

DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Ajzen, I., & Fishbein, M. (1977). Attitude-behavior relations: A theoretical analysis and review of empirical research. *Psychological Bulletin*, 84(5), 888.
- Ali, H. (2019). No Title. *IDN Media*. <https://alvara-strategic.com/indonesia-gen-z-and-millenial-report-2020/>
- Anak, K. P. P. dan P., & Statistika, B. P. (2018). *Statistik Gender Tematik* (B. P. Statistik (ed.)). Kementerian Pemberdayaan Perempuan dan Perlindungan Anak.
- Annur, C. M. (2020). GoPay Ungkap 4 Tren Transaksi yang Diminati Selama Pandemi. *Katadata*. <https://katadata.co.id/agustiyanti/digital/5ef9f117a2bd1/gopay-ungkap-4-tren-transaksi-yang-diminati-selama-pandemi>
- Asep Saepul Hamdi, E. B. (2014). *Metode Penelitian Kuantitatif Aplikasi Dalam Pendidikan* (Azwar Anas (ed.)). Deepublish.
- Azuar Juliandi, Irfan, dan S. M. (2014). *Metodologi Penelitian Bisnis : Konsep dan Aplikasi* (F. Zulkarnain (ed.)). UMSU PRESS.
- Blinn, A. N., Coco, J. N., & Marks, G. A. (2006). *Integrating payment accounts and an electronic wallet*. Google Patents.
- Catriana, E. (2020). Selama Masa Pandemi Corona, Transaksi GoPay Melonjak. *Kompas*. <https://money.kompas.com/read/2020/05/14/142000426/selama-masa-pandemi-corona-transaksi-gopay-melonjak>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319–340.
- De Moraes, G. H. S. M., & de Souza Meirelles, F. (2017). User's perspective of Eletronic Government adoption in Brazil. *Journal of Technology Management & Innovation*, 12(2), 1–9.
- Deaton, T. (2002). *Enhanced digital wallet*. Google Patents.
- Dewi, L. E., Herawati, N. T., AK, S. E., & Sulindawati, N. L. G. E. (2015). Analisis Pengaruh NIM, BOPO, LDR, DAN NPL Terhadap Profitabilitas (Studi Kasus Pada Bank Umum Swasta Nasional Yang Terdaftar Pada Bursa Efek Indonesia Periode 2009-2013). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 3(1).
- Dewi, S. P. (2012). Pengaruh pengendalian internal dan gaya kepemimpinan terhadap kinerja karyawan SPBU Yogyakarta (studi kasus pada spbu anak cabang perusahaan RB. Group). *Nominal: Barometer Riset Akuntansi Dan*

Manajemen, 1(1).

- Fishbein, M., & Ajzen, I. (1975). *Intention and Behavior: An introduction to theory and research* (p. 302). Addison-Wesley, Reading, MA.
- Fishbein, M., & Ajzen, I. (1977). *Belief, attitude, intention, and behavior: An introduction to theory and research*.
- Ghorban, Z. S., Jajaee, S. M., & Tahernejad, H. (2011). The Study of Customer's Perceptions of Security in E-Payment System in Iran. *International Conference on Business and Economic Research* (2nd), 891–910.
- Gutman, J., Wright, J., Finkelstein, L. D., & Puhl, L. (1993). *Electronic wallet*. Google Patents.
- Harris, H., Guru, B. K., & Avvari, M. V. (2011). Evidence of firms' perceptions toward electronic payment systems (EPS) in Malaysia. *International Journal of Business and Information*, 6(2).
- Huang, E., & Cheng, F.-C. (2012). Online security cues and e-payment continuance intention. *International Journal of E-Entrepreneurship and Innovation (IJEEI)*, 3(1), 42–58.
- Huang, J., Lee, B. C. Y., & Ho, S. H. (2004). Consumer attitude toward gray market goods. *International Marketing Review*.
- Jayani, D. H. (2019). Daftar Dompet Digital Terbesar di Indonesia Kuarter IV 2017-Kuartal II 2019. *IPrice*. <https://databoks.katadata.co.id/datapublish/2019/08/23/iniyah-daftar-dompet-digital-terbesar-di-indonesia>
- 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.
- Kaitawarn, C. (2015). Factor influencing the acceptance and use of M-payment in Thailand: a case study of AIS mPAY rabbit. *Review of Integrative Business and Economics Research*, 4(3), 222.
- Karahanna, E., Straub, D. W., & Chervany, N. L. (1999). Information technology adoption across time: a cross-sectional comparison of pre-adoption and post-adoption beliefs. *MIS Quarterly*, 183–213.
- Katadata.co.id. (2020). GoPay Menjadi Pembayaran Favorit Milenial dan Gen Z. *Katadata.Co.Id*. <https://katadata.co.id/timpulikasikatadata/infografik/5e9a470da5ce7/gopay-menjadi-pembayaran-favorit-milenial-dan-gen-z>
- KumparanSAINS. (2020). *Ibu Hamil di Semarang Tertular Virus Corona dari Uang Kembalian, Benarkah?* <https://kumparan.com/kumparansains/ibu-hamil-di-semarang-tertular-virus-corona-dari-uang-kembalian-benarkah-1tGzZ0oeQqH/full>

- Kuncoro, M. (2018). *Metode Kuantitatif (Teori dan Aplikasi untuk Bisnis dan Ekonomi)* (5th ed.). UNIT PENERBIT DAN PERCETAKAN SEKOLAH TINGGI ILMU MANAJEMEN YKPN.
- Larasati, S., & Gilang, A. (2014). Pengaruh Motivasi Kerja terhadap Kinerja Karyawan Wilayah Telkom Jabar Barat Utara (Witel Bekasi). *Jurnal Manajemen Dan Organisasi*, 5(3), 200–213.
- Lasi, H., Fettke, P., Kemper, H.-G., Feld, T., & Hoffmann, M. (2014). Industry 4.0. *Business & Information Systems Engineering*, 6(4), 239–242.
- Leung, S.-O. (2011). A comparison of psychometric properties and normality in 4-, 5-, 6-, and 11-point Likert scales. *Journal of Social Service Research*, 37(4), 412–421.
- Liébana-Cabanillas, F., Marinkovic, V., de Luna, I. R., & Kalinic, Z. (2018). Predicting the determinants of mobile payment acceptance: A hybrid SEM-neural network approach. *Technological Forecasting and Social Change*, 129, 117–130.
- Liébana-Cabanillas, F., Ramos de Luna, I., & Montoro-Ríos, F. (2017). Intention to use new mobile payment systems: a comparative analysis of SMS and NFC payments. *Economic Research-Ekonomska Istraživanja*, 30(1), 892–910.
- Madan, K., & Yadav, R. (2016). Behavioural intention to adopt mobile wallet: a developing country perspective. *Journal of Indian Business Research*.
- 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.
- Maryati, K. dan J. S. (2006). *Sosiologi* (3rd ed.). Esis.
- 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.
- Morosan, C., & DeFranco, A. (2016). It's about time: Revisiting UTAUT2 to examine consumers' intentions to use NFC mobile payments in hotels. *International Journal of Hospitality Management*, 53, 17–29.
- Nag, A. K., & Gilitwala, B. (2019). E-Wallet- Factors Affecting Its Intention to Use No Title. *International Journal of Recent Technology and Engineering*, 8(4), 3411--3415.
- 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.
- Patel, K. J., & Patel, H. J. (2018). Adoption of internet banking services in

- Gujarat. *International Journal of Bank Marketing*.
- Payadnya, I. P. A. A., & Jayantika, I. G. A. N. T. (2018). *Panduan Penelitian Eksperimen Beserta Analisis Statistik Dengan SPSS* (1st ed.). Deepublish.
- Purnamasari, D. M. (2020). PP Pembatasan Sosial Berskala Besar Dibuat agar Pemerintah dan Gugus Tugas Bisa Lebih Tegas dan Disiplin Artikel ini telah tayang di Kompas.com dengan judul "PP Pembatasan Sosial Berskala Besar Dibuat agar Pemerintah dan Gugus Tugas Bisa Lebih Tegas dan D. Kompas. <https://nasional.kompas.com/read/2020/04/02/04580071/pp-pembatasan-sosial-berskala-besar-dibuat-agar-pemerintah-dan-gugus-tugas>
- Roboff, G., & Charles, C. (1998). Privacy of financial information in cyberspace: banks addressing what consumers want. *Journal of Retail Banking Services*, 20(3), 51–57.
- Rogers, E. M. (2010). *Diffusion of innovations*. Simon and Schuster.
- 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*.
- Santoso, S. (2003). *Mengatasi Berbagai Masalah Statistik dengan SPSS versi 11.5* (1st ed.). PT Elex Media Komputindo.
- Sari, F. (2020). Saat pandemi corona, transaksi zakat GoPay naik dua kali lipat. *Kontan*. <https://keuangan.kontan.co.id/news/saat-pandemi-corona-transaksi-zakat-gopay-naik-dua-kali-lipat>
- Seskab Humas. (2020). 2 WNI Positif Terkena, Presiden Tegaskan Keseriusan Pemerintah Tangani Virus Korona. <https://setkab.go.id/2-wni-positif-terkena-presiden-tegaskan-keseriusan-pemerintah-tangani-virus-korona/>
- Shin, D.-H. (2009). Towards an understanding of the consumer acceptance of mobile wallet. *Computers in Human Behavior*, 25(6), 1343–1354.
- Shin, D.-H. (2010). The effects of trust, security and privacy in social networking: A security-based approach to understand the pattern of adoption. *Interacting with Computers*, 22(5), 428–438.
- Shin, D. H. (2009). Determinants of customer acceptance of multi-service network: An implication for IP-based technologies. *Information & Management*, 46(1), 16–22.
- Simamora, B. (2008). *Analisis multivariat pemasaran*. Gramedia Pustaka Utama.
- SimplyPsychology. (2020). Social Influence. In *A-level Revision Notes AQA(A)*. <https://www.simplypsychology.org/a-level-social.html>
- Singh, S., & Srivastava, R. K. (2018). Predicting the intention to use mobile banking in India. *International Journal of Bank Marketing*.

- Steshenko, R., Zhao, J., & Kordas, T. (2020). *Blocking and non-blocking firmware update*. Google Patents.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Supardi. (2016). *Aplikasi Statistik dalam Penelitian Edisi Revisi*. Change Publication.
- Tan, G. W.-H., Ooi, K.-B., Chong, S.-C., & Hew, T.-S. (2014). NFC mobile credit card: the next frontier of mobile payment? *Telematics and Informatics*, 31(2), 292–307.
- Teo, T. S. H., & Pok, S. H. (2003). Adoption of WAP-enabled mobile phones among Internet users. *Omega*, 31(6), 483–498.
- Teoh, W. M., Chong, S. C., Lin, B., & Chua, J. W. (2013). Factors affecting consumers' perception of electronic payment: an empirical analysis. *Internet Research*.
- Tri Wahyudi, S. (2017). *Statistika Ekonomi : Konsep, Teori dan Penerapan*. Tim UB Press.
- Tsiakis, T., & Sthephanides, G. (2005). The concept of security and trust in electronic payments. *Computers & Security*, 24(1), 10–15.
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186–204.
- Von Behren, R., & Wall, J. (2016). *Digital wallet*. Google Patents.
- WHO. (2020). *WHO Director-General's opening remarks at the Mission briefing on COVID-19* - 12 March 2020. <https://www.who.int/dg/speeches/detail/who-director-general-s-opening-remarks-at-the-mission-briefing-on-covid-19---12-march-2020>
- Williams, M. D., Rana, N. P., & Dwivedi, Y. K. (2015). The unified theory of acceptance and use of technology (UTAUT): a literature review. *Journal of Enterprise Information Management*.
- 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.
- Yenisey, M. M., Ozok, A. A., & Salvendy, G. (2005). Perceived security determinants in e-commerce among Turkish university students. *Behaviour & Information Technology*, 24(4), 259–274.