

## DAFTAR PUSTAKA

### Artikel dalam jurnal, majalah, seminar atau kumpulan artikel

- Al-Mamary, Al-nashmi, Hassan, & Shamsuddin, 2016, A Critical Review of Models and Theories in Field of Individual Acceptance of Technology”, *International Journal of Hybrid Information Techonology*, Vol. 9, No.6, hlm 143-158.
- Adjagbodjou (2015)
- Bandura,A. Analysis of sel-efficacy theory of behavioral change. *Cognitive Therapy and Research*, hlm 287-310.
- Chan, S., & Lu, M. (2004). Understanding internet banking adoption and use behaviour: A HongKong perspective. *Journal of Global Information Management*, 12(3), hlm 21-43.
- Davis, Bagozzi, & Warshaw, 1989, “User Acceptance of Computer Technology: A Comparison of Two Theoretical Models”, *Management Science*, Vol. 35 No.8, hlm 982-1003.
- Dewan, S.G. and Chen, L.-D. (2005) Mobile Payment Adoption in the USA: A Cross-Industry, Cross-Platform Solution. *Journal of Information Privacy & Security*, 1, hlm 4-28.
- Dewi, Trenggana, & Untoro (2013), Pemetaan Produk Dan Risiko Pembayaran Bergerak (Mobile Payment) Dalam Sistem Pembayaran Di Indonesia, *Working Paper BI, WP 2 / 13*, hlm 35-40.
- Hoofnagle, Chris Jay, Urban, *et al*, 2012, Mobile Payments : Consumer Benefit & New Provacy Concerns, *BCLT Research Paper*, hlm 3-9.
- Isrososianwan, S, Ratih Hurriyati dan Puspo Dewi, D (2019), Technology Acceptance Model (TAM) Toward “DANA” E-Wallet Customer, *Jurnal Minds: Manajemen, Ide, Inspirasi*. Vol. 6 No.2, hlm 181-192.
- Jamaludin, A., Arifin, Z., dan Hidayat, K.(2015). Pengaruh Promosi Onine dan Persepsi Harga Terhadap Keputusan Pembelian (Survei Pada Pelanggan Aryka Shop di Kota Malang). *Jurnal Administrasi Bisnis (JAB)*, Vol. 21 No. 1. hlm 2-6.
- Joan, L dan Sitinjak, T (2019), Pengaruh Persepsi Kebermanfaatan dan Persepsi Kemudahan Penggunaan Terhadap Minat Penggunaan Layanan Pembayaran Digital Go-Pay, *Jurnal Manajemen*, Vol. 8, No. 2, hlm 27-36.
- Khotinskay, 2018, Fin Tech: Fundamental Theort and Empirical Features, *International Scientific Conference “ Global Challenges and Prospects of the Modern Economic Development*, hlm. 1330-2537.
- Kim, C., Mirusmonov, M, dan Lee, I (2010). “ Computer in Human Behavior an Empirical Examination of Factors Influencing the Intention to Use Mobile Payment”. *Computer in Human Behaviour*, 26(3), hlm 310-322.
- Klein, A, Fabiana Beal dan Rodrigo, 2017, Internet of Things-Based Products/ Services: Process and Challenges on Developing the Business Models, *Journal of Information Systems and Techonology Management*, Vol. 14 No. 3, hlm 439-461.

- Kraugusteeliana dan Faisal,M (2019), Analisis *Behavioral Intention* pada Penggunaan *Digital Payment* dengan Menggunakan Metode *Technology Acceptance Model 3* (Studi Kasus pada Aplikasi Linkaja), *Seminar Nasional Informatika, Sistem Informasi dan Keamanan Siber (SEINASI-KESI)*, e-ISBN 978-602-72002-8-4. 1-10.
- LaRose, R., & Eastin, M.S. (2004). A social cognitive theory of internet uses and gratifications : Towars a new model of media attendance. *Journal of Broadcasting & Electronic Media*, 48 (3), hlm 358-372.
- Liu, J., Kauffman, R. J dan Ma, D. 2015, "Electronic Commerce Reseaech and Applications Competition, Cooperation and Regulation : Understanding the evolution of the mobile payments techonology ecosystem". *Electronic Commerce Research and Applications*. Vol. 15 (5), hlm 372-391.
- Luarn & Lin, 2005, Toward an understanding of the behavioral intention to use mobile banking, *Computers in Human Behavior*, Vol. 21 (6), hlm 873-891.
- Nurzanah I. Adila Sosianika, 2020, Promosi Penjualan dan Minat Beli : Penerapan Modifikasi *Techonology Acceptance Model* di E-Marketplace Shopee Indonesia, *IRWNS*, hlm 706-710.
- Patil P.P., Dwivedi Y.K., Rana N.P. (2017) Digital Payments Adoption: An Analysis of Literature. In: Kar A. et al. (eds) Digital Nations – Smart Cities, Innovation, and Sustainability. I3E 2017. *Lecture Notes in Computer Science*, vol 10595, hlm 98-100.
- Paunov dan Vickery (2006), The Future of the Mobile Payment as Electronic Payment. System, *European Journal of Business and Management*, Vol (8), No.8, hlm 2-4
- Punwatkar & Verghese (2018), Adaption of e-Wallet Payment: An Empirical Study on Consumer's Adoption Behaviour in Central India, *International Journal of Advanced in Management, Technology and Engineering Sciences*, Vol. 8 (III), hlm 1147-1154.
- Purnama, Agung Cahaya. (2012). Studi Tentang Minat Beli E-Toll Card di Kota Semarang. *Diponegoro Journal Management*, Vol 1, No. 2, hlm 300- 310.
- Purwanti., et al (2017), Eksplorasi Faktor-Faktor Online Marketing yang Memengaruhi Keputusan Konsumen Dalam Belanja Online pada Naufal Bag Collection, *e-jurnal Ekonomi Bisnis dan Akutansi*, Vol. IV (1), hlm 84-87.
- Reskayana dan Candiwan, 2020, Analysis of Factors Affecting Continuance Usage Intention of LinkAja Applications, *Jurnal Manajemen dan Bisnis*, Vol 4, hlm 17-28.
- Schierz, P. G, Schilke, OP., dan Wirtz, B. W. 2010." Electronic Commerce Research and Applications Understanding consumer acceptance of mobile payment services: An empirical analysis". *Electronic Commerce Research and Application*. Vol. 9, hlm 209-216.
- Sfenrianto dan Junadi, 2015, A Model of Factors Influencing Consumer's Intention To Use E-Payment System in Indonesia, *ScienceDirect*,hlm 214-220.
- Shore, Power, de Eyto, & O'Sullivan, 2018, Techonology Acceptance and User-Centred Design of Assitive Exoskeletons for Older Adults: A Commentary, *Robotics*, 7,3.
- Supino, P. G, & Borer, J. S. (2012). Principles of Research Methodology: A Guide for Clinical Investigators. New York: Springer.
- Susilo Arief, Z , Iksan Prabowo, et, al, 2019, A Comparative Study of Factors Affecting

- User Acceptance of GO-PAY and OVO As a Feature of Fintech Application, *Procedia Computer Science*, 161, hlm 876-884.
- Tai, P. T., Liu, G.S. 2015, “An Analysis of Factors Affecting the Intention to Use Mobile Payment Services in Vietnam”. *Economic World*, Vol. 4, No.6, hlm 249-273.
- Vaus, D. (2013). “Surveys in Social Research”. Routledge, Taylor & Francis Group, 5th Edition, Australia, hlm. 30.
- Venkatesh, V. dan H. Bala. (2008). “*Technology Acceptance Model 3 and a Research Agenda on Interventions.*” Decision sciences, 39(2), May, hlm 273- 315.
- Widyawati., et al, 2018, *Customer Attitude Toward Using Mobile Banking* di Indonesia, *e-Proceeding of Management*, Vol. 5 (2), hlm 2553.
- Xu, G dan Zealand, N. 2006. “An Exploratory Study of Killer Applications and Critical Success factors in M-Commerce,*JECO* Vol. 4(3), hlm 63-79.
- Yang, S., Lu, Y., Gupta, S., Cao, Y. Zhang, R. 2012. “Computer in Human Behaviour Mobile Payment Services Adoption Across Time: An Empirica Study of the Effects of Behavioral Beliefs, Social Influences, and Personal Traits”. *Computers in Human Behaviour*, Vol. 28, hlm 129-142.

### Tesis

- Gunawan, C (2019), “ Pengaruh Cognitive Dissonance dan Corporate Image Terhadap Purchase Intention dengan Country Of Origin (COO) sebagai Variabel Moderasi”, Institusi Teknologi dan Bisnis Kalbis, Kalbis Institute, Jakarta, Indonesia
- Wiratna Brian Izzatur Rahman, 2019, “Analisis Perbandingan Kepuasan Konsumen Terhadap User Experience Aplikasi Mobile Payment GO-PAY dan OVO”, Institut Pertanian Bogor, Indonesia.

### Buku

- Agnes, Taurusia. (2011). *Pengaruh Sikap, Norma Subyektif, Dan Persepsi Kontrol Perilaku Terhadap Minat Beli Konsumen Melalui online Shopping*. Universitas Atmajaya Yogyakarta.
- Ajzen, I. and Fishbein, M. (1980), Understanding Attitudes and Predicting Social Behaviour, Prentice-Hall, Englewood Cliffs, NJ.
- Alvara, 2019, *Behaviors and Preferences of Indonesian Millennial Consumers on E-Commerce Application in 2019*, Indonesia Public Opinion Survey Association, Jakarta.
- Asosiasi Penyelenggaraan Jasa Internet Indonesia (APJII) (2018), Laporan Survei: Penetrasi & Profil Perilaku Pengguna Internet Indonesia, *Polling Indonesia*, APJJ : Indonesia.
- Anshori, Dadang S. 2017. Etnografi Komunikasi Perspektif Bahasa. Jakarta: Rajawali Pers.
- Atzjen, Icek, Jarvis & Petty, (1996); Osgood, Suci, & Tannenbaum, University of Massachusetts.
- Belch, George E., Michael A. Belch, 2001, *Advertising and Promotion : An Integrated Marketing Communication Perspective, Fourth Edition*. Boston: McGraw Hill.
- Ghozali, Imam. 2018. Aplikasi Analisis Multivariate dengan Program IBM SPSS 25. Badan Penerbit Universitas Diponegoro: Semarang.

- IOSCO (2017), *Research Report on Financial Technologies (Fintech)*, International Organization of Securities Commissions, OICU-IOSCO.
- Ipsos, 2020, *Evolusi Industri Dompet Digital : Strategi Menang Tanpa Bakar Uang*, Game Changers, Ipsos, Indonesia.
- Jogiyanto. (2007). Sistem Informasi Keperilakuan. Yogyakarta: Andi.
- Kotler, Philip dan Kevin Lane Keller. (2003). Manajemen Pemasaran. 12 ed. Jakarta : Indeks.
- Kumar, R. (2011). *Research Methodology : A Step-By-Step Guide for Beginners*. 3rd Edition. Sage Publications

