes successful? . . . Book review . . . Every employee is special . . . Generation X employees . . . Marketing . . . Networking. *Journal of Management in Engineering*, 12(6), 5–11.  
[https://doi.org/10.1061/\(ASCE\)0742-597X\(1996\)12:6\(5\)](https://doi.org/10.1061/(ASCE)0742-597X(1996)12:6(5))
- Eggert, A., & Ulaga, W. (2002). Customer perceived value: a substitute for satisfaction in business markets? *Journal of Business & Industrial Marketing*, 17(2/3), 107–118. <https://doi.org/10.1108/08858620210419754>
- El-Adly, M. I. (2019). Modelling the relationship between hotel perceived value, customer satisfaction, and customer loyalty. *Journal of Retailing and Consumer Services*, 50(July 2018), 322–332.  
<https://doi.org/10.1016/j.jretconser.2018.07.007>
- Engel, J. F., Kegerreis, R. J., & Blackwell, R. D. (1969). Word-of-Mouth Communication by the Innovator. *Journal of Marketing*, 33(3), 15.  
<https://doi.org/10.2307/1248475>
- Fauzi, F., Dencik, A. B., & Asiati, D. I. (2019). *Metodologi Penelitian untuk Manajemen dan Akuntansi* (E. S. Suharsi (ed.)). Penerbit Salemba Empat.
- Fornell, C., & Bookstein, F. L. (1982). Two Structural Equation Models : LISREL and PLS Applied to Consumer Exit-Voice Theory. *Journal of Marketing Research*, XIX, 440–452.
- Fred, D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Management Information System*, 13(3), 319–339.
- Furlong, N., Lovelace, E., & Lovelace, K. (2000). *Research Methods and Statistics: An Integrated Approach* (C. Wada, L. Hensley, & M. Tomiak (eds.)). Earl McPeck. <https://www.harcourtcollege.com>
- Gangwar, H., Date, H., & Raoot, A. D. (2014). Review on IT adoption: Insights from recent technologies. *Journal of Enterprise Information Management*, 27(4), 488–502. <https://doi.org/10.1108/JEIM-08-2012-0047>
- Gefen, D., Straub, D., & Boudreau, M.-C. (2000). Structural Equation Modeling and REgression Guidelines For Research Practice. *Communications of the Association for Information System*, 4(1), 7.  
<https://doi.org/10.17705/1CAIS.00407>
- George, A., & Kumar, G. S. G. (2013). Antecedents of Customer Satisfaction In Internet Banking: Technology Acceptance Model (TAM) Redefined. *Global Business Review*, 14(4), 627–638. <https://doi.org/10.1177/0972150913501602>
- Gerpott, T. J., Rams, W., & Schindler, A. (2001). Customer retention, loyalty, and satisfaction in the German mobile cellular telecommunications market.

- Telecommunications Policy*, 25(4), 249–269. [https://doi.org/10.1016/S0308-5961\(00\)00097-5](https://doi.org/10.1016/S0308-5961(00)00097-5)
- Gu, D., Yang, X., Li, X., Jain, H., & Liang, C. (2018). Understanding the Role of Mobile Internet-Based Health Services on Patient Satisfaction and Word-of-Mouth. *International Journal of Environmental Research and Public Health*, 15(9), 1972. <https://doi.org/10.3390/ijerph15091972>
- Gulzar, A., & Anwar, S. (2011). Impact of Perceived Value on Word of Mouth Endorsement and Customer Satisfaction: Mediating Role of Repurchase Intentions. *International Journal of Economics and Management Sciences*, 1(5), 46–54. <https://www.researchgate.net/publication/323294845>
- Ha, Y., & Im, H. (2014). Determinants of mobile coupon service adoption: Assessment of gender difference. *International Journal of Retail and Distribution Management*, 42(5), 441–459. <https://doi.org/10.1108/IJRDM-08-2012-0074>
- Hair, J. F., Black, Jr, W. C., Babin, B. J., & Anderson, R. E. (2019). Multivariate Data Analysis. In *Pearson New International Edition*.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis: a global perspektive* (7th ed.). Pearson.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). Thousand Oaks. In *Sage*.
- Halilovic, S., & Cicic, M. (2013). Antecedents of information systems user behaviour – extended expectation-confirmation model. *Behaviour & Information Technology*, 32(4), 359–370. <https://doi.org/10.1080/0144929X.2011.554575>
- Hamzah, M. I., Ramli, F. A. A., & Shaw, N. (2023). The moderating influence of brand image on consumers' adoption of QR-code e-wallets. *Journal of Retailing and Consumer Services*, 73, 103326. <https://doi.org/10.1016/j.jretconser.2023.103326>
- Har Lee, C., Cyril Eze, U., & Oly Ndubisi, N. (2011). Analyzing key determinants of online repurchase intentions. *Asia Pacific Journal of Marketing and Logistics*, 23(2), 200–221. <https://doi.org/10.1108/13555851111120498>
- Henseler, J. (2015). PLS-MGA : A Non-Parametric Approach to Partial Least Squares-based Multi-Group. *Challenges at the Interface of Data Analysis, Computer Science, and Optimization*, October, 495–501. <https://doi.org/10.1007/978-3-642-24466-7>
- Hepp, A. (2020). Katz, Elihu/Lazarsfeld, Paul F. (1955): *Personal Influence. The Part Played by People in the Flow of Mass Communication*. New York: Free Press. February, 1–4. <https://doi.org/10.1007/978-3-658-21742-6>

- Ho, N. T. T., Sivapalan, S., Pham, H. H., Nguyen, L. T. M., Pham, A. T. Van, & Dinh, H. V. (2020). Students' adoption of e-learning in emergency situation: the case of a Vietnamese university during COVID-19. *Interactive Technology and Smart Education*, 18(2), 246–269. <https://doi.org/10.1108/ITSE-08-2020-0164>
- Hsiao, C.-H., Chang, J.-J., & Tang, K.-Y. (2016). Exploring the influential factors in continuance usage of mobile social Apps: Satisfaction, habit, and customer value perspectives. *Telematics and Informatics*, 33(2), 342–355. <https://doi.org/10.1016/j.tele.2015.08.014>
- Hu, P. J., Chau, P. Y. K., Sheng, O. R. L., & Tam, K. Y. (1999). Examining the Technology Acceptance Model Using Physician Acceptance of Telemedicine Technol. *Journal of Management Information System*, 16(2), 91–112.
- Huang, D.-L., Patrick Rau, P.-L., Salvendy, G., Gao, F., & Zhou, J. (2011). Factors affecting perception of information security and their impacts on IT adoption and security practices. *International Journal of Human-Computer Studies*, 69(12), 870–883. <https://doi.org/10.1016/j.ijhcs.2011.07.007>
- Huete-alcocer, N. (2017). *A Literature Review of Word of Mouth and Electronic Word of Mouth: Implications for Consumer Behavior*. 8(July), 1–4. <https://doi.org/10.3389/fpsyg.2017.01256>
- Hur, W.-M., Kim, Y., & Park, K. (2013). Assessing the Effects of Perceived Value and Satisfaction on Customer Loyalty: A 'Green' Perspective. *Corporate Social Responsibility and Environmental Management*, 20(3), 146–156. <https://doi.org/10.1002/csr.1280>
- Igbaria, M., Zinatelli, N., Cragg, P., & Cavaye, A. L. M. (1997). Personal Computing Acceptance Factors in Small Firms : A Structural Equation Model. *Management Information System Research Center*, 21(3), 279–305.
- Jahan, N., Ali, M. J., & Al Asheq, A. (2020). Examining the key determinants of customer satisfaction internet banking services in Bangladesh. *Academy of Strategic Management Journal*, 19(1), 1–6.
- Jaspersen, J., Carter, P. E., & Zmud, R. W. (2005). A comprehensive conceptualization of post-adoptive behaviors associated with information technology enabled work systems. *MIS Quarterly: Management Information Systems*, 29(3), 525–557. <https://doi.org/10.2307/25148694>
- Jiang, Y. (2023). *Research on the Influence of Customer Perceived Value on FMCG E-WOM Communication* (V. Gaikar, M. Hou, & S. A. Qalati (eds.); Vol. 227, pp. 587–595). Atlantis Press International BV. [https://doi.org/10.2991/978-94-6463-054-1\\_64](https://doi.org/10.2991/978-94-6463-054-1_64)
- Karjaluoto, H., Shaikh, A. A., Leppäniemi, M., & Luomala, R. (2019). Examining consumers' usage intention of contactless payment systems. *International Journal of Bank Marketing*, 38(2), 332–351. <https://doi.org/10.1108/IJBM-04->

2019-0155

- Kim, S., Ham, S., Moon, H., Chua, B.-L., & Han, H. (2019). Experience, brand prestige, perceived value (functional, hedonic, social, and financial), and loyalty among GROCERANT customers. *International Journal of Hospitality Management*, 77(March), 169–177. <https://doi.org/10.1016/j.ijhm.2018.06.026>
- Kim, S. S., & Malhotra, N. K. (2005). Predicting system usage from intention and past use: Scale issues in the predictors. *Decision Sciences*, 36(1), 187–196. <https://doi.org/10.1111/j.1540-5915.2005.00070.x>
- Komunikasi, D. (2019). *QRIS, SATU QR CODE UNTUK SEMUA PEMBAYARAN*. Bank Indonesia. [https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/SP\\_216219.aspx](https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/SP_216219.aspx)
- Lankton, N. K., Wilson, E. V., & Mao, E. (2010). Antecedents and determinants of information technology habit. *Information & Management*, 47(5–6), 300–307. <https://doi.org/10.1016/j.im.2010.06.004>
- Lee, H.-J. (2022). A Study on the Effect of Customer Habits on Revisit Intention Focusing on Franchise Coffee Shops. *Information*, 13(2), 86. <https://doi.org/10.3390/info13020086>
- Legris, P., Ingham, J., & Collette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information and Management*, 40(3), 191–204. [https://doi.org/10.1016/S0378-7206\(01\)00143-4](https://doi.org/10.1016/S0378-7206(01)00143-4)
- Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64(December 2020), 101487. <https://doi.org/10.1016/j.techsoc.2020.101487>
- Li, H., & Liu, Y. (2014). Understanding post-adoption behaviors of e-service users in the context of online travel services. *Information & Management*, 51(8), 1043–1052. <https://doi.org/10.1016/j.im.2014.07.004>
- Lian, J.-W. (2021). Understanding cloud-based BYOD information security protection behaviour in smart business: in perspective of perceived value. *Enterprise Information Systems*, 15(9), 1216–1237. <https://doi.org/10.1080/17517575.2020.1791966>
- Liao, H.-L., & Lu, H.-P. (2008). The role of experience and innovation characteristics in the adoption and continued use of e-learning websites. *Computers & Education*, 51(4), 1405–1416. <https://doi.org/10.1016/j.compedu.2007.11.006>
- Limayem, M., Hirt, S. G., & Cheung, C. M. K. (2007). How habit limits the predictive power of intention: The case of information systems continuance. *MIS Quarterly: Management Information Systems*, 31(4), 705–737.

<https://doi.org/10.2307/25148817>

- Lin, H., Fan, W., & Chau, P. Y. K. (2014). Determinants of users' continuance of social networking sites: A self-regulation perspective. *Information & Management*, 51(5), 595–603. <https://doi.org/10.1016/j.im.2014.03.010>
- Mailizar, M., Burg, D., & Maulina, S. (2021). Examining university students' behavioural intention to use e-learning during the COVID-19 pandemic: An extended TAM model. *Education and Information Technologies*, 26(6), 7057–7077. <https://doi.org/10.1007/s10639-021-10557-5>
- Malik, A., Suresh, S., & Sharma, S. (2017). Factors influencing consumers' attitude towards adoption and continuous use of mobile applications: a conceptual model. *Procedia Computer Science*, 122, 106–113. <https://doi.org/10.1016/j.procs.2017.11.348>
- Miller, G. A., Galanter, E., & Pribram, K. H. (1960). *Plans and the structure of behavior*. Holt, Rinehart, & Winston.
- Mou, J., Cohen, J., Dou, Y., & Zhang, B. (2019). International buyers' repurchase intentions in a Chinese cross-border e-commerce platform. *Internet Research*, 30(2), 403–437. <https://doi.org/10.1108/INTR-06-2018-0259>
- Mouakket, S. (2015). Factors influencing continuance intention to use social network sites: The Facebook case. *Computers in Human Behavior*, 53, 102–110. <https://doi.org/10.1016/j.chb.2015.06.045>
- Mustajab, R. (2023). *Ada 28,75 Juta Pengguna QRIS di Indonesia hingga Akhir 2022*. DataIndonesia.Id. <https://dataindonesia.id/digital/detail/ada-2875-juta-pengguna-qris-di-indonesia-hingga-akhir-2022>
- Nam, Y., & Lee, S. T. (2023). Behind the growth of FinTech in South Korea: Digital divide in the use of digital financial services. *Telematics and Informatics*, 81(April), 101995. <https://doi.org/10.1016/j.tele.2023.101995>
- Nascimento, B., Oliveira, T., & Tam, C. (2018). Wearable technology: What explains continuance intention in smartwatches? *Journal of Retailing and Consumer Services*, 43(August 2017), 157–169. <https://doi.org/10.1016/j.jretconser.2018.03.017>
- Nguyen, H., Nguyen, H., Nguyen, N., & Phan, A. (2018). Determinants of Customer Satisfaction and Loyalty in Vietnamese Life-Insurance Setting. *Sustainability*, 10(4), 1151. <https://doi.org/10.3390/su10041151>
- Noviani, R., Muta'ali, L., & Nasruddin, N. (2018). FACING SOLO RAYA METROPOLITAN CITY: ANALYSIS OF THE DEVELOPMENT PLANNING. *GeoEco*, 4(2), 152. <https://doi.org/10.20961/ge.v4i2.22508>
- Ogedengbe, F., & Talib, Y. Y. A. (2020). Factors Influencing Electronic Banking Continuance Usage Intention in Developing Economies: A Study of Nigeria. *International Journal of Business Information Systems*, 34(1), 1.

<https://doi.org/10.1504/IJBIS.2020.10020616>

- Oghuma, A. P., Libaque-Saenz, C. F., Wong, S. F., & Chang, Y. (2016). An expectation-confirmation model of continuance intention to use mobile instant messaging. *Telematics and Informatics*, 33(1), 34–47. <https://doi.org/10.1016/j.tele.2015.05.006>
- Okumus, B., & Bilgihan, A. (2014). Proposing a model to test smartphone users' intention to use smart applications when ordering food in restaurants. *Journal of Hospitality and Tourism Technology*, 5(1), 31–49. <https://doi.org/10.1108/JHTT-01-2013-0003>
- Pahnla, S., & Warsta, J. (2010). Online shopping viewed from a habit and value perspective. *Behaviour & Information Technology*, 29(6), 621–632. <https://doi.org/10.1080/0144929X.2010.501115>
- Park, S. T., & Oh, M. R. (2019). An empirical study on the influential factors affecting continuous usage of mobile cloud service. *Cluster Computing*, 22, 1873–1887. <https://doi.org/10.1007/s10586-017-1518-8>
- Paul, K., Kang, M., & Haile, T. T. (2020). Uses and gratifications in developing user satisfaction and positive electronic word of mouth (eWOM) on facebook: A cross cultural study between South Korea and Tanzania. *International Journal of Scientific and Technology Research*, 9(4), 460–470.
- Polasik, M., Górka, J., & Wilczewski, G. (2013). *Time Efficiency of Point-of-Sale Payment Methods : Empirical Results for Cash , Cards and Mobile Payments*. 141, 306–320. [https://doi.org/10.1007/978-3-642-40654-6\\_19](https://doi.org/10.1007/978-3-642-40654-6_19)
- Polites, & Karahanna. (2012). Shackled to the Status Quo: The Inhibiting Effects of Incumbent System Habit, Switching Costs, and Inertia on New System Acceptance. *MIS Quarterly*, 36(1), 21. <https://doi.org/10.2307/41410404>
- PopulationPyramid.net. (2022). *Population Pyramids of the World from 1950 to 2100*. PopulationPyramid.Net. <https://www.populationpyramid.net/china-macao-sar/2023/>
- Pratama, G. W., & Yuniati, I. (2023). *Jumlah Merchant QRIS di Soloraya Capai 358.410, Solo Pengguna Terbanyak*. Solopos.Com. <https://bisnis.solopos.com/jumlah-merchant-qr-is-di-soloraya-capai-358-410-solo-pengguna-terbanyak-1535574>
- Primasasti, A. (2022). *Ketahui dan Pahami Batas Kota Surakarta*. DISKOMINFO. <https://surakarta.go.id/?p=25327>
- Putri, G. A., Widagdo, A. K., & Setiawan, D. (2023). Analysis of financial technology acceptance of peer to peer lending (P2P lending) using extended technology acceptance model (TAM). *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 100027. <https://doi.org/10.1016/j.joitmc.2023.100027>

- QRIS. (2019). *About InterActive QRIS*. Qris.Online. <https://qris.online/homepage/about?lang=en>
- Rahmawati, R. N., & Narsa, I. M. (2019). Intention to Use e-Learning: Aplikasi Technology Acceptance Model (TAM). *Owner*, 3(2), 260. <https://doi.org/10.33395/owner.v3i2.151>
- Ravindran, R. K. G. . & D. S. (2012). an Empirical Study on Service Quality Perceptions. *Journal of Internet Banking and Commerce*, 17(1), 1–22. <http://www.arraydev.com/commerce/jibc/>
- Rezaei, S., & Amin, M. (2013). Exploring online repurchase behavioural intention of university students in Malaysia Sajad Rezaei \* and Muslim Amin. *Journal Global Business Advancement*, 6(2), 92–119.
- Ryu, S., & Park, J. K. (2020). The effects of benefit-driven commitment on usage of social media for shopping and positive word-of-mouth. *Journal of Retailing and Consumer Services*, 55. <https://doi.org/10.1016/j.jretconser.2020.102094>
- Setiawan, P. Y., & Pramudana, K. A. S. (2018). *Customer Perceived Value as a Predictor of E-Wom on Online Shopping*. 20(2), 1–07. <https://doi.org/10.9790/487X-2002090107>
- Shaikh, A. A., & Karjaluto, H. (2016). *Mobile Banking Services Continuous Usage - Case Study of Finland*. April 2020, 1497–1506. <https://doi.org/10.1109/HICSS.2016.189>
- Sharabati, A.-A. A., Al-Haddad, S., Al-Khasawneh, M., Nababteh, N., Mohammad, M., & Abu Ghoush, Q. (2022). The Impact of TikTok User Satisfaction on Continuous Intention to Use the Application. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3), 125. <https://doi.org/10.3390/joitmc8030125>
- Shiau, W.-L., & Luo, M. M. (2013). Continuance intention of blog users: the impact of perceived enjoyment, habit, user involvement and blogging time. *Behaviour & Information Technology*, 32(6), 570–583. <https://doi.org/10.1080/0144929X.2012.671851>
- Sibona, C., & Choi, J. H. (2021). Factors Affecting End-User Satisfaction on Facebook. *Proceedings of the International AAAI Conference on Web and Social Media*, 6(1), 575–578. <https://doi.org/10.1609/icwsm.v6i1.14284>
- Sima, V., Gheorghe, I. G., Subic, J., & Nancu, D. (2020). Influences of the Industry 4.0 Revolution on the Human Capital Development and Consumer Behavior: A Systematic Review. *Sustainability*, 12, 28. <https://doi.org/10.3390/su12104035>
- Siron, Y., Wibowo, A., & Narmaditya, B. S. (2020). FACTORS AFFECTING THE ADOPTION OF E-LEARNING IN INDONESIA: LESSON FROM COVID-19. *Journal of Technology and Science Education*, 10(2), 282–295. <https://doi.org/doi.org/10.3926/jotse.1025>

- Slack, N., Singh, G., & Sharma, S. (2020). Impact of perceived value on the satisfaction of supermarket customers: developing country perspective. *International Journal of Retail & Distribution Management*, 48(11), 1235–1254. <https://doi.org/10.1108/IJRDM-03-2019-0099>
- Song, H. J., Lee, C.-K., Park, J. A., Hwang, Y. H., & Reisinger, Y. (2015). The Influence of Tourist Experience on Perceived Value and Satisfaction with Temple Stays: The Experience Economy Theory. *Journal of Travel & Tourism Marketing*, 32(4), 401–415. <https://doi.org/10.1080/10548408.2014.898606>
- Song, X., Cong, Y., Song, Y., Chen, Y., & Liang, P. (2022). A bearing fault diagnosis model based on CNN with wide convolution kernels. *Journal of Ambient Intelligence and Humanized Computing*, 13(8), 4041–4056. <https://doi.org/10.1007/s12652-021-03177-x>
- Soren, A. A., & Chakraborty, S. (2023). The formation of habit and word-of-mouth intention of over-the-top platforms. *Journal of Retailing and Consumer Services*, 75(June), 103460. <https://doi.org/10.1016/j.jretconser.2023.103460>
- Sosanuy, W., Siripipatthanakul, S., Nurittamont, W., & Phayaphrom, B. (2021). Effect Of Electronic Word of Mouth (E-WOM) And Perceived Value On Purchase Intention During The COVID-19 Pandemic: The Case Of Ready-To-Eat Food. *International Journal of Behavioral Analytics*, 1(2), 1–16.
- Subramanian, G. H. (1994). *A Replication of Perceived Usefulness and Perceived Ease of Use Measurement* \*. 25(5), 863–874.
- Sudaryat, Y. (2008). *Makna dalam wacana: prinsip-prinsip semantik dan pragmatik* (1st ed.). Yrama Widya. [http://library.uny.ac.id/sirkulasi/index.php?p=show\\_detail&id=37545](http://library.uny.ac.id/sirkulasi/index.php?p=show_detail&id=37545)
- Sugiyono. (2008). *Metode Penelitian Bisnis*. 978-979-8433-24-5.
- Sukendro, S., Habibi, A., Khaeruddin, K., Indrayana, B., Syahrudin, S., Makadada, F. A., & Hakim, H. (2020). Using an extended Technology Acceptance Model to understand students' use of e-learning during Covid-19: Indonesian sport science education context. *Heliyon*, 6(11), e05410. <https://doi.org/10.1016/j.heliyon.2020.e05410>
- Suyunchaliyeva, M. M., Nautiyal, R., Shaikh, A. A., & Sharma, R. (2021). The Use of Mobile Payment Systems in Post-COVID-19 Economic Recovery : Primary Research on an Emerging Market for Experience Goods. *Sustainability*, 13, 1–19. <https://doi.org/https://doi.org/10.3390/su132413511>
- Talwar, M., Talwar, S., Kaur, P., Islam, A. K. M. N., & Dhir, A. (2021). Positive and negative word of mouth (WOM) are not necessarily opposites: A reappraisal using the dual factor theory. *Journal of Retailing and Consumer Services*, 63(November), 102396. <https://doi.org/10.1016/j.jretconser.2020.102396>
- Tang, Y., & Tseng, H. (2023). Exploring academic librarians' perception of OER

- through the lens of technology acceptance model. *Journal of Academic Librarianship*, 49(5), 102769. <https://doi.org/10.1016/j.acalib.2023.102769>
- Trütsch, T. (2020). The impact of contactless payment on cash usage at an early stage of diffusion. *Swiss Journal of Economics and Statistics*, 0(5), 35. <https://doi.org/https://doi.org/10.1186/s41937-020-00050-0>
- Tsai, H.-T., Chien, J.-L., & Tsai, M.-T. (2014). The influences of system usability and user satisfaction on continued Internet banking services usage intention: empirical evidence from Taiwan. *Electronic Commerce Research*, 14(2), 137–169. <https://doi.org/10.1007/s10660-014-9136-5>
- Tu, C.-C., Fang, K., & Lin, C.-Y. (2012). Perceived Ease of Use, Trust, and Satisfaction as Determinants of Loyalty in e-Auction Marketplace. *Journal of Computers*, 7(3), 645–652. <https://doi.org/10.4304/jcp.7.3.645-652>
- Turel, O., & Serenko, A. (2006). Satisfaction with mobile services in Canada: An empirical investigation. *Telecommunications Policy*, 30(5–6), 314–331. <https://doi.org/10.1016/j.telpol.2005.10.003>
- Vahdat, A., Alizadeh, A., Quach, S., & Hamelin, N. (2021). Would you like to shop via mobile app technology? The technology acceptance model, social factors and purchase intention. *Australasian Marketing Journal*, 29(2), 187–197. <https://doi.org/10.1016/j.ausmj.2020.01.002>
- van Tonder, E., Petzer, D. J., van Vuuren, N., & De Beer, L. T. (2018). Perceived value, relationship quality and positive WOM intention in banking. *International Journal of Bank Marketing*, 36(7), 1347–1366. <https://doi.org/10.1108/IJBM-08-2017-0171>
- Veloutsou, C., Gilbert, G. R., Moutinho, L. A., & Goode, M. M. H. (2005). Measuring transaction-specific satisfaction in services. *European Journal of Marketing*, 39(5/6), 606–628. <https://doi.org/10.1108/03090560510590737>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *Journal of Science and Technological Researches*, 36(1), 157–178. <https://doi.org/https://doi.org/10.2307/41410412>
- Verplanken, B., & Orbell, S. (2003). Reflections on Past Behavior: A Self-Report Index of Habit Strength 1. *Journal of Applied Social Psychology*, 33(6), 1313–1330. <https://doi.org/10.1111/j.1559-1816.2003.tb01951.x>
- Vladova, G., Ullrich, A., Bender, B., & Gronau, N. (2021). Students' Acceptance of Technology-Mediated Teaching – How It Was Influenced During the COVID-19 Pandemic in 2020: A Study From Germany. *Frontiers in Psychology*, 12(January), 1–15. <https://doi.org/10.3389/fpsyg.2021.636086>
- Wang, C., Harris, J., & Patterson, P. (2013). The Roles of Habit, Self-Efficacy, and Satisfaction in Driving Continued Use of Self-Service Technologies. *Journal of Service Research*, 16(3), 400–414.

<https://doi.org/10.1177/1094670512473200>

- Wang, N., Shen, X.-L., & Sun, Y. (2013). Transition of electronic word-of-mouth services from web to mobile context: A trust transfer perspective. *Decision Support Systems*, 54(3), 1394–1403. <https://doi.org/10.1016/j.dss.2012.12.015>
- Wilson, N., Keni, K., & Tan, P. H. P. (2019). The Effect of Website Design Quality and Service Quality toward Repurchase Intention in the E-commerce Industry: A Cross-Continental Analysis. *Gadjah Mada International Journal of Business*, 21(2), 187. <https://doi.org/10.22146/gamaijb.33665>
- Wilson, N., Keni, K., & Tan, P. H. P. (2021). The Role of Perceived Usefulness and Perceived Ease-of-Use Toward Satisfaction and Trust which Influence Computer Consumers' Loyalty in China. *International Journal of Business*, 23(3), 262–294. <https://doi.org/10.22146/gamaijb.32106>
- Wolfinbarger, M., & Gilly, M. C. (2003). eTailQ: dimensionalizing, measuring and predicting etail quality. *Journal of Retailing*, 79(3), 183–198. [https://doi.org/10.1016/S0022-4359\(03\)00034-4](https://doi.org/10.1016/S0022-4359(03)00034-4)
- Wu, Y., & Huang, H. (2023). Influence of Perceived Value on Consumers' Continuous Purchase Intention in Live-Streaming E-Commerce—Mediated by Consumer Trust. *Sustainability*, 15(5), 4432. <https://doi.org/10.3390/su15054432>
- Xue, M., Du, J., Wang, B., Ren, B., & Hu, Y. (2023). Joint optimization for attention-based generation and recognition of chinese characters using tree position embedding. *Pattern Recognition*, 140, 109538. <https://doi.org/10.1016/j.patcog.2023.109538>
- Yang, H., Yu, J., Zo, H., & Choi, M. (2016). User acceptance of wearable devices: An extended perspective of perceived value. *Telematics and Informatics*, 33(2), 256–269. <https://doi.org/10.1016/j.tele.2015.08.007>
- Yap, B. W., Ramayah, T., & Shahidan, W. N. W. (2012). Satisfaction and trust on customer loyalty : a PLS approach. *Business Strategy Series*, 13(4), 154–167. <https://doi.org/10.1108/17515631211246221>
- Yu, X., Roy, S. K., Quazi, A., Nguyen, B., & Han, Y. (2017). Internet entrepreneurship and “the sharing of information” in an Internet-of-Things context. *Internet Research*, 27(1), 74–96. <https://doi.org/10.1108/IntR-02-2015-0060>
- Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2002). Service Quality Delivery through Web Sites: A Critical Review of Extant Knowledge. *Journal of the Academy of Marketing Science*, 30(4), 362–375. <https://doi.org/10.1177/009207002236911>
- Zhang, L., Tong, H., Liang, Y., & Qin, Q. (2023). Consumer purchase intention of new energy vehicles with an extended technology acceptance model: The role of attitudinal ambivalence. *Transportation Research Part A: Policy and*

*Practice*, 174(May), 103742. <https://doi.org/10.1016/j.tra.2023.103742>

- Zheng, Y., Zhao, K., & Stylianou, A. (2013). The impacts of information quality and system quality on users' continuance intention in information-exchange virtual communities: An empirical investigation. *Decision Support Systems*, 56(1), 513–524. <https://doi.org/10.1016/j.dss.2012.11.008>
- Zhong, Y., & Moon, C. H. (2020). What Drives Customer Satisfaction, Loyalty, and Happiness in Fast-Food Restaurants in China? Perceived Price, Service Quality, Food Quality, Physical Environment Quality, and the Moderating Role of Gender. *Multidisciplinary Digital Publishing Institute*, 9, 19. <https://doi.org/https://doi.org/10.3390/foods9040460>
- Zhong, Y., & Moon, H. C. (2022). Investigating Customer Behavior of Using Contactless Payment in China: A Comparative Study of Facial Recognition Payment and Mobile QR-Code Payment. *Sustainability (Switzerland)*, 14(12). <https://doi.org/10.3390/su14127150>
- Zhong, Y., Oh, S., & Moon, H. C. (2021). Service transformation under industry 4.0: Investigating acceptance of facial recognition payment through an extended technology acceptance model. *Technology in Society*, 64(December 2020), 101515. <https://doi.org/10.1016/j.techsoc.2020.101515>

