

## DAFTAR PUSTAKA

- Abolghasemi, M., Rezaei, S., & Amin, 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>
- Adams, D. A., Nelson, R. R., & Todd, P. A. (1992). Perceived usefulness, ease of use, and usage of information technology: a replication. *MIS Q.*, 16(2), 227–247. <https://doi.org/10.2307/249577>
- Adapa, S., & Roy, S. K. (2017). Consumers' post-adoption behaviour towards Internet banking: empirical evidence from Australia. *Behaviour & Information Technology*, 36(9), 970-983. <https://doi.org/10.1080/0144929x.2017.1319498>
- Al-Emran, M., Arpaci, I., & Salloum, S. A. (2020). An empirical examination of continuous intention to use m-learning: An integrated model. *Education and Information Technologies*, 25(4), 2899-2918. <https://doi.org/10.1007/s10639-019-10094-2>
- Al-Malkawi, H.-A. N. Y., Mansumittrchai, S., & Al-Habib, M. I. (2016). Online banking in an emerging market: evidence from Saudi Arabia. *International Journal of Electronic Finance*, 9, 1. <https://doi.org/10.1504/IJEF.2016.10004190>
- Al-Okaily, A., Al-Okaily, M., Ai Ping, T., Al-Mawali, H., Zaidan, H., & Tan, A. W. K. (2021). An empirical investigation of enterprise system user satisfaction antecedents in Jordanian commercial banks. *Cogent Business & Management*, 8(1). <https://doi.org/10.1080/23311975.2021.1918847>
- Al-Sharafi, M. A., Al-Qaysi, N., Iahad, N. A., & Al-Emran, M. (2021). Evaluating the sustainable use of mobile payment contactless technologies within and beyond the COVID-19 pandemic using a hybrid SEM-ANN approach. *International Journal of Bank Marketing*, 40(5), 1071-1095. <https://doi.org/10.1108/ijbm-07-2021-0291>
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125-138. <https://doi.org/https://doi.org/10.1016/j.jretconser.2017.08.026>
- Alavi, M., Visentin, D. C., Thapa, D. K., Hunt, G. E., Watson, R., & Cleary, M. (2020). Chi-square for model fit in confirmatory factor analysis. *Journal of Advanced Nursing*, 76(9), 2209-2211. <https://doi.org/https://doi.org/10.1111/jan.14399>
- Albashrawi, M., & Motiwalla, L. (2017). Privacy and Personalization in Continued Usage Intention of Mobile Banking: An Integrative Perspective. *Information Systems Frontiers*, 21(5), 1031-1043. <https://doi.org/10.1007/s10796-017-9814-7>
- Alkhowaiter, W. A. (2020). Digital payment and banking adoption research in Gulf countries: A systematic literature review. *International Journal of Information Management*, 53, 102102. <https://doi.org/10.1016/j.ijinfomgt.2020.102102>

- Alsharo, M., Alnsour, Y., & Alabdallah, M. (2018). 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>
- Ambalov, I. A. (2021). Decomposition of perceived usefulness: A theoretical perspective and empirical test. *Technology in Society*, 64, 101520. <https://doi.org/https://doi.org/10.1016/j.techsoc.2020.101520>
- Amin, M., Abolghasemi, M., & Rezaei, S. (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>
- Aw, E. C.-X., Basha, N. K., Ng, S. I., & Sambasivan, M. (2019). To grab or not to grab? The role of trust and perceived value in on-demand ridesharing services. *Asia Pacific Journal of Marketing and Logistics*, 31(5), 1442-1465. <https://doi.org/10.1108/apjml-09-2018-0368>
- Baker-Eveleth, L., & Stone, R. W. (2020). User's perceptions of perceived usefulness, satisfaction, and intentions of mobile application. *International Journal of Mobile Communications*, 18(1), 1. <https://doi.org/10.1504/IJMC.2020.104431>
- Bestari, N. P. (2023). Ahli Ungkap Kelemahan QRIS, Bisa Dipakai Tipu Transfer Uang. *CNBC Indonesia*. <https://www.cnbcindonesia.com/tech/20230414144149-37-430021/ahli-ungkap-kelemahan-qr-is-bisa-dipakai-tipu-transfer-uang>
- Bhattacharjee, A. (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly*, 25(3), 351-370. <https://doi.org/10.2307/3250921>
- Burhan, F. A. (2023). Apakah Transaksi QRIS Cs Aman Saat Malware Hingga Phishing Melaju Kencang, Bank Indonesia Jelaskan Antisipasinya. *Bisnis.com*. <https://finansial.bisnis.com/read/20231206/11/1721482/apakah-transaksi-qr-is-cs-aman-saat-malware-hingga-phishing-melaju-kencang-bank-indonesia-jelaskan-antisipasinya>
- Chandra, Y. U., Ernawaty, & Suryanto. (2017, 15-17 Nov. 2017). Bank vs telecommunication E-Wallet : System analysis, purchase, and payment method of GO-mobile CIMB Niaga and T-Cash Telkomsel. 2017 International Conference on Information Management and Technology (ICIMTech),
- Chen, C.-C., Hsiao, K.-L., & Li, W.-C. (2020). Exploring the determinants of usage continuance willingness for location-based apps: A case study of bicycle-based exercise apps. *Journal of Retailing and Consumer Services*, 55, 102097. <https://doi.org/10.1016/j.jretconser.2020.102097>
- Chen, S.-C. (2012). The customer satisfaction–loyalty relation in an interactive e-service setting: The mediators. *Journal of Retailing and Consumer Services*, 19, 202-210.
- Chin, W. W., Marcolin, B. L., & Newsted, P. R. (2003). A Partial Least Squares Latent Variable Modeling Approach for Measuring Interaction Effects: Results from a

- Monte Carlo Simulation Study and an Electronic-Mail Emotion/Adoption Study. *Information Systems Research*, 14(2), 189-217. <https://doi.org/10.1287/isre.14.2.189.16018>
- Chin, W. W., & Todd, P. A. (1995). On the Use, Usefulness, and Ease of Use of Structural Equation Modeling in MIS Research: A Note of Caution. *MIS Quarterly*, 19(2), 237-246. <https://doi.org/10.2307/249690>
- Chiu, Y. B., 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>
- Chong, H. X., Hashim, A. H., Osman, S., Lau, J. L., & Aw, E. C.-X. (2022). The future of e-commerce? Understanding livestreaming commerce continuance usage. *International Journal of Retail & Distribution Management*, 51(1), 1-20. <https://doi.org/10.1108/ijrdm-01-2022-0007>
- CNN. (2019). *Mengenal Beda QRIS dan Kode QR, Pembayaran Pakai Kamera "HP."* <https://www.cnnindonesia.com/teknologi/20190824092540-185-424251/mengenal-beda-qr-is-dan-kode-qr-pembayaran-pakai-kamera-hp>
- Databoks. (2023). *Mayoritas Masyarakat Tidak Yakin dengan Tingkat Keamanan Siber di Indonesia: Databoks. (n.d.). Retrieved from* <https://databoks.katadata.co.id/datapublish/2023/08/10/mayoritas-masyarakat-tidak-yakin-dengan-tingkat-keamanan-siber-di-indonesia>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319-340. <https://doi.org/10.2307/249008>
- Davis, F. D. (1993). User acceptance of information technology: system characteristics, user perceptions and behavioral impacts. *International Journal of Man-Machine Studies*, 38(3), 475-487. <https://doi.org/10.1006/imms.1993.1022>
- Davis, F. D., & Granić, A. (2024). *The Technology Acceptance Model: 30 Years of TAM*. Springer International Publishing. <https://books.google.co.id/books?id=rhhrzQEACAAJ>
- Elsotouhy, M. M., Mobarak, A. M. A., Dakrory, M. I., Ghonim, M. A., & Khashan, M. A. (2023). An integrated model predicting the drivers of mobile payment outcomes: evidence from emerging markets. *EuroMed Journal of Business*. <https://doi.org/10.1108/emjb-02-2023-0046>
- Ferdinand, A. T. (2014). *Metode Penelitian Manajemen : Pedoman Penelitian untuk Penulisan Skripsi Tesis dan Disertasi Ilmu Manajemen* (4 ed.). Badan Penerbit Universitas Diponegoro.
- Foroughi, B., Iranmanesh, M., Kuppusamy, M., Ganesan, Y., Ghobakhloo, M., & Senali, M. G. (2023). Determinants of continuance intention to use gamification applications for task management: an extension of technology continuance theory. *The Electronic Library*, 41(2/3), 286-307. <https://doi.org/10.1108/el-05-2022-0108>

- Ghozali, I., & Latan, H. (2015). Partial least squares konsep, teknik dan aplikasi menggunakan program smartpls 3.0 untuk penelitian empiris. *Semarang: Badan Penerbit UNDIP*.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis* (8 ed.). Cengage Learning.
- Han, J.-H., & Sa, H. J. (2021). Acceptance of and satisfaction with online educational classes through the technology acceptance model (TAM): the COVID-19 situation in Korea. *Asia Pacific Education Review*, 23(3), 403-415. <https://doi.org/10.1007/s12564-021-09716-7>
- Handarkho, Y. D., Harjoseputro, Y., Samodra, J. E., & Irianto, A. B. P. (2021). Understanding proximity mobile payment continuance usage in Indonesia from a habit perspective. *Journal of Asia Business Studies*, 15(3), 420-440. <https://doi.org/10.1108/jabs-02-2020-0046>
- Hapsari, H. (2023). Jateng Peringkat Empat Terbanyak Pengguna QRIS. *Website Newspaper RMOL Jawa Tengah*. <https://www.rmoljawatengah.id/jateng-peringkat-empat-terbanyak-pengguna-qris>
- Hendrickson, A. R., Massey, P. D., & Cronan, T. P. (1993). On the Test-Retest Reliability of Perceived Usefulness and Perceived Ease of Use Scales. *MIS Quarterly*, 17(2), 227-230. <https://doi.org/10.2307/249803>
- Henseler, J., Hubona, G., & Ray, P. A. (2016). Using PLS path modeling in new technology research: updated guidelines. *Industrial Management & Data Systems*, 116(1), 2-20. <https://doi.org/10.1108/imds-09-2015-0382>
- Hong, S., Thong, J. Y. L., & Tam, K. Y. (2006). Understanding continued information technology usage behavior: A comparison of three models in the context of mobile internet. *Decision Support Systems*, 42(3), 1819-1834. <https://doi.org/10.1016/j.dss.2006.03.009>
- Hua, G. (2008). *An Experimental Investigation of Online Banking Adoption in China* (Vol. 14).
- Huang, C.-K., Chen, C.-D., & Liu, Y.-T. (2019). To stay or not to stay? Discontinuance intention of gamification apps. *Information Technology & People*, 32(6), 1423-1445. <https://doi.org/10.1108/itp-08-2017-0271>
- Humbani, M., & Wiese, M. (2019). An integrated framework for the adoption and continuance intention to use mobile payment apps. *International Journal of Bank Marketing*, 37(2), 646-664. <https://doi.org/10.1108/ijbm-03-2018-0072>
- Indonesia, B. (2014). *Apa Itu Elektronifikasi*. Website: Bank Indonesia Retrieved from <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx>
- Intelligence, M. (2023). *MOBILE PAYMENTS MARKET-GROWTH, TRENDS, AND FORECAST (2023 - 2028)*. Mordor Intelligence. <https://www.mordorintelligence.com/industry-reports>

- Jiang, L., Jun, M., & Yang, Z. (2015). Customer-perceived value and loyalty: how do key service quality dimensions matter in the context of B2C e-commerce? *Service Business*, 10(2), 301-317. <https://doi.org/10.1007/s11628-015-0269-y>
- Kamboj, S., Sharma, M., & Sarmah, B. (2021). Impact of mobile banking failure on bank customers' usage behaviour: the mediating role of user satisfaction. *International Journal of Bank Marketing*, 40(1), 128-153. <https://doi.org/10.1108/ijbm-10-2020-0534>
- Kang, M. J., & Hwang, Y. C. (2022). Exploring the Factors Affecting the Continued Usage Intention of IoT-Based Healthcare Wearable Devices Using the TAM Model. *Sustainability*, 14(19). <https://doi.org/10.3390/su141912492>
- Karjaluoto, H., Shaikh, A. A., Leppäniemi, M., & Luomala, R. (2019). Examining consumers' usage intention of contactless payment systems. *International Journal of Bank Marketing*.
- Karsen, M., Chandra, Y. U., & Juwitasary, H. (2019). Technological Factors of Mobile Payment: A Systematic Literature Review. *Procedia Computer Science*, 157, 489-498. <https://doi.org/https://doi.org/10.1016/j.procs.2019.09.004>
- Kervenoael, R., Schwob, A., Hasan, R., & Ting, Y. S. (2020). Consumers' perceived value of healthier eating: A SEM analysis of the internalisation of dietary norms considering perceived usefulness, subjective norms, and intrinsic motivations in Singapore. *Journal of Consumer Behaviour*, 20(3), 550-563. <https://doi.org/10.1002/cb.1884>
- Khayer, A., & Bao, Y. (2019). The continuance usage intention of Alipay: Integrating context-awareness and technology continuance theory (TCT). *The Bottom Line*, 32, 211-229. <https://doi.org/10.1108/BL-07-2019-0097>
- Kirmani, M. D., Haque, M. A., Sadiq, M. A., & Hasan, F. (2022). Cashless preferences during the COVID-19 pandemic: investigating user intentions to continue UPI-based payment systems in India. *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/jstpm-08-2021-0127>
- Kristy, R., & Hasnawati, H. (2023). Factors Affecting Interest In Using E-Wallets In Society Post Covid-19. *OPSearch: American Journal of Open Research*, 2(8), 595-605. <https://doi.org/10.58811/opsearch.v2i8.65>
- Kumar, A., Adlakaha, A., & Mukherjee, K. (2018). The effect of perceived security and grievance redressal on continuance intention to use M-wallets in a developing country. *International Journal of Bank Marketing*, 36(7), 1170-1189. <https://doi.org/10.1108/ijbm-04-2017-0077>
- Laeis, Z. (2023). QRIS di Jateng tambah 776.900 pengguna. <https://jateng.antaranews.com/berita/496779/qr-is-di-jateng-tambah-776900-pengguna>
- Lee, C. T., & Pan, L.-Y. (2022). Smile to pay: predicting continuous usage intention toward contactless payment services in the post-COVID-19 era. *International Journal of Bank Marketing*.

- Leong, C.-M., Tan, K.-L., Puah, C.-H., & Chong, S.-M. (2020). Predicting mobile network operators users m-payment intention. *European Business Review*, 33(1). <https://doi.org/10.1108/eb-10-2019-0263>
- Leong, L.-Y., Hew, T.-S., Ooi, K.-B., & Wei, J. (2020). Predicting mobile wallet resistance: A two-staged structural equation modeling-artificial neural network approach. *International Journal of Information Management*, 51, 102047. <https://doi.org/https://doi.org/10.1016/j.ijinfomgt.2019.102047>
- Liébana-Cabanillas, F., Molinillo, S., & Ruiz-Montañez, M. (2019). To use or not to use, that is the question: Analysis of the determining factors for using NFC mobile payment systems in public transportation. *Technological Forecasting and Social Change*, 139, 266-276. <https://doi.org/10.1016/j.techfore.2018.11.012>
- Lim, X.-J., Ngew, P., Cheah, J.-H., Cham, T. H., & Liu, Y. (2022). Go digital: can the money-gift function promote the use of e-wallet apps? *Internet Research*, 32(6), 1806-1831. <https://doi.org/10.1108/intr-06-2021-0406>
- Liu, X., Zhang, C., & Wu, J. (2023). Explaining consumers' continuous purchase intention toward subscriber-based knowledge payment platforms: findings from PLS-SEM and fsQCA. *Aslib Journal of Information Management*. <https://doi.org/10.1108/ajim-08-2022-0359>
- Lu, J., Yu, C. S., Liu, C., & Yao, J. E. (2003). Technology acceptance model for wireless Internet. *Internet Research*, 13(3), 206-222. <https://doi.org/10.1108/10662240310478222>
- Mbango, P., & Toerien, D. F. (2019). The role of perceived value in promoting customer satisfaction: Antecedents and consequences. *Cogent Social Sciences*, 5(1). <https://doi.org/10.1080/23311886.2019.1684229>
- Misra, P., Chopra, G., & Bhaskar, P. (2023). Continuous usage intention for digital library systems among students at higher learning institutions: moderating role of academic involvement. *Journal of Applied Research in Higher Education*, 15(5), 1752-1766. <https://doi.org/10.1108/jarhe-06-2022-0185>
- Munikrishnan, U. T., Mamun, A. A., Xin, N. K. S., Chian, H. S., & Naznen, F. (2022). Modelling the intention and adoption of cashless payment methods among the young adults in Malaysia. *Journal of Science and Technology Policy Management*, 15(2), 374-395. <https://doi.org/10.1108/jstpm-04-2022-0077>
- Oyman, M., Bal, D., & Ozer, S. (2022). Extending the technology acceptance model to explain how perceived augmented reality affects consumers' perceptions. *Computers in Human Behavior*, 128. <https://doi.org/10.1016/j.chb.2021.107127>
- Pham, L., Limbu, Y. B., Le, M. T. T., & Nguyen, N. L. (2023). E-government service quality, perceived value, satisfaction, and loyalty: evidence from a newly emerging country. *Journal of Public Policy*, 43, 812 - 833.
- Pozón-López, I., Higuera-Castillo, E., Muñoz-Leiva, F., & Liébana-Cabanillas, F. J. (2020). Perceived user satisfaction and intention to use massive open online

- courses (MOOCs). *Journal of Computing in Higher Education*, 33(1), 85-120. <https://doi.org/10.1007/s12528-020-09257-9>
- Rawashdeh, A. M., Bakheet Elayan, M., Alhyasat, W., & Dawood Shamout, M. (2021). Electronic Human Resources Management Perceived Usefulness, Perceived Ease of Use and Continuance Usage Intention: The Mediating Role of User Satisfaction in Jordanian Hotels Sector. *International Journal for Quality Research*, 15(2), 679-696. <https://doi.org/10.24874/ijqr15.02-20>
- Rejman Petrović, D., Nedeljković, I., & Marinković, V. (2022). The role of the hedonistic and utilitarian quality dimensions in enhancing user satisfaction in mobile banking. *International Journal of Bank Marketing*, 40(7), 1610-1631. <https://doi.org/10.1108/ijbm-03-2022-0112>
- Robey, D. (1979). User attitudes and management information system use. *Academy of management Journal*, 22(3), 527-538.
- Salisbury, W. D., Pearson, R. A., Pearson, A. W., & Miller, D. W. (2001). Perceived security and World Wide Web purchase intention. *Industrial Management & Data Systems*, 101(4), 165-177. <https://doi.org/10.1108/02635570110390071>
- Sardana, V., & Singhania, S. (2018). Digital technology in the realm of banking: A review of literature. *International Journal of Research in Finance and Management*. <https://doi.org/10.33545/26175754.2018.v1.i2a.12>
- 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>
- Segars, A. H., & Grover, V. (1993). Re-Examining Perceived Ease of Use and Usefulness: A Confirmatory Factor Analysis. *MIS Quarterly*, 17(4), 517-525. <https://doi.org/10.2307/249590>
- Singh, S. (2020). An integrated model combining ECM and UTAUT to explain users' post-adoption behaviour towards mobile payment systems. *Australasian Journal of Information Systems*, 24(0). <https://doi.org/10.3127/ajis.v24i0.2695>
- Suciatiningrum, D. (2024). *Pengguna QRIS di Jakarta Tembus 5,6 Juta, Mayoritas Gen Z dan Y*. IDN Times. <https://www.idntimes.com/business/economy/dini-suciatiningrum/pengguna-qr-is-di-jakarta-tembus-5-6-juta-mayoritas-gen-z-dan-y?page=all>
- Sujoko, Santosa, Rhaka, & Budiono. (2023). The Effect of Perceived Usefulness and Perceived Ease of Use on Continuance Intention with Satisfaction as an Intervening Variable in E-Wallet Users in Yogyakarta. *International Journal of Science and Research (IJSR)*.
- Sun, L. B., & Qu, H. (2011). Is There Any Gender effect on the Relationship Between Service Quality and Word-of-Mouth? *Journal of Travel & Tourism Marketing*, 28(2), 210-224. <https://doi.org/10.1080/10548408.2011.546215>

- Taufan, A., & Yuwono, R. T. (2019). Analysis of factors that affect intention to use e-wallet through the technology acceptance model approach (case study: GO-PAY). *International Journal of Science and Research (IJSR)*, 8(7), 413-419. <https://doi.org/10.21275/ART2020219>
- Türker, C., Altay, B. C., & Okumuş, A. (2022). Understanding user acceptance of QR code mobile payment systems in Turkey: An extended TAM. *Technological Forecasting and Social Change*, 184, 121968. <https://doi.org/10.1016/j.techfore.2022.121968>
- Tzavlopoulos, I., Gotzamani, K., Andronikidis, A., & Vassiliadis, C. (2019). Determining the impact of e-commerce quality on customers' perceived risk, satisfaction, value and loyalty. *International Journal of Quality and Service Sciences*, 11(4), 576-587. <https://doi.org/10.1108/ijqss-03-2019-0047>
- Venkatesh, Morris, Davis, & Davis. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3). <https://doi.org/10.2307/30036540>
- Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186-204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Wan, L., Xie, S., & Shu, A. (2020). Toward an Understanding of University Students' Continued Intention to Use MOOCs: When UTAUT Model Meets TTF Model. *SAGE Open*, 10(3), 2158244020941858. <https://doi.org/10.1177/2158244020941858>
- Wang, C. (2014). Antecedents and consequences of perceived value in Mobile Government continuance use: An empirical research in China. *Computers in Human Behavior*, 34, 140-147. <https://doi.org/10.1016/j.chb.2014.01.034>
- Wang, W.-T., Ou, W.-M., & Chen, W.-Y. (2019). The impact of inertia and user satisfaction on the continuance intentions to use mobile communication applications: A mobile service quality perspective. *International Journal of Information Management*, 44, 178-193. <https://doi.org/10.1016/j.ijinfomgt.2018.10.011>
- 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 [China Computer Industry, Customer Loyalty, Customer Satisfaction, Perceived Usefulness, Perceived Ease of Use, Trust]. 2021, 23(3), 33. <https://doi.org/10.22146/gamaijb.32106>
- Wisnubroto, K. (2023). *Transaksi Uang Elektronik Melejit*. Indonesia.go.id. <https://indonesia.go.id/kategori/indonesia-dalam-angka/6855/transaksi-uang-elektronik-melejit?lang=1>
- Yang, H., & Xia, L. (2021). Leading the sharing economy: An exploration on how perceived value affecting customers' satisfaction and willingness to pay by using DiDi. *Journal of Global Scholars of Marketing Science*, 32(1), 54-76. <https://doi.org/10.1080/21639159.2020.1808833>

- Yang, X. (2022). Consumers' purchase intentions in social commerce: the role of social psychological distance, perceived value, and perceived cognitive effort. *Information Technology & People*, 35(8), 330-348. <https://doi.org/10.1108/itp-02-2022-0091>
- Yang, Z., Van Ngo, Q., Chen, Y., Nguyen, C. X.-T., & Hoang, H. T. (2019). Does Ethics Perception Foster Consumer Repurchase Intention? Role of Trust, Perceived Uncertainty, and Shopping Habit. *SAGE Open*, 9(2), 2158244019848844. <https://doi.org/10.1177/2158244019848844>
- Yu, L., Cao, X., Liu, Z., Gong, M., & Luqman, A. (2018). Understanding mobile payment users' continuance intention: a trust transfer perspective. *Internet Research*, 28, 00-00. <https://doi.org/10.1108/IntR-11-2016-0359>
- 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, 513-524. <https://doi.org/https://doi.org/10.1016/j.dss.2012.11.008>
- 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*, 14(12), 7150. <https://doi.org/10.3390/su14127150>
- Zhong, Y., & Moon, H. C. (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. *Foods*, 9(4), 460. <https://doi.org/10.3390/foods9040460>
- 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, 101515. <https://doi.org/10.1016/j.techsoc.2020.101515>
- Ziwei, F., Tham, J., & Azam, S. M. F. (2019). Determinants of Users' Willingness to Use Mobile Payment: An Empirical Study in Tongren University, China [determinants, perceived usefulness, perceived risk, perceived ease of use, perceived interest, social influence, user's willingness to use, China]. 2019. <https://doi.org/10.46827/ejmms.v0i0.686>