

DAFTAR PUSTAKA

- Abdillah, W. (2018). *Metode Penelitian Terpadu Sistem Informasi Pemodelan Teoritis, Pengukuran dan Pengujian Statistis*. Yogyakarta: Penerbit Andi.
- Abdillah, W., & Hartono, J. (2015). *Partial Least Square (PLS)*. Yogyakarta: Penerbit Andi.
- Ahmad, & Pambudi, B. S. (2014). Pengaruh Persepsi Manfaat Persepsi Kemudahan, Keamanan Dan Ketersediaan Fitur Terhadap Minat Ulang Nasabah Bank Dalam Menggunakan Internet Banking (Studi Pada Program Layanan Internet Banking BRI). *Jurnal Studi Manajemen*, 8(1).
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 179–211.
- Alkhwaldi, A. F., Al-Qudah, A. A., Al-Hattami, H. M., Al-Okaily, M., Al-Adwan, A. S., & Abu-Salih, B. (2023). Uncertainty Avoidance and Acceptance of The Digital Payment Systems: A Partial Least Squares-Structural Equation Modeling (PLS-SEM) Approach. *Global Knowledge, Memory and Communication*. <https://doi.org/10.1108/GKMC-07-2022-0161>
- Al-Saedi, K., Al-Emran, M., Ramayah, T., & Abusham, E. (2020). Developing a General Extended UTAUT Model for M-Payment Adoption. *Technology in Society*, 62. <https://doi.org/10.1016/j.techsoc.2020.101293>
- Audriyani, F., & Meiranto, W. (2023). Penerapan Model UTAUT 2 Terhadap Niat Penggunaan Electronic Payment ShopeePay di Kota Semarang. *Diponegoro Journal of Accounting*, 12(3), 1–14. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Azman Ong, M. H., Yusri, M. Y., & Ibrahim, N. S. (2023). Use and Behavioral Intention Using Digital Payment Systems Among Rural Residents: Extending the UTAUT-2 Model. *Technology in Society*, 74. <https://doi.org/10.1016/j.techsoc.2023.102305>
- Bandura, A. (1986). Social foundations of thought and action: A social cognitive theory. In *Social foundations of thought and action: A social cognitive theory*. Prentice-Hall, Inc.
- Chresentia, S., & Suharto, Y. (2020). Assessing Consumer Adoption Model on E-Wallet: An Extended UTAUT 2 Approach. *International Journal of Economics, Business and Management Research*, 4(06). www.ijebmr.com

- Dasgupta, S., Haddad, M., Weiss, P., & Bermudez, E. (2007). *User Acceptance of CASE Tools in Systems Analysis and Design: An Empirical Study*. <http://www.sig-ed.org/jier/index.html>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information. In *Source: MIS Quarterly* (Vol. 13, Issue 3).
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1992). Extrinsic and Intrinsic Motivation to Use Computers in the Workplace'. In *Journal of Applied Social Psychology* (Vol. 22).
- de Blanes Sebastián, M. G., Antonovica, A., & Sarmiento Guede, J. R. (2023). What Are the Leading Factors for Using Spanish peer-to-peer Mobile Payment Platform Bizum? The Applied Analysis of The UTAUT2 Model. *Technological Forecasting and Social Change*, 187. <https://doi.org/10.1016/j.techfore.2022.122235>
- Dehghan, F., & Haghghi, A. (2015). E-money Regulation for Consumer Protection. In *International Journal of Law and Management* (Vol. 57, Issue 6, pp. 610–620). Emerald Group Holdings Ltd. <https://doi.org/10.1108/IJLMA-06-2014-0042>
- Dodds, W. B., Monroe, K. B., & Grewal, D. (1991). Effects of Price, Brand, and Store Information on Buyers' Product Evaluations. *Journal of Marketing Research*, 28(3), 307. <https://doi.org/10.2307/3172866>
- Farah, M. F., Hasni, M. J. S., & Abbas, A. K. (2018). Mobile-Banking Adoption: Empirical Evidence from The Banking Sector in Pakistan. *International Journal of Bank Marketing*, 36(7), 1386–1413. <https://doi.org/10.1108/IJBM-10-2017-0215>
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behaviour: An introduction to theory and research* (Vol. 27).
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep Teknik dan Aplikasi dengan Program Smart PLS 3.0*. (Edisi 2). Semarang: Universitas Diponegoro Semarang.
- Gupta, K., & Arora, N. (2020). Investigating Consumer Intention to Accept Mobile Payment Systems Through Unified theory of Acceptance Model: An Indian Perspective. *South Asian Journal of Business Studies*, 9(1), 88–114. <https://doi.org/10.1108/SAJBS-03-2019-0037>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis* (7th ed.). New York: Pearson.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: indeed a Silver Bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>

- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to Use and How to Report the Results of PLS-SEM. In *European Business Review* (Vol. 31, Issue 1, pp. 2–24). Emerald Group Publishing Ltd. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hammouri, Q., Aloqool, A., Saleh, B. A., Aldossary, H., Al Frejat, S. Y., Halim, M., Almajali, D. A., Al-Gasawneh, J. A., & Darawsheh, S. D. R. (2023). An Empirical Investigation on Acceptance of E-wallets in The FIntech Era in Jordan: Extending UTAUT2 Model with Perceived Trust. *International Journal of Data and Network Science*, 7(3), 1249–1258. <https://doi.org/10.5267/j.ijdns.2023.4.013>
- Haryanto, R., Bakri, A. A., Samosir, H. E. S., Idris, D. L., Fauzan, T. R., & Agustina, W. (2023). Digital Literacy and Determinants of Online Zakat Payments Lessons from Indonesia Experience with UTAUT. *Journal of Law and Sustainable Development*, 11(4). <https://doi.org/10.55908/sdgs.v11i4.575>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Hidayat, M. T., Aini, Q., & Fetrina, E. (2020). Penerimaan Pengguna E-Wallet Menggunakan UTAUT 2 (Studi Kasus) (User Acceptance of E-Wallet Using UTAUT 2-A Case Study). *Jurnal Nasional Teknik Elektro Dan Teknologi Informasi* /, 9(3).
- Hoang, T. H., Duong, T. H. N., & Pham, H. T. (2021). An Empirical Analysis of Factors Affecting the Intention of using Digital Wallets in Vietnam. *Journal of International Economics and Management*, 21(1), 86–107. <https://doi.org/10.38203/jiem.021.1.0024>
- Hunton, J. E. (2002). Blending Information and Communication Technology with Accounting Research. *American Accounting Association*, 16(1), 55–67.
- Indriantoro, N., & Supomo, B. (2009). *Metodologi Penelitian Bisnis untuk Akuntansi & Manajemen* (Edisi Pertama). Yogyakarta: BPFE.
- Jogiyanto, H. M. (2007). *Metode Penelitian Bisnis: Salah Kaprah dan Pengalaman–Pengalaman*. Yogyakarta: BPFE.
- Le, X. C. (2022). The Diffusion of Mobile QR-Code Payment: An Empirical Evaluation for a Pandemic. *Asia-Pacific Journal of Business Administration*, 14(4), 617–636. <https://doi.org/10.1108/APJBA-07-2021-0329>

- Limayem, M., Hirt, S. G., & Cheung, C. M. K. (2007). *How Habit Limits the Predictive Power of Intention: The Case of Information Systems Continuance* (Vol. 31, Issue 4).
- Manrai, R., Goel, U., & Yadav, P. D. (2021). Factors Affecting Adoption of Digital Payments by Semi-Rural Indian Women: Extension of UTAUT-2 with Self-Determination Theory and Perceived Credibility. *Aslib Journal of Information Management*, 73(6), 814–838. <https://doi.org/10.1108/AJIM-12-2020-0396>
- Meiranto, W. (2012). Analisis Faktor-Faktor yang Mempengaruhi Minat Pemanfaatan dan Penggunaan Teknologi Pembayaran Elektronik Bergerak dengan Menggunakan Model UTAUT (Studi Kasus pada Teknologi M-Dinar Payment System). *Jurnal Akuntansi Indonesia*, 1, 50–60.
- Mulyana, A., & Wijaya, H. (2018). Perancangan E-Payment System pada E-Wallet Menggunakan Kode QR Berbasis Android. *Komputika : Jurnal Sistem Komputer*, 7(2), 63–69. <https://doi.org/10.34010/komputika.v7i2.1511>
- Nandru, P., Chendragiri, M., & S.A, S. (2023). Factors Affecting the Adoption of Mobile Payment Services During the COVID-19 Pandemic: An Application of Extended UTAUT2 Model. *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/JSTPM-03-2023-0044>
- Nikolopoulou, K., Gialamas, V., & Lavidas, K. (2021). Habit, Hedonic motivation, Performance Expectancy, and Technological Pedagogical Knowledge Affect Teachers' Intention to Use Mobile Internet. *Computers and Education Open*, 2, 100041. <https://doi.org/10.1016/j.caeo.2021.100041>
- Okonkwo, C. W., Amusa, L. B., Twinomurinzi, H., & Fosso Wamba, S. (2023). Mobile Wallets in Cash-Based Economies During COVID-19. *Industrial Management and Data Systems*, 123(2), 653–671. <https://doi.org/10.1108/IMDS-01-2022-0029>
- Rachmawati, I. K., Bukhori, M., Majidah, Y., Hidayatullah, S., & Waris, A. (2020). Analysis of Use of Mobile Banking with Acceptance and Use of Technology (UTAUT). *International Journal of Scientific & Technology Research*, 9(8). www.ijstr.org
- Raihan, T., & Rachmawati, I. (2019). Analyzing Factors Influencing Continuance Intention of E-Wallet Adoption Using UTAUT 2 Model (A Case Study of DANA In Indonesia). *E-Proceeding of Management*, 6(2).

- Risma Dwindia Putri, N. K., & Sadha Suardikha, I. M. (2020). Penerapan Model UTAUT 2 Untuk Menjelaskan Niat Dan Perilaku Penggunaan E-Money di Kota Denpasar. *E-Jurnal Akuntansi*, 30(2), 540. <https://doi.org/10.24843/eja.2020.v30.i02.p20>
- Rogers, E. M. (1983). *Diffusion of innovations*. New York: Free Press.
- Sabarkhah, D. R. (2018). *Pengukuran Tingkat Penerimaan dan Penggunaan Teknologi Uang Elektronik di Tangerang Selatan dengan Menggunakan Model UTAUT 2*. UIN Syarif Hidayatullah Jakarta.
- Samsudeen, S. N., Selvaratnam, G., & Hayathu Mohamed, A. H. (2022). Intention to Use Mobile Banking Services: An Islamic Banking Customers' Perspective from Sri Lanka. *Journal of Islamic Marketing*, 13(2), 410–433. <https://doi.org/10.1108/JIMA-05-2019-0108>
- Sarwono, J., & Narimawati, U. (2015). *Membuat Skripsi, Tesis, dan Disertasi dengan Partial Least Square SEM (PLS-SEM)* (A. Prabawati, Ed.). Yogyakarta: Penerbit Andi.
- Sedana, I. G. N., & Wijaya, St. W. (2009). Penerapan Model UTAUT untuk Memahami Penerimaan dan Penggunaan Learning Management System (Studi Kasus: Experiential E-Learning of Sanata Dharma University). *Jurnal Sistem Informasi*, 5(2), 114–120.
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis Pendekatan Pengembangan-Keahlian* (6th ed., Vol. 1 dan 2). Jakarta: Salemba Empat.
- Setyorini, A., & Meiranto, W. (2021). Analisis Faktor-Faktor yang Mempengaruhi Penerimaan dan Penggunaan Sistem Informasi Manajemen Daerah (SIMDA) Dengan Menggunakan Model UTAUT 2 (Studi Empiris pada Pengguna Sistem informasi Manajemen Daerah (SIMDA) di Kota Salatiga). *Diponegoro Journal of Accounting*, 10(1), 1–15. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Sitinjak, T., & Sugiarto. (2006). *Lisrel*. Yogyakarta: Graha Ilmu.
- Sobti, N. (2019). Impact of Demonetization on Diffusion of Mobile Payment Service in India: Antecedents of Behavioral Intention and Adoption Using Extended UTAUT Model. *Journal of Advances in Management Research*, 16(4), 472–497. <https://doi.org/10.1108/JAMR-09-2018-0086>
- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (1st ed.). Bandung: Alfabeta.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.

- Suhartanto, D., Dean, D., Chen, B. T., & Kusdibyo, L. (2022). Visitor Loyalty Towards Cultural Creative Attractions: The Role of Collectivism and Indulgence. *Leisure/ Loisir*, 46(1), 49–67. <https://doi.org/10.1080/14927713.2021.1924841>
- Sutimah, R. A. (2019). *Analisis Faktor-Faktor yang Mempengaruhi Keputusan Nasabah dalam Penggunaan Aplikasi Mobile Banking di Kota Batam*. Universitas Internasional Batam.
- Taylor, S., & Todd, P. (1995). Assessing IT Usage: The Role of Prior Experience. In *Source: MIS Quarterly* (Vol. 19, Issue 4).
- Thompson, C. J., Rindfleisch, A., & Arsel, Z. (2006). Emotional Branding and the Strategic Value of the Doppelgänger Brand Image. In *Source: Journal of Marketing* (Vol. 70, Issue 1).
- Thompson, R. L., Higgins, C. A., & Howell, J. M. (1991). Personal Computing: Toward a Conceptual Model of Utilization Utilization of Personal Computers Personal Computing: Toward a Conceptual Model of Utilization1. In *Source: MIS Quarterly* (Vol. 15, Issue 1).
- Upadhyay, N., Upadhyay, S., Abed, S. S., & Dwivedi, Y. K. (2022). Consumer Adoption of Mobile Payment Services During COVID-19: Extending Meta-UTAUT with Perceived Severity and Self-Efficacy. *International Journal of Bank Marketing*, 40(5), 960–991. <https://doi.org/10.1108/IJBM-06-2021-0262>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. In *Quarterly* (Vol. 27, Issue 3).
- 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. In *Source: MIS Quarterly* (Vol. 36, Issue 1).
- Wulandari, C. S. (2023, March 31). *Dompot Digital Naik Daun, Membetot Niat Kala Pandemi*. BI Institute.