

DAFTAR PUSTAKA

- Abdul-Halim, N. A., Vafaei-Zadeh, A., Hanifah, H., Teoh, A. P., & Nawaser, K. (2022). *Understanding the determinants of e-wallet continuance usage intention in Malaysia. Quality and Quantity*, 56(5), 3413–3439. <https://doi.org/10.1007/s11135-021-01276-7> Diakses 06 Desember 2022.
- Alaeddin, O., Rana, A., Zainudin, Z., & Kamarudin, F. (2018). *From physical to digital: Investigating consumer behaviour of switching to mobile-wallet. Polish Journal of Management Studies*, 17(2), 18–30. <https://doi.org/10.17512/pjms.2018.17.2.02> Diakses 10 Mei 2023.
- Ariningsih, E. P., Wijayanti, W., & Prasaja, M. G. (2022). *Intention to Use E-wallet Dilihat dari Perceived Usefulness, Perceived Ease of Use, Perceived Security, dan Trust. Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 11(2), 227. <https://doi.org/10.30588/jmp.v11i2.916> Diakses 06 Desember 2022.
- Astari, A. A. E., Yasa, N. N. K., Sukaatmadja, I. P. G., & Giantari, I. G. A. K. (2022). *Integration of technology acceptance model (TAM) and theory of planned behavior (TPB): An e-wallet behavior with fear of covid-19 as a moderator variable. International Journal of Data and Network Science*, 6(4), 1427–1436. <https://doi.org/10.5267/j.ijdns.2022.5.008> Diakses 04 November 2022.
- Bhatt, V., Hiteshi Ajmera, A., & Nayak, K. (2021). *An Empirical Study On Analyzing A User's Intention Towards Using Mobile-wallets; Measuring The Mediating Effect Of Perceived Attitude And Perceived Trust. Turkish Journal of Computer and Mathematics Education*, 12(10), 5332–5353. Diakses 10 Mei 2023.
- Boonsiritomachai, W., & Pitchayadejanant, K. (2019). *Determinants affecting mobile banking adoption by generation Y based on the unified theory of acceptance and use of technology model modified by the technology acceptance model concept. Kasetsart Journal of Social Sciences*, 40(2), 349–358. <https://doi.org/10.1016/j.kjss.2017.10.005> Diakses 10 Mei 2023.
- BPS. (2021). *Statistik Indonesia 2021*.
- Brandon-Jones, A., & Kauppi, K. (2018). *Examining the antecedents of the technology acceptance model within e-procurement. International Journal of Operations and Production Management*, 38(1), 22–42. <https://doi.org/10.1108/IJOPM-06-2015-0346> Diakses 10 Mei 2023.

- Duy Phuong, N. N., Luan, L. T., Van Dong, V., & Le Nhat Khanh, 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. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.505> Diakses 10 Mei 2023.
- Dwivedi, Y. K., Rana, N. P., Jeyaraj, A., Clement, M., & Williams, M. D. (2019). *Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model*. *Information Systems Frontiers*, 21(3), 719–734. <https://doi.org/10.1007/s10796-017-9774-y> Diakses 10 Mei 2023.
- Effendy, F., Hurriyati, R., & Hendrayati, H. (2021). *Perceived Usefulness, Perceived Ease of Use, and Social Influence: Intention to Use e-Wallet*. *Proceedings of the 5th Global Conference on Business, Management and Entrepreneurship (GCBME 2020)*, 187(Gcbme 2020), 311–315. <https://doi.org/10.2991/aebmr.k.210831.060> Diakses 10 Mei 2023.
- Foster, B., Hurriyati, R., & Johansyah, M. D. (2022). *The Effect of Product Knowledge, Perceived Benefits, and Perceptions of Risk on Indonesian Student Decisions to Use E-Wallets for Warunk Upnormal*. *Sustainability (Switzerland)*, 14(11). <https://doi.org/10.3390/su14116475> Diakses 06 Desember 2022.
- Granić, A., & Marangunić, N. (2019). *Technology acceptance model in educational context: A systematic literature review*. *British Journal of Educational Technology*, 50(5), 2572–2593. <https://doi.org/10.1111/bjet.12864> Diakses 10 Mei 2023.
- Indriyani, D., Sartika, H., & Artikel, I. (2022). *Persepsi Generasi Z pada Penggunaan E-wallet selama Pandemi Covid-19*. *Jurnal Sekretari Dan Manajemen*, 6(1), 68–74. Diakses 10 Mei 2023.
- Kotler, P., & Armstrong, G. (2017). *Prinsip-prinsip Pemasaran*. Erlangga. Diakses 10 Mei 2023.
- Lai, P. (2017). *the Literature Review of Technology Adoption Models and Theories for the Novelty Technology*. *Journal of Information Systems and Technology Management*, 14(1), 21–38. <https://doi.org/10.4301/s1807-17752017000100002> Diakses 10 Mei 2023.
- Lee, Y. Y., Gan, C. L., & Liew, T. W. (2022). *The Impacts of Mobile-wallet App Characteristics on Online Impulse Buying: A Moderated Mediation Model*. *Human Behavior and Emerging Technologies*, 2022. <https://doi.org/10.1155/2022/2767735> Diakses 10 Mei 2023.
- Lidwina, A. (2021). *Nilai Transaksi Uang Elektronik Capai Rp 204,9 Triliun pada*

2020. Katadata. Diakses 10 Mei 2023.

Lim, H. L., Kuek, T. Y., Yeoh, G. L., & Yeap, P. Y. (2022). *Factors Affecting Users ' Behavioral Intention Toward Touch ' N Go E -Wallet in Malaysia*. 7(3), 108–120. Diakses 10 Mei 2023.

Mohamad Shafi, R. H., & Misman, F. N. (2021). *The Perceived Benefit and Risk Framework of E-Wallet Adoption among the Early Adopters in Malaysia*. 579–584. <https://doi.org/10.5220/0009326905790584> Diakses 10 Mei 2023.

Nielsen, R. K., Esser, F., & Levy, D. (2013). *Comparative Perspectives on the Changing Business of Journalism and Its Implications for Democracy*. *International Journal of Press/Politics*, 18(4), 383–391. <https://doi.org/10.1177/1940161213497130> Diakses 10 Mei 2023.

Ningsih, H. A., Sasmita, E. M., & Sari, B. (2021). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Persepsi Risiko Terhadap Keputusan Menggunakan Uang Elektronik (QRIS) Pada Mahasiswa. *Jurnal IKRA-ITH Ekonomika*, 4(1), 1–9. Diakses 06 Desember 2022.

Olushola, T., Page, |, & Abiola, J. O. (2017). *The Efficacy of Technology Acceptance Model: A Review of Applicable Theoretical Models in Information Technology Researches*. *Quest Journals Journal of Research in Business and Management*, 4(11), 2347–3002. www.questjournals.org Diakses 10 Mei 2023.

Owyang, J. (2018). *Meet Generation Z: The second generation within the matrix of the four generational archetypes*. *Institute for the Future*. Diakses 25 Mei 2023.

Pachpande, B. R., & Kamble, A. A. (2018). *Study of E-wallet Awareness and its Usage in Mumbai*. *Journal of Commerce and Management Thought*, 9(1), 33. <https://doi.org/10.5958/0976-478x.2018.00004.6> Diakses 10 Mei 2023.

Prensky Marc. (2001). *Digital Natives, digital inmigrants part 1. On the Horizon*, 9(5), 2–6. Diakses 25 Mei 2023.

Priyono, A. (2017). Analisis pengaruh trust dan risk dalam penerimaan teknologi dompet elektronik Go-Pay. *Jurnal Siasat Bisnis*, 21(1), 88–106. <https://doi.org/10.20885/jsb.vol21.iss1.art6> Diakses 10 Mei 2023.

Rahayu, I., & Prasetyatama, G. (2021). *Determinants of the intention to continue using e-wallet during the covid-19 pandemic*. *Journal of Contemporary Accounting*, 3(2), 53–63. <https://doi.org/10.20885/jca.vol3.iss2.art1> Diakses 10 Mei 2023.

Rahmayanti, P. L. D., Widagda, I. G. N. J. A., Yasa, N. N. K., Giantari, I. G. A. K., Martaleni, Sakti, D. P. B., Suwitho, & Anggreni, P. (2021). *Integration of technology acceptance model and theory of reasoned action in predicting e-wallet continuous usage intentions*. *International Journal of Data and*

- Network Science*, 5(4), 649–658. <https://doi.org/10.5267/j.ijdns.2021.8.002> Diakses 10 Mei 2023.
- Renaldi, R., & Arnu, A. P. (2022). Peranan Promosi Penjualan Dan Citra Merek Terhadap Keputusan Gen Z Memilih Menggunakan OVO. *Journal of Economic, Management, Accounting ...*, 5(2), 131–145. <https://ojs.unsiq.ac.id/index.php/jematech/article/view/1895> Diakses 10 Mei 2023.
- Romadloniyah, A. L., & Prayitno, D. H. (2018). Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Daya Guna, Persepsi Kepercayaan, Dan Persepsi Manfaat Terhadap Minat Nasabah Dalam Menggunakan *E-Money* Pada Bank Bri Lamongan. *Jurnal Akuntansi*, 3(3), 699. <https://doi.org/10.30736/jpens.v3i3.163> Diakses 06 Desember 2023.
- Ryu, H. S. (2018). *Understanding benefit and risk framework of Fintech adoption: Comparison of early adopters and late adopters. Proceedings of the Annual Hawaii International Conference on System Sciences, 2018-Janua*, 3864–3873. <https://doi.org/10.24251/hicss.2018.486> Diakses 10 Mei 2023.
- Sadeck, O. (2022). *Technology Adoption Model: Is Use/Non-use a Case of Technological Affordances or Psychological Disposition or Pedagogical Reasoning in the Context of Teaching During the COVID-19 Pandemic Period?* *Frontiers in Education*, 7(July). <https://doi.org/10.3389/educ.2022.906195> Diakses 10 Mei 2023.
- Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). *Understanding consumer acceptance of mobile payment services: An empirical analysis. Electronic Commerce Research and Applications*, 9(3), 209–216. <https://doi.org/10.1016/j.elerap.2009.07.005> Diakses 06 Desember 2022.
- Sikri, A., Dalal, S., Singh, N. ., & Le, D. (2019). *Mapping of e-Wallets With Features. Cyber Security in Parallel and Distributed Computing, March*, 245–261. <https://doi.org/10.1002/9781119488330.ch16> Diakses 10 Mei 2023.
- Sugiyono. (2014). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta. Diakses 25 Mei 2023.
- Tanaka, S. (2022). *Economic Impacts of SARS/MERS/COVID-19 in Asian Countries. Asian Economic Policy Review*, 17(1), 41–61. <https://doi.org/10.1111/aepr.12363> Diakses 10 Mei 2023.
- Tandon, U., Kiran, R., & Sah, A. (2017). *Analyzing customer satisfaction: users perspective towards online shopping. Nankai Business Review International*, 8(3), 266–288. <https://doi.org/10.1108/NBRI-04-2016-0012> Diakses 10 Mei 2023.

Wardana, A. A., Saputro, E. P., Wahyuddin, M., & Abas, N. I. (2022). *The Effect of Convenience, Perceived Ease of Use, and Perceived Usefulness on Intention to Use E-Wallet. Proceedings of the International Conference on Economics and Business Studies (ICOEBS 2022)*, 655(Icoebs), 386–395. <https://doi.org/10.2991/aebmr.k.220602.051> Diakses 10 Mei 2023.

Wei, Z., Lee, M.-Y., & Shen, H. (2018). *What drives consumers in China to buy clothing online? Application of the technology acceptance model. Journal of Textiles and Fibrous Materials*, 1, 251522111875679. <https://doi.org/10.1177/2515221118756791> Diakses 10 Mei 2023.

Zhang, X., & Yu, X. (2020). *The Impact of Perceived Risk on Consumers' Cross-Platform Buying Behavior. Frontiers in Psychology*, 11(October), 1–13. <https://doi.org/10.3389/fpsyg.2020.592246> Diakses 10 Mei 2023.