

## DAFTAR PUSTAKA

- Alalwan, A. A., Baabdullah, A. M., Rana, N. P., Tamilmani, K., & Dwivedi, Y. K. (2018). Examining adoption of mobile internet in Saudi Arabia: Extending TAM with perceived enjoyment, innovativeness and trust. *Technology in Society*, 55, 100–110. <https://doi.org/10.1016/j.techsoc.2018.06.007>
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Simintiras, A. C. (2016). Jordanian consumers' adoption of telebanking: Influence of perceived usefulness, trust and self-efficacy. *International Journal of Bank Marketing*, 34(5), 690–709. <https://doi.org/10.1108/IJBM-06-2015-0093>
- Al-Emran, M., & Granić, A. (2021). Is It Still Valid or Outdated? A Bibliometric Analysis of the Technology Acceptance Model and Its Applications From 2010 to 2020. In M. Al-Emran & K. Shaalan (Eds.), *Recent Advances in Technology Acceptance Models and Theories* (Vol. 335, pp. 1–12). Springer International Publishing. [https://doi.org/10.1007/978-3-030-64987-6\\_1](https://doi.org/10.1007/978-3-030-64987-6_1)
- Almaiah, M. A. (2018). Acceptance and usage of a mobile information system services in University of Jordan. *Education and Information Technologies*, 23(5), 1873–1895. <https://doi.org/10.1007/s10639-018-9694-6>
- Alsaleh, M., Alomar, N., & Alarifi, A. (2017). Smartphone users: Understanding how security mechanisms are perceived and new persuasive methods. *PLOS ONE*, 12(3), e0173284. <https://doi.org/10.1371/journal.pone.0173284>
- Amsal, A. A., Putri, S. L., Rahadi, F., & Fitri, M. E. Y. (2021). *Perceived satisfaction and perceived usefulness of e-learning: The role of interactive learning and social influence*. 535–541.
- Arbuckle, J. L. (2012). *IBM SPSS Amos 21 User's Guide*. Amos Development Corporation. [https://www.sussex.ac.uk/its/pdfs/Amos\\_20\\_User\\_Guide.pdf](https://www.sussex.ac.uk/its/pdfs/Amos_20_User_Guide.pdf)
- Arpaci, I., Yardimci Cetin, Y., & Turetken, O. (2015). Impact of perceived security on organizational adoption of smartphones. *Cyberpsychology, Behavior, and Social Networking*, 18(10), 602–608. <https://doi.org/10.1089/cyber.2015.0243>
- Aslam, W., Ham, M., & Arif, I. (2017). Consumer behavioral intentions towards mobile payment services: An empirical analysis in Pakistan. *Market-Tržište*, 29(2), 161–176. <https://doi.org/10.22598/mt/2017.29.2.161>
- Asosiasi Penyelenggara Jasa Internet Indonesia. (2018). *Potret Zaman Now Pengguna dan Perilaku Internet Indonesia!* <https://apjii.or.id/downfile/file/BULETINAPJIIEDISI23April2018.pdf>
- Asosiasi Penyelenggara Jasa Internet Indonesia. (2020). *Laporan survei internet APJII 2019–2020 (Q2)*. <https://apjii.or.id/content/read/39/521/Laporan-Survei-Internet-APJII-2019-2020-Q2>
- Badan Pusat Statistik. (2020a). *Jumlah dan Distribusi Penduduk*. <https://sensus.bps.go.id/topik/dataset/sp2020/9>

- Badan Pusat Statistik. (2020b). *Statistik Telekomunikasi Indonesia Tahun 2019*. Badan Pusat Statistik.
- Badan Siber Dan Sandi Negara. (2021). *Laporan tahunan monitoring keamanan siber tahun 2021*. <https://cloud.bssn.go.id/s/Lyw8E4LxwNiJoNw>
- Balapour, A., Nikkhah, H. R., & Sabherwal, R. (2020). Mobile application security: Role of perceived privacy as the predictor of security perceptions. *International Journal of Information Management*, 52, 102063. <https://doi.org/10.1016/j.ijinfomgt.2019.102063>
- Bank Indonesia. (2016). *Peraturan Bank Indonesia Nomor 18/40/PBI/2016 Tentang Penyelenggaraan Pemrosesan Transaksi Pembayaran*. [https://www.bi.go.id/id/publikasi/peraturan/Documents/PBI\\_184016.pdf](https://www.bi.go.id/id/publikasi/peraturan/Documents/PBI_184016.pdf)
- Bank Indonesia. (2019). Publikasi Laporan Perekonomian Indonesia. *Jakarta: Bank Indonesia*.
- Bank Indonesia. (2020, December 1). *Apa itu Uang Elektronik*. <https://www.bi.go.id/id/edukasi/Pages/Apa-itu-Uang-Elektronik.aspx>
- Bank Indonesia. (2021). *The red book statistics*. <https://www.bi.go.id/id/statistik/ekonomi-keuangan/red-book-statistics/Pages/the-red-book-statistics-2020.aspx>
- Barkhordari, M., Nourollah, Z., Mashayekhi, H., Mashayekhi, Y., & Ahangar, M. S. (2017). Factors influencing adoption of e-payment systems: An empirical study on Iranian customers. *Information Systems and E-Business Management*, 15(1), 89–116. <https://doi.org/10.1007/s10257-016-0311-1>
- Bencsik, A., Juhász, T., & Horváth-Csikós, G. (2016). Y and Z generations at workplaces. *Journal of Competitiveness*, 6(3), 90–106. <https://doi.org/10.7441/joc.2016.03.06>
- Bonn, M. A., Kim, W. G., Kang, S., & Cho, M. (2016). Purchasing wine online: The effects of social influence, perceived usefulness, perceived ease of use, and wine involvement. *Journal of Hospitality Marketing & Management*, 25(7), 841–869.
- Chandra, Y. U., & Hartono, S. (2018). Analysis factors of technology acceptance of cloud storage: A case of higher education students use Google Drive. *2018 International Conference on Information Technology Systems and Innovation (ICITSI)*, 188–192. <https://doi.org/10.1109/ICITSI.2018.8696095>
- Chen, L., & Aklikokou, A. K. (2020). Determinants of e-government adoption: Testing the mediating effects of perceived usefulness and perceived ease of use. *International Journal of Public Administration*, 43(10), 850–865. <https://doi.org/10.1080/01900692.2019.1660989>
- Cheng, J. W., & Mitomo, H. (2017). The underlying factors of the perceived usefulness of using smart wearable devices for disaster applications. *Telematics and Informatics*, 34(2), 528–539. <https://doi.org/10.1016/j.tele.2016.09.010>
- Chivers, K. (2021, May 26). *Digital generations: The technology gap between seniors, parents, and kids*. <https://us.norton.com/internetsecurity-how-to-digital-generations.html#>

- Cho, J., Lee, H. E., & Quinlan, M. (2017). Cross-national comparisons of college students' attitudes toward diet/fitness apps on smartphones. *Journal of American College Health*, 65(7), 437–449. <https://doi.org/10.1080/07448481.2016.1270949>
- Choi, M. J., Lee, S.-J., Lee, S. J., Rho, M. J., Kim, D.-J., & Choi, I. Y. (2021). Behavioral intention to use a smartphone usage management application between a non-problematic smartphone use group and a problematic use group. *Frontiers in Psychiatry*, 12, 571795. <https://doi.org/10.3389/fpsy.2021.571795>
- Daragmeh, A., Lentner, C., & Sági, J. (2021). Fintech payments in the era of COVID-19: Factors influencing behavioral intentions of “Generation X” in Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32, 100574. <https://doi.org/10.1016/j.jbef.2021.100574>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–325. <https://doi.org/10.2307/249008>
- De Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). Mobile payment is not all the same: The adoption of mobile payment systems depending on the technology applied. *Technological Forecasting and Social Change*, 146, 931–944. <https://doi.org/10.1016/j.techfore.2018.09.018>
- Dwivedi, Y. K., Rana, N. P., Jeyaraj, A., Clement, M., & Williams, M. D. (2019). Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model. *Information Systems Frontiers*, 21(3), 719–734. <https://doi.org/10.1007/s10796-017-9774-y>
- F5 Labs. (2017). *Lessons learned from a decade of data breaches*. [https://www.f5.com/content/dam/f5/downloads/F5\\_Labs\\_Lessons\\_Learned\\_from\\_a\\_Decade\\_of\\_Data\\_Breaches\\_rev.pdf](https://www.f5.com/content/dam/f5/downloads/F5_Labs_Lessons_Learned_from_a_Decade_of_Data_Breaches_rev.pdf)
- Fan, Y., Chen, J., Shirkey, G., John, R., Wu, S. R., Park, H., & Shao, C. (2016). Applications of structural equation modeling (SEM) in ecological studies: An updated review. *Ecological Processes*, 5(1), 19. <https://doi.org/10.1186/s13717-016-0063-3>
- Fernando, E., Surjandy, Ernawaty, Raharto Condrobimo, A., Fitria Murad, D., Madeleine Tirtamulia, L., Savina, G., & Listyo, P. (2018). User behavior adopt utilizing FinTech services on online transportation in Indonesia (scale validation and developed instrument). *2018 International Conference on Information Management and Technology (ICIMTech)*, 114–118. <https://doi.org/10.1109/ICIMTech.2018.8528106>
- GlobalWebIndex. (2019). *The youth of the nations: Global trends among gen z*. GlobalWebIndex. <https://f.hubspotusercontent20.net/hubfs/304927/Snapchat%20Gen%20Z%20Audience%20Report.pdf>
- Haidari, M. B., & Tileng, K. G. (2018). Analisa faktor-faktor berpengaruh pada penggunaan Go-Pay. *Jurnal Informatika Dan Sistem Informatika*, 4(1), 10–15.

- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2018). *Multivariate data analysis* (Eight). Cengage.
- Hair, J. F., Celsi, M. W., Money, A. H., Samouel, P., & Page, M. J. (2015). *Essentials of Business Research Methods*. Taylor & Francis Group. <https://books.google.co.id/books?id=MpAAnXiBTW4C>
- Halim, F., Efendi, Butarbutar, M., Malau, A. R., & Sudirman, A. (2020, October). Constituents driving interest in using e-wallets in generation Z. *Proceeding on International Conference of Science Management Art Research Technology*. <https://doi.org/10.31098/ic-smart.v1i1.32>
- Hankun, H., Yafang, L., Xuemei, H., & Jing, F. (2016). A comparative study of China and US users' acceptance of online payment. *2016 13th International Conference on Service Systems and Service Management (ICSSSM)*, 1–6. <https://doi.org/10.1109/ICSSSM.2016.7538582>
- Hansen, J. M., Saridakis, G., & Benson, V. (2018). Risk, trust, and the interaction of perceived ease of use and behavioral control in predicting consumers' use of social media for transactions. *Computers in Human Behavior*, 80, 197–206. <https://doi.org/10.1016/j.chb.2017.11.010>
- Honein-AbouHaidar, G. N., Antoun, J., Badr, K., Hlais, S., & Nazaretian, H. (2020). Users' acceptance of electronic patient portals in Lebanon. *BMC Medical Informatics and Decision Making*, 20(1), 31. <https://doi.org/10.1186/s12911-020-1047-x>
- Hsieh, J.-K., & Tseng, C.-Y. (2018). Exploring social influence on hedonic buying of digital goods-online games' virtual items. *Journal of Electronic Commerce Research*, 19(2), 164–185.
- Ifedayo, A. E., Ziden, A. A., & Ismail, A. B. (2021). Mediating effect of behavioural intention on podcast acceptance. *Education and Information Technologies*, 26(3), 2767–2794. <https://doi.org/10.1007/s10639-020-10385-z>
- Internet Crime Complain Center. (2021). *Internet crime report*. Federal Bureau of Investigation. [https://www.ic3.gov/Media/PDF/AnnualReport/2021\\_IC3Report.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2021_IC3Report.pdf)
- IPSOS. (2019). *The evolution of the digital wallet: Driving the next wave of growth*. [https://www.ipsos.com/sites/default/files/ct/news/documents/2020-02/ipsos\\_media\\_conference\\_-\\_e-wallet-\\_en\\_0.pdf](https://www.ipsos.com/sites/default/files/ct/news/documents/2020-02/ipsos_media_conference_-_e-wallet-_en_0.pdf)
- Irawan, N. N., & Matoati, R. (2021). The Influence of Financial Literacy and Behavior In Using Fintech Payments on The Financial Management of Jabodetabek Students. *The Management Journal of Binaniaga*, 6(2), 117–132. <https://doi.org/10.33062/mjb.v6i2.459>
- Kar, A. K. (2020). What affects usage satisfaction in mobile payments? Modelling user generated content to develop the “Digital Service Usage Satisfaction Model.” *Information Systems Frontiers*. <https://doi.org/10.1007/s10796-020-10045-0>
- Keni, K., Tjoe, H., Wilson, N., & Negara, E. S. (2020). The effect of perceived security, ease of use and perceived usefulness on intention to use towards mobile payment services in Indonesia. *Proceedings of the 2nd Tarumanagara International Conference on the Applications of Social*

- Sciences and Humanities (TICASH 2020)*.  
<https://doi.org/10.2991/assehr.k.201209.010>
- Koenig-Lewis, N., Marquet, M., Palmer, A., & Zhao, A. L. (2015). Enjoyment and social influence: Predicting mobile payment adoption. *The Service Industries Journal*, 35(10), 537–554.  
<https://doi.org/10.1080/02642069.2015.1043278>
- Kristina, N., & Harris, I. (2020). The technology acceptance model of mobile payment usage on generation Z. *Binus Business Review*, 11(3), 149–156.  
<https://doi.org/10.21512/bbr.v11i3.6394>
- 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>
- Kustono, A. S., Nanggala, A. Y. A., & Mas'ud, I. (2020). Determinants of the use of e-wallet for transaction payment among college students. *Journal of Economics, Business, & Accountancy Ventura*, 23(1).  
<https://doi.org/10.14414/jebav.v23i1.2245>
- Lee, E.-Y., Lee, S.-B., & Jeon, Y. J. J. (2017). Factors influencing the behavioral intention to use food delivery apps. *Social Behavior and Personality: An International Journal*, 45(9), 1461–1473.
- Liang, X., Hu, X., Islam, T., & Mubarik, M. S. (2021). Social support, source credibility, social influence, and solar photovoltaic panels purchase intention. *Environmental Science and Pollution Research*.  
<https://doi.org/10.1007/s11356-021-14750-4>
- Liébana-Cabanillas, F., Molinillo, S., & Japutra, A. (2021). Exploring the Determinants of Intention to Use P2P Mobile Payment in Spain. *Information Systems Management*, 38(2), 165–180.  
<https://doi.org/10.1080/10580530.2020.1818897>
- Lin, W. R., Lin, C.-Y., & Ding, Y.-H. (2020). Factors affecting the behavioral intention to adopt mobile payment: An empirical study in Taiwan. *Mathematics*, 8(10), 1851. <https://doi.org/10.3390/math8101851>
- Lin, Y.-H., Guo, J.-L., Hsu, H.-P., Yang, L.-S., Fu, Y.-L., & Huang, C.-M. (2019). Does “hospital loyalty” matter? Factors related to the intention of using a mobile app. *Patient Preference and Adherence*, Volume 13, 1283–1294.  
<https://doi.org/10.2147/PPA.S207031>
- Lwoga, E. T., & Lwoga, N. B. (2017). User acceptance of mobile payment: The effects of user-centric security, system characteristics and gender. *The Electronic Journal of Information Systems in Developing Countries*, 81(1), 1–24. <https://doi.org/10.1002/j.1681-4835.2017.tb00595.x>
- Madan, K., & Yadav, R. (2016). Behavioural intention to adopt mobile wallet: A developing country perspective. *Journal of Indian Business Research*, 8(3), 227–244. <https://doi.org/10.1108/JIBR-10-2015-0112>
- Maduku, D. K. (2017). Understanding e-book continuance intention: Empirical evidence from e-book users in a developing country. *Cyberpsychology, Behavior, and Social Networking*, 20(1), 30–36.  
<https://doi.org/10.1089/cyber.2016.0287>

- Maharani, Y. (2021). Minat generasi Z menggunakan kembali transaksi mobile payment: Pendekatan model UTAUT 2. *Jurnal Akuntansi Dan Bisnis : Jurnal Program Studi Akuntansi*, 7(2), 140–154. <https://doi.org/10.31289/jab.v7i2.5641>
- Manzoor, A. (2010). *E-commerce: An introduction*. LAP Lambert Academic Publishing.
- 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>
- Menant, L., Gilibert, D., & Sauvezon, C. (2021). The Application of Acceptance Models to Human Resource Information Systems: A Literature Review. *Frontiers in Psychology*, 12, 659421. <https://doi.org/10.3389/fpsyg.2021.659421>
- Mendez-Reguera, A., & Lopez Cabrera, M. V. (2020). Engaging my gen Z Class: Teaching with memes. *Medical Science Educator*, 30(4), 1357–1358. <https://doi.org/10.1007/s40670-020-01078-w>
- Meral, Y. (Ed.). (2020). *Tools and techniques for implementing international e-trading tactics for competitive advantage*. IGI Global, Business Science Reference.
- Mew, J., & Millan, E. (2021). Mobile wallets: Key drivers and deterrents of consumers' intention to adopt. *The International Review of Retail, Distribution and Consumer Research*, 31(2), 182–210. <https://doi.org/10.1080/09593969.2021.1879208>
- Meyliana, M., Fernando, E., & Surjandy, S. (2019). The Influence of Perceived Risk and Trust in Adoption of FinTech Services in Indonesia. *CommIT (Communication and Information Technology) Journal*, 13(1), 31. <https://doi.org/10.21512/commit.v13i1.5708>
- Min, S., So, K. K. F., & Jeong, M. (2019). Consumer adoption of the Uber mobile application: Insights from diffusion of innovation theory and technology acceptance model. *Journal of Travel & Tourism Marketing*, 36(7), 770–783. <https://doi.org/10.1080/10548408.2018.1507866>
- Momani, A. M., Jamous, M. M., & Hilles, S. M. S. (2017). Technology acceptance theories: Review and classification. *International Journal of Cyber Behavior, Psychology and Learning*, 7(2), 1–14. <https://doi.org/10.4018/IJCBPL.2017040101>
- Mutahar, A. M., Daud, N. M., Thurasamy, R., Isaac, O., & Abdulsalam, R. (2018). The mediating of perceived usefulness and perceived ease of use: The case of mobile banking in Yemen. *Int. J. Technol. Diffus.*, 9(2), 21–40. <https://doi.org/10.4018/IJTD.2018040102>
- Nag, A. K., & Gilitwala, B. (2019). E-wallet- factors affecting its intention to use. *International Journal of Recent Technology and Engineering*, 8(4), 3411–3415. <https://doi.org/10.35940/ijrte.D6756.118419>
- Nan, D., Kim, Y., Park, M. H., & Kim, J. H. (2020). What motivates users to keep using social mobile payments? *Sustainability*, 12(17), 6878. <https://doi.org/10.3390/su12176878>

- Nguyen, T. D., & Huynh, P. A. (2018). The roles of perceived risk and trust on e-payment adoption. In L. H. Anh, L. S. Dong, V. Kreinovich, & N. N. Thach (Eds.), *Econometrics for Financial Applications* (Vol. 760, pp. 926–940). Springer International Publishing. [https://doi.org/10.1007/978-3-319-73150-6\\_68](https://doi.org/10.1007/978-3-319-73150-6_68)
- Nguyen, T. N., Cao, T. K., Dang, P. L., & Nguyen, H. A. (2016). Predicting Consumer Intention to Use Mobile Payment Services: Empirical Evidence from Vietnam. *International Journal of Marketing Studies*, 8(1), 117. <https://doi.org/10.5539/ijms.v8n1p117>
- Nikou, S. A., & Economides, A. A. (2017). Mobile-based assessment: Investigating the factors that influence behavioral intention to use. *Computers & Education*, 109, 56–73. <https://doi.org/10.1016/j.compedu.2017.02.005>
- Norman, G. R., & Streiner, D. L. (2003). *PDQ Statistics*. PMPH USA, Limited. [https://books.google.co.id/books?id=Lw\\_2DwAAQBAJ](https://books.google.co.id/books?id=Lw_2DwAAQBAJ)
- OECD. (2014). *Addressing the tax challenges of the digital economy*. OECD. <https://doi.org/10.1787/9789264218789-en>
- 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. <https://doi.org/10.1016/j.chb.2016.03.030>
- Ozturk, A. B. (2016). Customer acceptance of cashless payment systems in the hospitality industry. *International Journal of Contemporary Hospitality Management*, 28(4), 801–817. <https://doi.org/10.1108/IJCHM-02-2015-0073>
- Park, J., Ahn, J., Thavisay, T., & Ren, T. (2019). Examining the role of anxiety and social influence in multi-benefits of mobile payment service. *Journal of Retailing and Consumer Services*, 47, 140–149. <https://doi.org/10.1016/j.jretconser.2018.11.015>
- Patel, K. J., & Patel, H. J. (2018). Adoption of internet banking services in Gujarat: An extension of TAM with perceived security and social influence. *International Journal of Bank Marketing*, 36(1), 147–169. <https://doi.org/10.1108/IJBM-08-2016-0104>
- Pengelola Nama Domain Internet Indonesia. (2022). *Press conference Indonesia anti-phishing data exchange* [Press Release]. Pandi.Id. <https://pandi.id/wp-content/uploads/2022/03/Press-Release-IDADX-Maret-2022.pdf>
- Phan, T. N., Ho, T. V., & Le-Hoang, P. V. (2020). Factors affecting the behavioral intention and behavior of using e-wallets of youth in Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(10), 295–302. <https://doi.org/10.13106/jafeb.2020.vol7.n10.295>
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016a). An investigation of mobile payment (m-payment) services in Thailand. *Asia-Pacific Journal of Business Administration*, 8(1), 37–54. <https://doi.org/10.1108/APJBA-10-2014-0119>
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016b). A comparative study of current and potential users of mobile payment services. *SAGE*

- Open*, 6(4), 215824401667539.  
<https://doi.org/10.1177/2158244016675397>
- Rahadi, R. A., Putri, N. R. R., Soekarno, S., Damayanti, S. M., Murtaqi, I., & Saputra, J. (2021). Analyzing cashless behavior among generation Z in Indonesia. *International Journal of Data and Network Science*, 5(4), 601–612. <https://doi.org/10.5267/j.ijdns.2021.8.007>
- Raza, S. A., Umer, A., & Shah, N. (2017). New determinants of ease of use and perceived usefulness for mobile banking adoption. *International Journal of Electronic Customer Relationship Management*, 11(1), 44–65. <https://doi.org/10.1504/IJECRM.2017.086751>
- Rustiadi, E., Pribadi, D. O., Pravitarsari, A. E., Indraprahasta, G. S., & Iman, L. S. (2015). Jabodetabek Megacity: From City Development Toward Urban Complex Management System. In R. B. Singh (Ed.), *Urban Development Challenges, Risks and Resilience in Asian Mega Cities* (pp. 421–445). Springer Japan. [https://doi.org/10.1007/978-4-431-55043-3\\_22](https://doi.org/10.1007/978-4-431-55043-3_22)
- Salloum, S. A., Qasim Mohammad Alhamad, A., Al-Emran, M., Abdel Monem, A., & Shaalan, K. (2019). Exploring students' acceptance of e-learning through the development of a comprehensive technology acceptance model. *IEEE Access*, 7, 128445–128462. <https://doi.org/10.1109/ACCESS.2019.2939467>
- Sathye, S., Prasad, B., & Sharma, D. (2018). Factors influencing the intention to use of mobile value-added services by women-owned microenterprises in Fiji. *The Electronic Journal of Information Systems in Developing Countries*, 84(2), e12016. <https://doi.org/10.1002/isd2.12016>
- Shankar, A., & Datta, B. (2018). Factors affecting mobile payment adoption intention: An Indian perspective. *Global Business Review*, 19(3\_suppl), S72–S89. <https://doi.org/10.1177/0972150918757870>
- Shao, Z., Zhang, L., Li, X., & Guo, Y. (2019). Antecedents of trust and continuance intention in mobile payment platforms: The moderating effect of gender. *Electronic Commerce Research and Applications*, 33, 100823. <https://doi.org/10.1016/j.elerap.2018.100823>
- Sholihin, P. M., & Ratmono, D. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk hubungan nonlinier dalam penelitian sosial dan bisnis*. Penerbit Andi. <https://books.google.co.id/books?id=NbMWEAAAQBAJ>
- Simorangkir, Z. Z., & Afgani, K. F. (2021). The analysis on factors influencing the use of mobile payment system among generation Z in Bekasi city. *Advanced International Journal of Business, Entrepreneurship and SMEs*, 3(9), 334–348. <https://doi.org/10.35631/AIJBES.39022>
- 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, 191–205. <https://doi.org/10.1016/j.ijinfomgt.2019.05.022>
- Sivathanu, B. (2019). Adoption of digital payment systems in the era of demonetization in India: An empirical study. *Journal of Science and*



- Technology Policy Management*, 10(1), 143–171.  
<https://doi.org/10.1108/JSTPM-07-2017-0033>
- Soodan, V., & Rana, A. (2020). Modeling customers' intention to use e-wallet in a developing nation: Extending UTAUT2 with security, privacy and savings. *Journal of Electronic Commerce in Organizations*, 18(1), 89–114.  
<https://doi.org/10.4018/JECO.2020010105>
- Suharyadi, & Purwanto, S. K. (2018). *Statistika untuk ekonomi dan keuangan modern* (3rd ed.). Penerbit Salemba Empat.
- Teo, S. C., Law, P. L., & Koo, A. C. (2020). Factors affecting adoption of e-wallets among youths in Malaysia. *Journal of Information System and Technology Management*, 5(19), 39–50. <https://doi.org/10.35631/JISTM.519004>
- Teo, T. (2011). *Technology acceptance in education*. SensePublishers.
- Thakkar, J. J. (2020). *Structural Equation Modelling: Application for Research and Practice (with AMOS and R)* (Vol. 285). Springer Singapore.  
<https://doi.org/10.1007/978-981-15-3793-6>
- To, A. T., & Trinh, T. H. M. (2021). Understanding behavioral intention to use mobile wallets in Vietnam: Extending the tam model with trust and enjoyment. *Cogent Business & Management*, 8(1), 1891661.  
<https://doi.org/10.1080/23311975.2021.1891661>
- Tsai, W.-H., Wu, Y.-S., Cheng, C.-S., Kuo, M.-H., Chang, Y.-T., Hu, F.-K., Sun, C.-A., Chang, C.-W., Chan, T.-C., Chen, C.-W., Lee, C.-C., & Chu, C.-M. (2021). A technology acceptance model for deploying masks to combat the COVID-19 Pandemic in Taiwan (My Health Bank): Web-Based Cross-sectional survey study. *Journal of Medical Internet Research*, 23(4), e27069. <https://doi.org/10.2196/27069>
- Tu, J.-C., & Hu, C.-L. (2018). A study on the factors affecting consumers' willingness to accept clothing rentals. *Sustainability*, 10(11), 1–30.  
<https://doi.org/10.3390/su10114139>
- Tuncer, İ., Unusan, C., & Cobanoglu, C. (2021). Service quality, perceived value and customer satisfaction on behavioral intention in restaurants: An integrated structural model. *Journal of Quality Assurance in Hospitality & Tourism*, 22(4), 447–475.
- Vărzaru, A. A., Bocean, C. G., Rotea, C. C., & Budică-Iacob, A.-F. (2021). Assessing antecedents of behavioral intention to use mobile technologies in e-commerce. *Electronics*, 10(18), 2231.  
<https://doi.org/10.3390/electronics10182231>
- Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273–315.
- Verma, P., & Sinha, N. (2018). Integrating perceived economic wellbeing to technology acceptance model: The case of mobile based agricultural extension service. *Technological Forecasting and Social Change*, 126, 207–216. <https://doi.org/10.1016/j.techfore.2017.08.013>
- Vy, T. N. (2019). *Factors influencing consumers' intention to adopt mobile wallet in Ho Chi Minh City* [Vaasan Ammattikorkeakoulu University of Applied Sciences].

- <https://www.theseus.fi/bitstream/handle/10024/169099/Final%20Thesis.pdf?sequence=2&isAllowed=y>
- Western Governors University. (2019). *Who is gen Z and how will they impact the workplace?* <https://www.wgu.edu/blog/who-is-gen-z-how-they-impact-workplace1906.html>
- Wu, B., & Chen, X. (2017). Continuance intention to use MOOCs: Integrating the technology acceptance model (TAM) and task technology fit (TTF) model. *Computers in Human Behavior*, 67, 221–232. <https://doi.org/10.1016/j.chb.2016.10.028>
- Yang, M., Mamun, A. A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless transactions: A study on intention and adoption of e-wallets. *Sustainability*, 13(2), 831. <https://doi.org/10.3390/su13020831>
- Zhang, Y., Sun, J., Yang, Z., & Wang, Y. (2018). What makes people actually embrace or shun mobile payment: A cross-culture study. *Mobile Information Systems*, 2018, 1–13. <https://doi.org/10.1155/2018/7497545>
- Zhao, Y., & Bacao, F. (2021). How does the pandemic facilitate mobile payment? An investigation on users' perspective under the Covid-19 pandemic. *International Journal of Environmental Research and Public Health*, 18(3), 1016. <https://doi.org/10.3390/ijerph18031016>

