

DAFTAR PUSTAKA

- Aaker, A. D. (2011). *Manajemen Ekuitas*. Jakarta: Mitra Utama
- Abebe, F., & Lessa, L. (2020). Factors affecting mobile payment adoption by merchants in Ethiopia, *African Conference on Information Systems and Technology*, pp. 1 – 11
- Al-Somali, S. A., Gholami, R., & Clegg, B. (2009). An investigation into the acceptance and use of *online* banking in Saudi Arabia. *Technovation*, 29(2), 130-141.
- Amarullah, K. (2022). Pengaruh Evaluasi Produk Busana Dan Kepercayaan Terhadap Niat Pembelian Kembali Pada Konsumen Generasi Z Dalam Perdagangan Elektronik.
- Aprihatiningrum Hidayati, M. M., Sifatu, W. O., Maddinsyah, A., Sunarsi, D., Mm, C., & Jasmani, S. E. (2021). *Loyalitas Dan Kepuasan Konsumen: Tinjauan Teoritik*. Cipta Media Nusantara (Cmn).
- Beldad, A., De Jong, M., & Steehouder, M. (2010). How shall I trust the faceless and the intangible? A literature review on the antecedents of online trust. *Computers in human behavior*, 26(5), 857-869
- Beldad, A. D., de Jong, M. D., & Steehouder, M. F. (2012). Factors affecting mobile government adoption in the Netherlands. *Government Information Quarterly*, 29(2), 230-238.
- Bhattacharjee, A. (2002). Individual trust in online firms: Scale development and initial test. *Journal of management information systems*, 19(1), 211-241
- Brahmanta, G. P., & Wardhani, N. I. K. (2021). Pengaruh Persepsi Kebermanfaatan, Kemudahan, Risiko Terhadap Minat Menggunakan Ulang Shopeepay Di Surabaya. *Sains Manajemen: Jurnal Manajemen Unsera*, 7(2), 97-108.
- Cao, X., Yu, L., Liu, Z., Gong, M., & Adeel, L. (2018). Understanding mobile payment users' continuance intention: a trust transfer perspective. *Internet Research*, 28(2), 456-476
- Charisma, J. A. (2020). *Analisis Minat Dan Perilaku Pengguna E-wallet: Perluasan Utaut 2 Dengan Budaya Sebagai Moderasi: Studi Pada Mahasiswa Di Kota Malang* (Doctoral Dissertation, Universitas Islam Negeri Maulana Malik Ibrahim).

- Chiu, C. M., Wang, E. T. G., Fang, Y. H., & Huang, H. Y. (2014). Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived *risk*. *Information Systems Journal*, 24(1), 85-114.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management science*, 35(8), 982-1003.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340
- Denaputri, A., & Usman, O. (2019). Effect of *Perceived Trust*, perceived security, perceived usefulness and perceived ease of use on customers' *Intention to Use* mobile payment. *Perceived Security, Perceived Usefulness and Perceived Ease of Use on Customers' Intention to Use Mobile Payment (December 16, 2019)*
- Durianto, D. (2014). *Equity Ten: Strategi Memimpin Pasar*. Jakarta: Gramedia Pustaka Umum
- Fatikasari, C. D. (2018). Pengaruh persepsi keamanan, persepsi privacy, dan *Awareness* terhadap kepercayaan konsumen *online* dengan kepuasan sebagai variabel mediasi (studi pada pengguna media sosial instagram di yogyakarta). *Jurnal Manajemen Bisnis Indonesia (JMBI)*, 7(2), 136-147
- Febriyanti, N., & Dita, M. (2022). *Pengaruh Kualitas Sistem Informasi Akuntansi, Dukungan Manajemen Puncak, Pemanfaatan Teknologi Informasi, Kemampuan Dan Perceived Usefulness Terhadap Kepuasan Pengguna Sistem Informasi Akuntansi Pada Lembaga Perkreditan Desa Di Kota Denpasar* (Doctoral Dissertation, Universitas Mahasaraswati Denpasar)
- Fishbein, M., & Ajzen, I. (1977). Belief, attitude, intention, and behavior: An introduction to theory and research
- Gao, L., & Waechter, K. A. (2017). Examining the role of initial trust in user adoption of mobile payment services: an empirical investigation. *Information Systems Frontiers*, 19, 525-548
- Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega*, 28(6), 725-737.
- Gefen, D., & Heart, T. (2006). Predicting *website* usage in the context of different trust levels and Internet experience. *Journal of Global Information Management*, 14(2), 1-30.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS quarterly*, 51-90

- Ghofar, A. L., Putra, R. N. P., & Hamidah, S. N. (2022). Implementation Of Gateway Technology (Go-Pay) In Increasing Transaction Efficiency In Msmes Dapur Restu. *Journal Of Information Systems, Digitization And Business*, 1(1), 08-14.
- Ghozali, I. 2018. *Aplikasi Analisa Multivariate Dengan Program IBMSPSS 20*, Badan Penerbit UNDIP, Semarang
- Hernikawati, D. (2021). Analisis Dampak Pandemi Covid-19 Terhadap Jumlah Kunjungan Pada Situs E-Commerce Di Indonesia Menggunakan Uji T Berpasangan. *Jurnal Studi Komunikasi Dan Media*, 25(2), 191-202.
- <https://katadata.co.id/intan/berita/61ee4467db13b/internet-adalah-jaringan-komputer-ini-pengertian-dan-sejarahnya>
- Hutter, K., Hautz, J., Dennhardt, S., & Füller, J. (2013). The impact of user interactions in social media on *Awareness* and purchase intention: The case of MINI on Facebook. *Journal of Product and Brand Management*, 22(5), 342–351. <https://doi.org/10.1108/JPBM-05-2013-0299>
- Ismunarti, D. H., Zainuri, M., Sugianto, D. N., & Saputra, S. W. (2020). Pengujian Reliabilitas Instrumen Terhadap Variabel Kontinu Untuk Pengukuran Konsentrasi Klorofil-A Perairan. *Buletin Oseanografi Marina*, 9(1), 1-8.
- Isrososiawan, S., Hurriyati, R., & Dirgantari, P. D. (2019). User Mobile Payment Behavior Using *Technology Acceptance Model (Tam)*: Study Of" Dana" *E-wallet* Users. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(2), 181-192.
- Jamroni, J. (2023). Persepsi Kegunaan Dan Kemudahan Penggunaan Terhadap Penerimaan Teknologi Sistem Informasi Rumah Sakit Di Instalasi Farmasi. *Jurnal Ilmiah Permas: Jurnal Ilmiah Stikes Kendal*, 13(1), 315-322.
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision support systems*, 44(2), 544-564
- Kim, D. J., & Benbasat, I. (2009). Trust-related arguments in internet stores: A framework for evaluation. *Journal of Electronic Commerce Research*, 10(1), 29-40.
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). Trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. *Information Systems Research*, 19(2), 260-279.

- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). Trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. *Information Systems Research*, 19(2), 260-279.
- Latifah, N., Widayani, A., & Normawati, R. A. (2020). Pengaruh Perceived Usefulness Dan Trust Terhadap Kepuasan Konsumen Pada E-Commerce Shopee. *Bisma: Jurnal Bisnis Dan Manajemen*, 14(1), 82-91.
- Mahwadha, W. I. (2019). Behavioral Intention Of Young Consumers Towards *E-wallet* Adoption: An Empirical Study Among Indonesian Users. *Russian Journal Of Agricultural And Socio-Economic Sciences*, 85(1), 79-93.
- Majasoka, L., Sumarwan, U., & Muflikhati, I. (2020). The Perilaku Konsumen Gula Pasir: Keterkaitannya Dengan Pengetahuan Label, Bauran Pemasaran, Dan Kesadaran . *Jurnal Ilmu Keluarga & Konsumen*, 13(3), 289-302.
- Makbul, M. (2021). Metode Pengumpulan Data Dan Instrumen Penelitian.
- Mulyaputri, V. M., & Sanaji, S. (2021). Pengaruh Viral Marketing dan *Awareness* terhadap Niat Beli Kopi Kenangan di Kota Surabaya. *Jurnal Ilmu Manajemen*, 9(1), 91
- Oktania, D. E., & Indarwati, T. A. (2022). Pengaruh Perceived Usefulness, Perceived Ease Of Use, Dan Compatibility Lifestyle Terhadap *Intention to Use* Fitur Social Commerce (Studi Pada Pengguna Media Sosial Tiktok). *Jurnal Ilmu Manajemen*, 10(1), 255-267.
- Prabowo, R. (2019). *Analisis Loyalitas Pengguna Layanan Video On Demand Berlangganan Netflix Menggunakan Extended Unified Theory Of Acceptance And Use Of Technology 2 (Utaut2)* (Bachelor's Thesis, Fakultas Sains Dan Teknologi Universitas Islam Negeri Syarif Hidayatullah Jakarta).
- Ramadhani, G. A. N. R., Astuti, M., & Nasirun, N. (2022). The Influence Of Compatibility And *Technology Acceptance Model* Toward *Intention to Use E-wallet* During Covid-19. *European Journal Of Business And Management Research*, 7(5), 148-154.
- Riduwan. (2015). Pengantar Statistik Sosial. Bandung: Alfabeta.
- Rumondang, A., Sudirman, A., & Sitorus, S. (2020). Pemasaran Digital Dan Perilaku Konsumen.
- Sa'idu, I., & Yahaya, S. (2021). Conceptual framework for mobile banking acceptance in Zamfara state using technology acceptance model, *Bakolori Journal of General Studies*, 12 (2), pp. 3733 – 3740

- Salim, A. (2022). Engaruh Promosi, Daya Tarik Iklan Dan Celebrity Endorsement Terhadap Minat Beli Konsumen *Online Shop Tokopedia* (Studi Kasus Pada Mahasiswa Feb Unisma Angkatan 2018).
- Salsabila, P. (2023). *Pengaruh Digital Influencer Terhadap Niat Beli Merk Healthyskin* (Doctoral Dissertation, Universitas Islam Indonesia).
- Shahid, Z., Hussain, T., & Zafar, F. (2017). The Impact of Brand Awareness on the Consumers' Purchase Intention. *Journal of Accounting & Marketing*, 06(01), 1–4. <https://doi.org/10.4172/2168-9601.1000223>
- Shimp, T. A., & Andrews, J. C. (2013). *Advertising, Promotion, and Other Aspects of Integrated Marketing Communications, 9th Edition*. Mason: Cengage Learning
- Siadat, S.H., Yahya pour, R.A., Mani, Y.M.R., Marashipour, O. (2019). Mobile banking acceptance by the customers in Iranian banks, *International Journal of Contemporary Applied Sciences* , 32 (2), pp. 253 - 271. <https://doi.org/10.1504/IJBIS.2019.103076>
- Siena, K., & Wardhani, A. M. N. (2020). Analisis Persepsi Pengguna Aplikasi Transportasi Grab Terhadap Perilaku Menggunakan Alat Pembayaran Ovo. *Exero: Journal Of Research In Business And Economics*, 3(1), 147-186.
- Sitorus, H. M., Govindaraju, R., Wiratmadja, I. I., & Sudirman, I. (2019). Examining the role of usability, compatibility and social influence in mobile banking adoption in Indonesia. *International Journal of Technology* , Vol. 10 , No. 2, pp. 351 – 362. <https://doi.org/10.14716/ijtech.v10i2.886>
- Suaila, A., & Krisnan, J. (2019). Menggali Kembali Peran Pancasila Sebagai Ideologi Bangsa Dan Dasar Negara Dalam Pembangunan Hukum Nasional Di Era Global. *Law And Justice*, 4(1), 46-55.
- Sukma, E. A., Hadi, M., & Nikmah, F. (2019). Pengaruh *Technology Acceptance Model* (Tam) Dan Trust Terhadap Intensi Pengguna Instagram. *Jurnal Riset Ekonomi Dan Bisnis*, 12(2), 112-121.
- Sutjipto, A. M., & Pinariya, J. M. (2019). Pengenalan Vaksinasi Hpv Oleh Koalisi Indonesia Cegah Kanker Serviks Dengan Pendekatan Teori Difusi Inovasi. *Wacana: Jurnal Ilmiah Ilmu Komunikasi*, 18(2), 203-214.
- Tjiptono, F., & Anastasia, D. (2016). *Pemasaran Esensi & Aplikasi*. Yogyakarta: CV. Andi

- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425-478
- Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS quarterly*, 36(1), 157-178
- Wang, Y. S., Wang, H. Y., & Shee, D. Y. (2007). Measuring e-learning systems success in an organizational context: Scale development and validation. *Computers in Human Behavior*, 23(4), 1792-1808
- Winnie, W., & Keni, K. (2020). Prediksi Brand Experience Dan Perceived Quality Terhadap Brand Loyalty: Brand Trust Sebagai Variabel Mediasi. *Jurnal Manajerial Dan Kewirausahaan*, 2(2), 501-509.
- Wiratama, K., & Sulindawati, N. L. G. E. (2022). Pengaruh Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Pengetahuan Akuntansi Dan Kompatibilitas Terhadap Minat Umkm Dalam Menggunakan Aplikasi Si Apik. *Jimat (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 13(01), 58-69.
- Wiratama, Kadek, And Ni Luh Gede Erni Sulindawati. "Pengaruh Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Pengetahuan Akuntansi Dan Kompatibilitas Terhadap Minat Umkm Dalam Menggunakan Aplikasi Si Apik." *Jimat (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha* 13, No. 01 (2022): 58-69.
- Wu, J. H., & Wang, S. C. (2005). What drives mobile commerce? An empirical evaluation of the revised *Technology Acceptance Model*. *Information & Management*, 42(5), 719-729.
- Wulandari, D. (2017). Pengaruh Inovasi Produk (Keuntungan Relatif, Kompatibilitas dan Kompleksitas) Terhadap Niat Penggunaan Mobile Banking BRI (Studi Pada Agen LPG 3 Kg di Bandar Lampung)
- Yunita, S., & Andajani, E. (2020). The Effects of Mobile Payment Dimensions toward Continuance Intention in Surabaya
- Yunita, E., & Munandar, J. M. (2023). The Influence Of Push-Pull-Mooring Effects On *E-wallet* Customer Switching In Generation Z In Dki Jakarta. *The South East Asian Journal Of Management*, 17(1), 1.
- Zakariah, M. A., Afriani, V., & Zakariah, K. M. (2020). *Metodologi Penelitian Kualitatif, Kuantitatif, Action Research, Research And Development (R N D)*. Yayasan Pondok Pesantren Al Mawaddah Warramah Kolaka.