

DAFTAR PUSTAKA

- Agudo-Peregrina, Á. F., Hernández-García, Á., & Pascual-Miguel, F. J. (2014). Behavioral intention, use behavior and the acceptance of electronic learning systems: Differences between higher education and lifelong learning. *Computers in Human Behavior*, 34, 301–314.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Arning, K., & Ziefle, M. (2007). Understanding age differences in PDA acceptance and performance. *Computers in Human Behavior*, 23(6), 2904–2927.
- Azjen, I. (1980). Understanding attitudes and predicting social behavior. *Englewood Cliffs*.
- Bandura, A. (1986). Social foundations of thought and action. *Englewood Cliffs, NJ*, 1986, 23–28.
- Bank Indonesia. (2013). *Edukasi Financial Technology*. Bank Indonesia, Bank Sentral Republik Indonesia. <https://www.bi.go.id/id/edukasi-perlindungan-konsumen/edukasi/produk-dan-jasa-sp/fintech/Pages/default.aspx>
- Bélanger, F., & Carter, L. (2008). Trust and risk in e-government adoption. *The Journal of Strategic Information Systems*, 17(2), 165–176.
- Byrne, B. M. (2010). Structural equation modeling with AMOS: basic concepts,

- applications, and programming (multivariate applications series). New York: *Taylor & Francis Group*, 396, 7384.
- Celik, H., & Phau, I. (2016). Customer online shopping anxiety within the Unified Theory of Acceptance and Use Technology (UTAUT) framework. *Asia Pacific Journal of Marketing and Logistics*.
- Chen, L. (2008). A model of consumer acceptance of mobile payment. *International Journal of Mobile Communications*, 6(1), 32–52.
- Compeau, D., Higgins, C. A., & Huff, S. (1999). Social cognitive theory and individual reactions to computing technology: A longitudinal study. *MIS Quarterly*, 145–158.
- Compeau, D. R., & Higgins, C. A. (1995). Computer self-efficacy: Development of a measure and initial test. *MIS Quarterly*, 189–211.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319–340.
- 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., Bagozzi, R. P., & Warshaw, P. R. (1992). Extrinsic and intrinsic motivation to use computers in the workplace 1. *Journal of Applied Social Psychology*, 22(14), 1111–1132.
- do Valle, P. O., & Assaker, G. (2016). Using partial least squares structural

- equation modeling in tourism research: A review of past research and recommendations for future applications. *Journal of Travel Research*, 55(6), 695–708.
- DSResearch. (2019). *Laporan DSResearch: Fintech Report 2019*. Dailysocial.Id. <https://dailysocial.id/post/fintech-report-2019>
- Etikan, I., Musa, S. A., & Alkassim, R. S. (2016). Comparison of convenience sampling and purposive sampling. *American Journal of Theoretical and Applied Statistics*, 5(1), 1–4.
- Franedya, R., & Bosnia, T. (2018). *Ini Dia Empat Jenis Fintech di Indonesia*. CNBC Indonesia. <https://www.cnbcindonesia.com/tech/20180110145800-37-1126/ini-dia-empat-jenis-fintech-di-indonesia>
- Ghalandari, K. (2012). The effect of performance expectancy, effort expectancy, social influence and facilitating conditions on acceptance of e-banking services in Iran: The moderating role of age and gender. *Middle-East Journal of Scientific Research*, 12(6), 801–807.
- Gholami, R., Ogun, A., Koh, E., & Lim, J. (2010). Factors affecting e-payment adoption in Nigeria. *Journal of Electronic Commerce in Organizations (JECO)*, 8(4), 51–67.
- Ghozali, I., & Fuad. (2008). *Structural equation modeling: Teori, konsep, dan aplikasi dengan program Lisrel 8.80*. Badan Penerbit Universitas Diponegoro.

- Hair, J. F., William, C. B., Barry, J. B., & Anderson, R. E. (2014). *Multivariate Data Analysis*. Pearson Education Limited.
- Hair Jr, J. E., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). Multivariate Data Analysis (Eight edition). *Cengage Learning EMEA: United Kingdom*.
- Haryono, S. (2016). *METODE SEM Untuk Penelitian Manajemen dengan AMOS LISREL PLS* (H. Mintardja (ed.)). PT. Intermedia Personalia Utama.
- Hoque, R., & Sorwar, G. (2017). Understanding factors influencing the adoption of mHealth by the elderly: An extension of the UTAUT model. *International Journal of Medical Informatics*, 101, 75–84.
- Husaini, A. (2019). *Riset Snapcart: 58% responden menyebut OVO sebagai brand paling sering digunakan*. 2019.
<https://keuangan.kontan.co.id/news/riset-snapcart-58-responsen-menyebut-ovo-sebagai-brand-paling-sering-digunakan>
- Islam, Z., Low, P. K. C., & Hasan, I. (2013). Intention to use advanced mobile phone services (AMPS). *Management Decision*.
- Isna, T. D. (2019). *Tren Mobile Payment: Mayoritas Pengguna Ingin Coba Merek Baru, Kenapa?* Warta Ekonomi.
<https://www.wartaekonomi.co.id/read213007/tren-mobile-payment-mayoritas-pengguna-ingin-coba-merek-baru-kenapa>
- Jöaureskog, K. G., & Söaurbom, D. (1988). LISREL 7: A guide to the program and its application. *Chicago: SPSS*.

- Junadi^a, S. (2015). A model of factors influencing consumer's intention to use e-payment system in Indonesia. *Procedia Computer Science*, 59, 214–220.
- Karahanna, E., Agarwal, R., & Angst, C. M. (2006). Reconceptualizing compatibility beliefs in technology acceptance research. *MIS Quarterly*, 781–804.
- Kriyantono, R., & Sos, S. (2014). *Teknik praktis riset komunikasi*. Prenada Media.
- Leong, L.-Y., Hew, T.-S., Tan, G. W.-H., & Ooi, K.-B. (2013). Predicting the determinants of the NFC-enabled mobile credit card acceptance: A neural networks approach. *Expert Systems with Applications*, 40(14), 5604–5620.
- Marey, D. R. E., & Purwanto, E. (2020). Model Konseptual Minat Penggunaan E-Wallet: Technology Acceptance Model (TAM). *Technology Adoption: A Conceptual Framework*, 31–50.
- Martins, C., Oliveira, T., & Popović, A. (2014). Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, 34(1), 1–13.
- Moghavvemi, S., Salleh, N. A. M., & Standing, C. (2016). Entrepreneurs adoption of information system innovation. *Internet Research*.
- Moore, G. C., & Benbasat, I. (1991). Development of an instrument to measure the perceptions of adopting an information technology innovation. *Information Systems Research*, 2(3), 192–222.

- Moore, G. C., & Benbasat, I. (1996). Integrating diffusion of innovations and theory of reasoned action models to predict utilization of information technology by end-users. In *Diffusion and adoption of information technology* (pp. 132–146). Springer.
- Morris, M. G., Venkatesh, V., & Ackerman, P. L. (2005). Gender and age differences in employee decisions about new technology: An extension to the theory of planned behavior. *IEEE Transactions on Engineering Management*, 52(1), 69–84.
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61, 404–414.
- OVO. (2017). *OVO's Features*. PT. Visionet Internasional.
<https://www.ovo.id/features>
- Purwanto, E., & Loisa, J. (2020). The intention and use behaviour of the mobile banking system in Indonesia: UTAUT Model. *Technology Reports of Kansai University*, 62(06), 2757–2767.
- Rahi, S., Ghani, M., Alnaser, F., & Ngah, A. (2018). Investigating the role of unified theory of acceptance and use of technology (UTAUT) in internet banking adoption context. *Management Science Letters*, 8(3), 173–186.
- Rogers, E. M. (1995). *(1995) Diffusion of Innovations*. Free Press, New York.
- Santoso, S. (2018). *Konsep dasar dan Aplikasi SEM dengan AMOS 24*. Elex

- Media Komputindo.
- Sanusi, A. (2011). *Metodologi penelitian bisnis*. Jakarta: Salemba Empat.
- Simamora. (2008). *Analisis Multivariat Pemasaran*. PT Gramedia Pustaka Utama.
- Slade, E. L., Dwivedi, Y. K., Piercy, N. C., & Williams, M. D. (2015). Modeling consumers' adoption intentions of remote mobile payments in the United Kingdom: extending UTAUT with innovativeness, risk, and trust. *Psychology & Marketing*, 32(8), 860–873.
- Sohn, S. Y., & Kim, Y. (2008). Searching customer patterns of mobile service using clustering and quantitative association rule. *Expert Systems with Applications*, 34(2), 1070–1077.
- Sugiyono. (2017). *METODE PENELITIAN KUANTITATIF, KUALITATIF, DAN R&D*. Alfabeta.
- Sugiyono, P D. (2014). Populasi dan sampel. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*, 291, 292.
- Sugiyono, P Dr. (2017). Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, R&D (Cetakan Ke). *Bandung: CV Alfabeta*.
- Tarhini, A., El-Masri, M., Ali, M., & Serrano, A. (2016). Extending the UTAUT model to understand the customers' acceptance and use of internet banking in Lebanon. *Information Technology & People*.
- Taylor, S., & Todd, P. (1995). Assessing IT usage: The role of prior experience. *MIS Quarterly*, 561–570.

- Thompson, R. L., Higgins, C. A., & Howell, J. M. (1991). Personal computing: toward a conceptual model of utilization. *MIS Quarterly*, 125–143.
- Tornatzky, L. G., & Klein, K. J. (1982). Innovation characteristics and innovation adoption-implementation: A meta-analysis of findings. *IEEE Transactions on Engineering Management*, 1, 28–45.
- Triandis, H. C. (1977). *Interpersonal behavior*. Brooks/Cole Pub. Co.
- 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. L., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 157–178.
- Wagiran, W. (2013). Metodologi penelitian pendidikan: Teori dan imlementasi. *Yogyakarta: Budi Utama.*
- Wilson, T. D. (2000). Human information behavior. *Informing Science*, 3(2), 49–56.
- Wu, R., & Lee, J.-H. (2017). Use intention of mobile fingerprint payment between UTAUT and DOI in China. *The Journal of Distribution Science*, 15(10), 15–28.
- Yaseen, S. G., & El Qirem, I. A. (2018). Intention to use e-banking services in the Jordanian commercial banks. *International Journal of Bank Marketing*.

Yusuf, A. M. (2016). *Metode penelitian kuantitatif, kualitatif & penelitian gabungan*. Prenada Media.

Zhou, T. (2014). Understanding the determinants of mobile payment continuance usage. *Industrial Management & Data Systems*.

Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in Human Behavior*, 26(4), 760–767.

