

## DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)900](https://doi.org/10.1016/0749-5978(91)900)
- Balci, G. (2021). Digitalization in container shipping: Do perception and satisfaction regarding digital products in a non-technology industry affect overall customer loyalty? *Technological Forecasting and Social Change*, 172(January). <https://doi.org/10.1016/j.techfore.2021.121016>
- Barusman, A. R. P. (2019). The effect of security, service quality, operations and information management, reliability & trustworthiness on e-loyalty moderated by customer satisfaction on the online shopping website. *International Journal of Supply Chain Management*, 8(6), 586–594.
- Buttle, F., & Maklan, S. (2019). Customer relationship management: Concepts and technologies: Fourth edition. *Customer Relationship Management: Concepts and Technologies: Fourth Edition*, October, 1–444. <https://doi.org/10.4324/9781351016551>
- Chang, W. J., Liao, S. H., Chung, Y. C., & Chen, H. P. (2020). Service quality, experiential value and repurchase intention for medical cosmetology clinic: moderating effect of Generation. *Total Quality Management and Business Excellence*, 31(9–10), 1077–1097. <https://doi.org/10.1080/14783363.2018.1463156>
- Daud, A., Farida, N., Andriyansah, & Razak, M. (2018). Impact of customer trust toward loyalty: The mediating role of perceived usefulness and satisfaction. *Journal of Business and Retail Management Research*, 13(2), 235–242. <https://doi.org/10.24052/jbrmr/v13is02/art-21>
- Databoks. (2023). Metode pembayaran digital yang paling banyak digunakan warga ri. <https://databoks.katadata.co.id/datapublish/2023/06/20/e-wallet-metode-pembayaran-digital-yang-paling-banyak-digunakan-warga-ri-saat-belanja-online>. Diakses pada Februari 2024.
- Databoks. (2023). Survei pengguna dompet digital. <https://databoks.katadata.co.id/datapublish/2023/07/25/survei-pengguna-dompet-digital-gopay-dan-ovo-bersaing-ketat>. Diakses pada Februari 2024.
- Diza, F., Moniharapon, S., & Ogi, I. W. J. (2016). Pengaruh Kualitas Pelayanan, Kualitas Produk Dan Kepercayaan Terhadap Kepuasan Konsumen (Studi Pada PT. FIFGROUP Cabang Manado). *Jurnal EMBA*, 4(1), 109–119. <https://ejournal.unsrat.ac.id/index.php/emba/article/view/11568>
- Ferdinand, A. (2006). Metode Penelitian Manajemen: Pedoman Penelitian Untuk Skripsi, Tesis dan Disertasi Ilmu Manajemen Edisi Kelima. Semarang: Badan Penerbit Universitas Diponegoro.
- Ferdinand, A. (201). Metode Penelitian Manajemen: Pedoman Penelitian Untuk Skripsi, Tesis dan Disertasi Ilmu Manajemen Edisi Kelima. Semarang: Badan Penerbit Universitas Diponegoro.
- Flavián, C., & Guinalú, M. (2006). Consumer trust, perceived security and privacy policy: Three basic elements of loyalty to a web site. *Industrial*

- Management & Data Systems*, 106(5), 601–620.  
<https://doi.org/10.1108/02635570610666403>
- Foster, B., Sukono, & Johansyah, M. D. (2022). Analysis of the effect of financial literacy, practicality and consumer lifestyle on the use of chip-based electronic money using sem. *Sustainability (Switzerland)*, 14(1).  
<https://doi.org/10.3390/su14010032>
- Ghozali, I. (2016). *Desain Penelitian Kuantitatif dan Kualitatif*. Yoga Pratama.
- Ghozali, I. (2017). *Model Persamaan Struktural Konsep dan Aplikasi Program AMOS 24*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gultom, P., & Candra. (2020). Effect of Service Quality and Product Quality on Customer. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 4(1), 204–211.
- 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>
- Hasiri, S. M. A., & Afghanpour, M. (2016). Investigation of the Factors Affective on the Loyalty of Customers in Banking Industry in the Framework of the Model of Personality Characteristics of Personnel (Case Study: Sepah Bank in Mazandaran Province). *Procedia Economics and Finance*, 36(16), 490–501. [https://doi.org/10.1016/s2212-5671\(16\)30072-7](https://doi.org/10.1016/s2212-5671(16)30072-7)
- Ipsos. (2023). Penelitian ipsos: evolusi dompet digital menuju keberlanjutan bisnis. [https://www.ipsos.com/sites/default/files/ct/news/documents/2020-02/ipsos\\_-\\_press\\_release\\_-\\_indonesian.pdf](https://www.ipsos.com/sites/default/files/ct/news/documents/2020-02/ipsos_-_press_release_-_indonesian.pdf). Diakses pada Februari 2024.
- Iqbal, S., Khalid, K., & Hali, S. (2021). Examining the effects of technical and functional quality on customer satisfaction and loyalty: The mediating role of customer experience. *International Review of Social Sciences*, 9(3), 82–96.
- Jun, M., & Palacios, S. (2016). Examining the key dimensions of mobile banking service quality: an exploratory study. *International Journal of Bank Marketing*, 34(3), 307–326. <https://doi.org/10.1108/IJBM-01-2015-0015>
- Juwaini, A., Chidir, G., Novitasari, D., Iskandar, J., Hutagalung, D., Pramono, T., Maulana, A., Safitri, K., Fahlevi, M., Sulisty, A. B., & Purwanto, A. (2022). The role of customer e-trust, customer e-service quality and customer e-satisfaction on customer e-loyalty. *International Journal of Data and Network Science*, 6(2), 477–486. <https://doi.org/10.5267/j.ijdns.2021.12.006>
- Kaur, B., & Jangra, S. (2018). Protection and Security Models for Mobile Cloud Computing: A Review. *International Journal of Engineering and Management Research*, 3. <https://doi.org/10.13140/RG.2.2.35697.12643>
- Konečnik Ruzzier, M., Ruzzier, M., & Hisrich, R. D. (2014). Value, satisfaction and customer loyalty. *Marketing for Entrepreneurs and SMEs*, November. <https://doi.org/10.4337/9781781955970.00008>
- Kumala, D. C., Pranata, J. W., & Thio, S. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya. *Jurnal Manajemen Perhotelan*, 6(1),

- 19–29. <https://doi.org/10.9744/jmp.6.1.19-29>
- Ladhari, R. (2008). Alternative measures of service quality: A review. *Managing Service Quality*, 18(1), 65–86. <https://doi.org/10.1108/09604520810842849>
- Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69–96. <https://doi.org/10.1509/jm.15.0420>
- Lie, D., Sudirman, A., Efendi, E., & Butarbutar, M. (2019). Analysis of mediation effect of consumer satisfaction on the effect of service quality, price and consumer trust on consumer loyalty. *International Journal of Scientific and Technology Research*, 8(8), 421–428.
- Lin, H. H., & Wang, Y. S. (2006). An examination of the determinants of customer loyalty in mobile commerce contexts. *Information and Management*, 43(3), 271–282. <https://doi.org/10.1016/j.im.2005.08.001>
- Mahsyar, S., & Sarapati, U. (2020). Effect of Service Quality and Product Quality on Customer. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 4(1), 204–211.
- Maryanto, R. H., & Kaihatu, T. S. (2021). Customer Loyalty as an Impact of Perceived Usefulness to Grab Users, Mediated by Customer Satisfaction and Moderated by Perceived Ease of Use. *Binus Business Review*, 12(1), 31–39. <https://doi.org/10.21512/bbr.v12i1.6293>
- Matemba, E. D., & Li, G. (2018). Consumers' willingness to adopt and use WeChat wallet: An empirical study in South Africa. *Technology in Society*, 53, 55–68. <https://doi.org/10.1016/j.techsoc.2017.12.001>
- Nguyen, T. D., & Huynh, P. A. (2018). The roles of perceived risk and trust on E-payment adoption. *Studies in Computational Intelligence*, 760(December 2017), 926–940. [https://doi.org/10.1007/978-3-319-73150-6\\_68](https://doi.org/10.1007/978-3-319-73150-6_68)
- Nuryadin, A., . M., & Hasan, S. (2021). The Effect of Marketing Mix, Service Quality and Trust on Customer Satisfaction and Loyalty at PT. Great Indonesian Milagros. *International Journal of Research and Review*, 8(2), 127–141. <https://doi.org/10.52403/ijrr.20210221>
- Nyan, L. M., Rockson, S. B., & Addo, P. K. (2020). The Mediation Effect of Customer Satisfaction on the Relationship Between Service Quality and Customer Loyalty. *Journal of Management and Strategy*, 11(3), 13. <https://doi.org/10.5430/jms.v11n3p13>
- Omar, S., Mohsen, K., Tsimonis, G., Oozerally, A., & Hsu, J. H. (2021). M-commerce: The nexus between mobile shopping service quality and loyalty. *Journal of Retailing and Consumer Services*, 60(January), 102468. <https://doi.org/10.1016/j.jretconser.2021.102468>
- Omoriegie, O. K., Addae, J. A., Coffie, S., Ampong, G. O. A., & Ofori, K. S. (2019). Factors influencing consumer loyalty: evidence from the Ghanaian retail banking industry. *International Journal of Bank Marketing*, 37(3), 798–820. <https://doi.org/10.1108/IJBM-04-2018-0099>
- Ong, V., & MN, N. (2022). Pengaruh Persepsi Risiko, Persepsi Kemudahan, dan Literasi Keuangan terhadap Minat Penggunaan Linkaja. *Jurnal Manajerial Dan Kewirausahaan*, 4(2), 516. <https://doi.org/10.24912/jmk.v4i2.18259>
- Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019). The service quality

- dimensions that affect customer satisfaction in the Jordanian banking sector. *Sustainability (Switzerland)*, *11*(4), 1–24. <https://doi.org/10.3390/su11041113>
- Parasuraman, B., L. L., A., & Zeithaml, V. A. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, *64*(1), 12–40.
- Purwanto, N., Budianto, & Suhermin. (2022). Theory of Planned Behavior: Implementasi Perilaku Electronic Word Of Mouth pada Konsumen Marketplace. Malang: CV. Literasi Nusantara Abadi.
- Schoorman, F. D., Mayer, R. C., Davis, J. H., Mayer, R. C., & Davis, J. H. (2007). Linked references are available on JSTOR for this article: EDITOR ' S FORUM AN INTEGRATIVE MODEL OF ORGANIZATIONAL TRUST : PAST , PRESENT ,. *Academy of Management Review*, *32*(2), 344–354.
- Sekaran, U., & Bougie, R. (2016). *Research Methods For Business* (7th ed.). John Wiley & Sons.
- Shin, D. H. (2009). Towards an understanding of the consumer acceptance of mobile wallet. *Computers in Human Behavior*, *25*(6), 1343–1354. <https://doi.org/10.1016/j.chb.2009.06.001>
- Singh, N., Sinha, N., & Liébana-Cabanillas, F. J. (2020). Determining factors in the adoption and recommendation of mobile wallet services in India: Analysis of the effect of innovativeness, stress to use and social influence. *International Journal of Information Management*, *50*(May 2019), 191–205. <https://doi.org/10.1016/j.ijinfomgt.2019.05.022>
- Similarweb. (2023). App Performance DANA Indonesia Digital Wallet. [https://pro.similarweb.com/#/digitalsuite/companyresearch/appanalysis/performance/0\\_id.dana/360/1m/](https://pro.similarweb.com/#/digitalsuite/companyresearch/appanalysis/performance/0_id.dana/360/1m/). Diakses pada Maret 2024.
- Sreeram, A., Kesharwani, A., & Desai, S. (2017). Factors affecting satisfaction and loyalty in online grocery shopping: an integrated model. *Journal of Indian Business Research*, *9*(2), 107–132. <https://doi.org/10.1108/JIBR-01-2016-0001>
- Srinivasan, S. S., Anderson, R., & Ponnavaolu, K. (2002). Customer loyalty in e-commerce: An exploration of its antecedents and consequences. *Journal of Retailing*, *78*(1), 41–50. [https://doi.org/10.1016/S0022-4359\(01\)00065-3](https://doi.org/10.1016/S0022-4359(01)00065-3)
- Suh, Bomil & Ingoo Han. (2002). Effect of trust on customer acceptance of Internet banking. *Electronic Commerce Research and Applications 1* (2002) 247–26.
- Susanto, S. A., Manek, M. V., Setiawan, R. A., & Mustikasari, F. (2023). Customer Experience in Digital Banking: The Influence of Convenience, Security, and Usefulness on Customer Satisfaction and Customer Loyalty in Indonesia. *Devotion: Journal of Research and Community Service*, *4*(8), 1671–1685. <https://doi.org/10.59188/devotion.v4i8.544>
- Syahbuddin, B. H., Afrida, W. Y., Azzahro, F., Hidayanto, A. N., & Phusavat, K. (2020). The Implementation of Multiple Information Security Governance (ISG) Frameworks Strategy and Critical Success Factors in Indonesia's Oil and Gas Industry: Case Study of PT X. *Jurnal Sistem Informasi*, *16*(2), 43–56. <https://doi.org/10.21609/jsi.v16i2.986>

- Syifa, N., & Tohang, V. (2020). The use of e-wallet system. *Proceedings of 2020 International Conference on Information Management and Technology, ICIMTech 2020, August*, 342–347. <https://doi.org/10.1109/ICIMTech50083.2020.9211213>
- Valencia, W., Suryaputra, R., & Amelia, A. (2023). Analysis of The Influence of Application Design, Customer Service, Security/Privacy, and Fulfillment Towards Customer Loyalty Through Customer Satisfaction and Customer Trust as Intervening Variable on The Customers of Shopee Application in Medan, Indones. *Journal of Economics, Finance and Management Studies*, 06(02), 626–638. <https://doi.org/10.47191/jefms/v6-i2-08>
- Wilson, N. (2018). Ta Indonesian Airlines Industry. *Jurnal Manajemen Indonesia*, 18(3), 222–234.
- Wilson, N., & Christella, R. (2019). An Empirical Research of Factors Affecting Customer Satisfaction: A Case of the Indonesian E-Commerce Industry. *DeReMa (Development Research of Management): Jurnal Manajemen*, 14(1), 21. <https://doi.org/10.19166/derema.v14i1.1108>
- Wilson, N., & Keni, K. (2018). Pengaruh Website Design Quality Dan Kualitas Jasa Terhadap Repurchase Intention: Variabel Trust Sebagai Variabel Mediasi. *Jurnal Manajemen Dan Pemasaran Jasa*, 11(2), 291–310. <https://doi.org/10.25105/jmpj.v11i2.3006>
- 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. *Gadjah Mada International Journal of Business*, 23(3), 262–294. <https://doi.org/10.22146/gamaijb.32106>
- Yap, B. W., Ramayah, T., & Wan Shahidan, W. N. (2012). Satisfaction and trust on customer loyalty: A PLS approach. *Business Strategy Series*, 13(4), 154–167. <https://doi.org/10.1108/17515631211246221>
- Zaidan, H., Shishan, F., Al-Hasan, M., Al-Mawali, H., Mowafi, O., & Dahiyat, S. E. (2024). Cash or cash-less? Exploring the determinants of continuous intention to use e-wallets: the moderating role of environmental knowledge. *Competitiveness Review*. <https://doi.org/10.1108/CR-11-2023-0279>