

Daftar Pustaka

- Aarts, H., & Dijksterhuis, A. P. (2000). The automatic activation of goal-directed behaviour: The case of travel habit. *Journal of Environmental Psychology*, 20(1), 75–82.
- Aarts, H., Verplanken, B., & Van Knippenberg, A. (1998). Predicting behavior from actions in the past: Repeated decision making or a matter of habit? *Journal of Applied Social Psychology*, 28(15), 1355–1374.
- Al-Azawei, A., & Lundqvist, K. (2015). Learner differences in perceived satisfaction of an online learning: An extension to the technology acceptance model in an Arabic sample. *Electronic Journal of E-Learning*, 13(5), 412–430.
- Al Khattab, A., Al-Shalabi, H., Al-Rawad, M., Al-Khattab, K., & Hamad, F. (2015). The effect of trust and risk perception on citizen's intention to adopt and use e-government services in Jordan. *Journal of Service Science and Management*, 8(3), 279.
- Alam, M. M., Awawdeh, A. E., & Muhamad, A. I. Bin. (2021). Using e-wallet for business process development: challenges and prospects in Malaysia. *Business Process Management Journal*, 27(4), 1142–1162. <https://doi.org/10.1108/BPMJ-11-2020-0528>
- Alsabawy, A. Y., Cater-Steel, A., & Soar, J. (2016). Determinants of perceived usefulness of e-learning systems. *Computers in Human Behavior*, 64, 843–858. <https://doi.org/10.1016/j.chb.2016.07.065>
- Alsajjan, B. A. (2014). Satisfaction-Trust Model: Developing Customer Satisfaction and Trust Indices for Mobile Service Providers in the UK. *International Review of Management and Business Research*, 3(2), 2306–9007.
- Amin, M., Rezaei, S., & Abolghasemi, M. (2014). User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust. *Nankai Business Review International*, 5(3), 258–274.

- <https://doi.org/10.1108/NBRI-01-2014-0005>
- Amoroso, D., & Lim, R. (2017). The mediating effects of habit on continuance intention. *International Journal of Information Management*, 37(6), 693–702.
<https://doi.org/10.1016/j.ijinfomgt.2017.05.003>
- Andrew, J. V., & Tan, K. E. (2020). A Model of Factors Influencing Consumer's Intention to Use e-Wallet System in Malaysia: A Systematic Review. *Malaysian Journal of Business and Economics (MJBE)*, 6(2), 53–62.
<https://doi.org/10.51200/mjbe.v0i0.2172>
- Anestia, C. (2021). *Boku Report: OVO is the Market Share Leader of “Mobile Wallet” in Indonesia*. Daily Social.Id. <https://dailysocial.id/post/laporan-boku-ovo-pimpin-pangsa-pasar-mobile-wallet-di-indonesia>
- Atchariyachanvanich, K., Okada, H., & Sonehara, N. (2008). Exploring factors effecting the continuance of purchasing behavior in internet shopping: extrinsic benefits and intrinsic benefits. *IPSJ Digital Courier*, 4, 91–102.
<https://doi.org/10.2197/ipsjdc.4.91>
- Badir, M., & Andjarwati, A. L. (2020). The Effect of E-WOM, Ease of Use and Trust on Purchase Decisions (Study on Tokopedia Application Users). *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 7(1), 39–52.
- Belanche, D., Casaló, L. V, & Guinalíu, M. (2012). Website usability, consumer satisfaction and the intention to use a website: The moderating effect of perceived risk. *Journal of Retailing and Consumer Services*, 19(1), 124–132.
- Berman, B. (2005). How to delight your customers. *California Management Review*, 48(1), 129–151.
- Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly*, 25(3), 351–370.
<https://doi.org/10.2307/3250921>
- Birny. (2022). *Gen Z Prefers e-Wallet over Bank ATM*. Gatra.

<https://www.gatra.com/news-533469-keuangan-gen-z-lebih-pilih-e-wallet-daripada-atm-bank.html>

- Biswas, B., & Roy, S. K. (2020). Service quality, satisfaction and intention to use Union Digital Center in Bangladesh: The moderating effect of citizen participation. *Plos One*, 15(12), 1–14.
- Boonlertvanich, K. (2019). Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status. *International Journal of Bank Marketing*, 37(1), 278–302.
- Brasit, N., & Nursyamsi, I. (2017). *An Analysis on Factors that Influence Customers' Intention to Use Internet Banking in Jayapura City*. 5(8), 29–37.
- Chen, S. C., & Dhillon, G. S. (2003). Interpreting dimensions of consumer trust in e-commerce. *Information Technology and Management*, 4(2), 303–318.
- Cheung, C. M. K., Lee, M. K. O., & Lee, Z. W. Y. (2013). Understanding the continuance intention of knowledge sharing in online communities of practice through the post-knowledge-sharing evaluation processes. *Journal of the American Society for Information Science and Technology*, 64(7), 1357–1374.
<https://doi.org/10.1002/asi.22854>
- Chi, T. (2018). Mobile commerce website success: Antecedents of consumer satisfaction and purchase intention. *Journal of Internet Commerce*, 17(3), 189–215.
- Chinomona, R. (2013). The influence of perceived ease of use and perceived usefulness on trust and intention to use mobile social software: technology and innovation. *African Journal for Physical Health Education, Recreation and Dance*, 19(2), 258–273.
- Chiu, C.-M., Hsu, M.-H., Lai, H., & Chang, C.-M. (2012). Re-examining the influence of trust on online repeat purchase intention: The moderating role of habit and its antecedents. *Decision Support Systems*, 53(4), 835–845.
<https://doi.org/10.1016/j.dss.2012.05.021>

- Dai, H. M., Teo, T., & Rappa, N. A. (2020). Understanding continuance intention among MOOC participants: The role of habit and MOOC performance. *Computers in Human Behavior*, 112, 1–41. <https://doi.org/10.1016/j.chb.2020.106455>
- Danner, U. N., Aarts, H., & De Vries, N. K. (2008). Habit vs. intention in the prediction of future behaviour: The role of frequency, context stability and mental accessibility of past behaviour. *British Journal of Social Psychology*, 47(2), 245–265.
- Darma, G. S., & Noviana, I. P. T. (2020). Exploring Digital Marketing Strategies during the New Normal Era in Enhancing the Use of Digital Payment. *Jurnal Mantik*, 4(3), 2257–2262.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Devita, V. D. (2018). *Who is the E-wallet Application with the Most Users in Indonesia?* iPrice. <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>
- Dong, X., Chang, Y., Wang, Y., & Yan, J. (2017). Understanding usage of Internet of Things (IOT) systems in China: Cognitive experience and affect experience as moderator. *Information Technology & People*, 30(1), 117–138. <https://doi.org/10.1108/ITP-11-2015-0272>
- Fajri, N., Wijayanto, T., & Ushada, M. (2019). Individual trust model for application e-wallet in Yogyakarta street food outlet workers. *IOP Conference Series: Earth and Environmental Science*, 355(1), 1–11. <https://doi.org/10.1088/1755-1315/355/1/012027>
- Flavián, C., Guinalíu, M., & Gurrea, R. (2006). The role played by perceived usability, satisfaction and consumer trust on website loyalty. *Information & Management*, 43(1), 1–14.

- Gan, C., Liang, X., & Yu, X. (2017). *Continuance intention on mobile social networking service: examine the effects of habit and gratifications*. 221–231.
- Gao, Y. (2009). Factors influencing perceived value of and attitude toward e-commerce among online shoppers in china. *2009 WASE International Conference on Information Engineering*, 2, 330–332.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51–90.
- Gefen, D., & Straub, D. (2003). Managing user trust in B2C e-services. *E-Service*, 2(2), 7–24.
- Gefen, D., & Straub, D. W. (2004). Consumer trust in B2C e-Commerce and the importance of social presence: experiments in e-Products and e-Services. *Omega*, 32(6), 407–424.
- Ghani, M., Rahi, S., Yasin, N. M., & Alnaser, F. M. (2017). Adoption of internet banking: extending the role of technology acceptance model (TAM) with e-customer service and customer satisfaction. *World Applied Sciences Journal*, 35(9), 1918–1929. <https://doi.org/10.5829/idosi.wasj.2017.1918.1929>
- Grazioli, S., & Jarvenpaa, S. L. (2000). Perils of Internet fraud: An empirical investigation of deception and trust with experienced Internet consumers. *IEEE Transactions on Systems, Man, and Cybernetics-Part A: Systems and Humans*, 30(4), 395–410.
- Gunawan, F., Ali, M. M., & Nugroho, A. (2019). Analysis of the effects of perceived ease of use and perceived usefulness on consumer attitude and their impacts on purchase decision on PT Tokopedia in Jabodetabek. *European Journal of Business and Management Research*, 4(5), 1–6.
- Hair Jr, J. F. (2006). Black, Wc, Babin, Bj Anderson, Re & Tatham, Rl (2006). *Multivariate Data Analysis*, 6.
- Hakam, M., Sudarno, S., & Hoyyi, A. (2015). Analisis jalur terhadap faktor-faktor

- yang mempengaruhi indeks prestasi kumulatif (IPK) mahasiswa statistika UNDIP. *Jurnal Gaussian*, 4(1), 61–70.
- Han, S.-L., & Sung, H.-S. (2008). Industrial brand value and relationship performance in business markets—A general structural equation model. *Industrial Marketing Management*, 37(7), 807–818.
- 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.
- Hardré, P. L. (2016). When, how, and why do we trust technology too much? In *Emotions, technology, and behaviors* (pp. 85–106). Elsevier.
- Hsiao, C.-H., Chang, J.-J., & Tang, K.-Y. (2016). Exploring the influential factors in continuance usage of mobile social Apps: Satisfaction, habit, and customer value perspectives. *Telematics and Informatics*, 33(2), 342–355.
- Hsiao, W.-H., & Chang, T.-S. (2014). Understanding consumers' continuance intention towards mobile advertising: a theoretical framework and empirical study. *Behaviour & Information Technology*, 33(7), 730–742.
- Huang, S., & Kananurak, N. (2022). Factors Affecting User's Continuance Intention of Using Travel Apps in Guangdong. *Journal of Family Business and Management Studies*, 14(1), 97–106.
- Iacobucci, D., Ostrom, A., & Grayson, K. (1995). Distinguishing service quality and customer satisfaction: the voice of the consumer. *Journal of Consumer Psychology*, 4(3), 277–303.
- Intarot, P., & Beokhaimook, C. (2018). Influencing factor in e-wallet acceptant and use. *International Journal of Business and Administrative Studies*, 4(4), 167–175. <https://doi.org/10.20469/ijbas.4.10004-4>
- Iqbal, M. K., Saeed, A., Raza, A., Mushtaq, H., & Faraz, N. A. (2018). An Empirical Study on the Effect of Perceived Usefulness and Ease of Use on Purchase

- Intention Through Mobile Devices in Pakistan: A Mediating Role of Online Trust. *European Journal of Business and Management*, 10(17), 31–34.
- Islam, T., Rahman, S., & Nahar, N. (2015). Factors affecting customer satisfaction in 3G service. *American Academic Scientific Research Journal for Engineering, Technology, and Sciences*, 14(3), 202–217.
- Johnson-George, C., & Swap, W. C. (1982). Measurement of specific interpersonal trust: Construction and validation of a scale to assess trust in a specific other. *Journal of Personality and Social Psychology*, 43(6), 1306–1317.
- Johnson, V. L., Kiser, A., Washington, R., & Torres, R. (2018). Limitations to the rapid adoption of M-payment services: Understanding the impact of privacy risk on M-Payment services. *Computers in Human Behavior*, 79, 111–122.
- Junaidi. (2021). *APLIKASI AMOS dan STRUCTURAL EQUATION MODELING (SEM)*. UPT Unhas Press.
- Juniwati, J. (2015). Pengaruh Perceived Ease of Use, Enjoyment dan Trust Terhadap Repurchase Intention dengan Customer Satisfaction Sebagai Intervening pada Belanja Online (Studi Pada Mahasiswa Universitas Tanjungpura Pontianak). *Jurnal Ekonomi Bisnis Dan Kewirausahaan (JEBIK)*, 4(1), 140–156.
- Juwaini, A., Chidir, G., Novitasari, D., Iskandar, J., Hutagalung, D., Pramono, T., Maulana, A., Safitri, K., Fahlevi, M., & Sulistyo, 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>
- Karim, M. W., Chowdhury, M. A. M., & Haque, A. K. M. A. (2022). A Study of Customer Satisfaction Towards E-Wallet Payment System in Bangladesh. *American Journal of Economics and Business Innovation*, 1(1), 1–10. <https://doi.org/10.54536/ajebi.v1i1.144>
- Karim, M. W., Haque, A., Ulfy, M. A., Hossain, M. A., & Anis, M. Z. (2020).

- Factors influencing the use of E-wallet as a payment method among Malaysian young adults. *Journal of International Business and Management*, 3(2), 1–12.
- Karjaluoto, H., Munnukka, J., & Kiuru, K. (2016). Brand love and positive word of mouth: the moderating effects of experience and price. *Journal of Product & Brand Management*, 25(6), 527–537.
- Karnadi, A. (2022). *These 5 Most Used Digital Wallets in Indonesia*. DataIndonesia.Id. <https://dataindonesia.id/digital/detail/5-dompet-digital-inipaling-banyak-dipakai-di-indonesia>
- Kee, H. W., & Knox, R. E. (1970). Conceptual and methodological considerations in the study of trust and suspicion. *Journal of Conflict Resolution*, 14(3), 357–366. <https://doi.org/10.1177/002200277001400307>
- Keni, K. (2020). How Perceived Usefulness and Perceived Ease of Use Affecting Intent to Repurchase? *Jurnal Manajemen*, 24(3), 481–496. <https://doi.org/10.24912/jm.v24i3.680>
- Kim, T., Suh, Y. K., Lee, G., & Choi, B. G. (2010). Modelling roles of task-technology fit and self-efficacy in hotel employees' usage behaviours of hotel information systems. *International Journal of Tourism Research*, 12(6), 709–725.
- Latan, H. (2013). Model persamaan struktural teori dan implementasi AMOS 21.0. Bandung: Alfabeta.
- Lee, H.-J. (2022). A Study on the Effect of Customer Habits on Revisit Intention Focusing on Franchise Coffee Shops. *Information*, 13(2), 86. <https://doi.org/10.3390/info13020086>
- Lee, Y., & Kwon, O. (2011). Intimacy, familiarity and continuance intention: An extended expectation–confirmation model in web-based services. *Electronic Commerce Research and Applications*, 10(3), 342–357. <https://doi.org/10.1016/j.elerap.2010.11.005>

- Levesque, T., & McDougall, G. H. G. (1996). Determinants of customer satisfaction in retail banking. *International Journal of Bank Marketing, 14*(7), 12–20.
- Li, Y.-M., & Yen, Y.-S. (2009). Service quality's impact on mobile satisfaction and intention to use 3G service. *2009 42nd Hawaii International Conference on System Sciences*, 1–10.
- Limayem, M., & Hirt, S. G. (2003). Force of habit and information systems usage: Theory and initial validation. *Journal of the Association for Information Systems, 4*(1), 65–95. <https://doi.org/10.17705/1jais.00030>
- Limayem, M., Hirt, S. G., & Cheung, C. M. K. (2003). *Habit in the context of IS continuance: theory extension and scale development*.
- Lin, H.-H., & Wang, Y.-S. (2006). An examination of the determinants of customer loyalty in mobile commerce contexts. *Information & Management, 43*(3), 271–282. <https://doi.org/10.1016/j.im.2005.08.001>
- Lowry, P. B., Vance, A., Moody, G., Beckman, B., & Read, A. (2008). Explaining and predicting the impact of branding alliances and web site quality on initial consumer trust of e-commerce web sites. *Journal of Management Information Systems, 24*(4), 199–224.
- Ludin, I. H. B. H., & Cheng, B. L. (2014). Factors influencing customer satisfaction and e-loyalty: Online shopping environment among the young adults. *Management Dynamics in the Knowledge Economy, 2*(3), 462.
- Masri, N. W., You, J.-J., Ruangkanjanases, A., Chen, S.-C., & Pan, C.-I. (2020). Assessing the effects of information system quality and relationship quality on continuance intention in e-tourism. *International Journal of Environmental Research and Public Health, 17*(1), 1–15. <https://doi.org/10.3390/ijerph17010174>
- Maulana, E., Suhud, U., Susono, J., Buchdadi, A. D., & Amiruddin, K. (2020). Measuring YouTube Channel Subscriber Loyalty: The Role of Quality,

- Corporate Image and Viewer Satisfaction. *The International Journal of Social Sciences World (TJOSSW)*, 2(2), 32–39.
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709–734.
- Menon, A., & Varadarajan, P. R. (1992). A model of marketing knowledge use within firms. *Journal of Marketing*, 56(4), 53–71. <https://doi.org/10.1177/002224299205600>
- Mercer, K., Giangregorio, L., Schneider, E., Chilana, P., Li, M., & Grindrod, K. (2016). Acceptance of commercially available wearable activity trackers among adults aged over 50 and with chronic illness: a mixed-methods evaluation. *JMIR MHealth and UHealth*, 4(1), e4225.
- Mikael, J., & Rahadi, R. A. (2022). The Relationship Between Financial Literacy, Perceived Usefulness, And Perceived Ease of Use on Paylater Usage. *International Journal of Business and Economy*, 4(3), 276–289.
- Minto, W. (2016). *Mudah cepat tepat penggunaan tools Amos dalam aplikasi (SEM)* (pp. 1–63). UPN “Veteran” Jatim.
- Natarajan, T., Balasubramanian, S. A., & Kasilingam, D. L. (2018). The moderating role of device type and age of users on the intention to use mobile shopping applications. *Technology in Society*, 53, 79–90.
- Ngubelanga, A., & Duffett, R. (2021). Modeling mobile commerce applications' antecedents of customer satisfaction among millennials: An extended tam perspective. *Sustainability*, 13(11), 5973. <https://doi.org/10.3390/su13115973>
- Nguyen, T. D., & Huynh, P. A. (2018). The roles of perceived risk and trust on e-payment adoption. *International Econometric Conference of Vietnam*, 926–940. https://doi.org/10.1007/978-3-319-73150-6_68
- Nizam, F., Hwang, H. J., & Valaei, N. (2018). Measuring the effectiveness of E-wallet in Malaysia. *3rd IEEE/ACIS International Conference on Big Data*,

- Cloud Computing, and Data Science Engineering*, 59–69.
https://doi.org/10.1007/978-3-319-96803-2_5
- Nurina. (2021). *Who are leading digital wallets in Indonesia?* Momentum Works.
<https://thelowdown.momentum.asia/who-are-leading-digital-wallets-in-indonesia>
- Ohliati, J., & Abbas, B. S. (2019). Measuring students satisfaction in using learning management system. *International Journal of Emerging Technologies in Learning (Online)*, 14(4), 180–189. <https://doi.org/10.3991/ijet.v14.i04.9427>
- Oliver, R. L. (2010). Customer satisfaction. *Wiley International Encyclopedia of Marketing*. <https://doi.org/10.1002/9781444316568.wiem03008>
- Olivia, M., & Marchyta, N. K. (2022). The Influence of Perceived Ease of Use and Perceived Usefulness on E-Wallet Continuance Intention: Intervening Role of Customer Satisfaction. *Jurnal Teknik Industri*, 24(1), 13–22.
- Pachpande, B. R., & Kamble, A. A. (2018). Study of e-wallet awareness and its usage in Mumbai. *Journal of Commerce and Management Thought*, 9(1), 33–45.
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101–134.
<https://doi.org/10.1080/10864415.2003.11044275>
- Pratiwi, E. D. (2016). Faktor yang mempengaruhi niat menggunakan instagram dengan the theory of reasoned action menggunakan amos 21. *Jurnal Teknik Komputer AMIK BSI*, 2(1), 68–77.
- Rahmi, B., Birgoren, B., & Aktepe, A. (2018). A meta analysis of factors affecting perceived usefulness and perceived ease of use in the adoption of e-learning systems. *Turkish Online Journal of Distance Education*, 19(4), 4–42.
<https://doi.org/10.17718/tojde.471649>

- Ramayah, T., & Ignatius, J. (2005). Impact of perceived usefulness, perceived ease of use and perceived enjoyment on intention to shop online. *ICFAI Journal of Systems Management (IJSM)*, 3(3), 36–51.
- Ramos, F. L., Ferreira, J. B., Freitas, A. S. de, & Rodrigues, J. W. (2018). The effect of trust in the intention to use m-banking. *BBR. Brazilian Business Review*, 15(2), 175–191.
- Rathore, H. S. (2016). Adoption of digital wallet by consumers. *BVIMSR's Journal of Management Research*, 8(1), 69–75.
- Rawashdeh, A. M., Elayan, M. B., Alhyasat, W., & Shamout, M. D. (2021). Electronic Human Resources Management Perceived Usefulness, Perceived Ease of Use and Continuance Usage Intention: the Mediating Role of User Satisfaction in Jordanian Hotels Sector. *International Journal for Quality Research*, 15(2), 679–696. <https://doi.org/10.24874/IJQR15.02-20>
- Reast, J. D. (2005). Brand trust and brand extension acceptance: the relationship. *Journal of Product & Brand Management*, 14(1), 4–13.
- Revels, J., Tojib, D., & Tsarenko, Y. (2010). Understanding consumer intention to use mobile services. *Australasian Marketing Journal (AMJ)*, 18(2), 74–80.
- Rizan, M., Warokka, A., & Listyawati, D. (2014). Relationship marketing and customer loyalty: do customer satisfaction and customer trust really serve as intervening variables? *Journal of Marketing Research & Case Studies*, 2014, 1. <https://doi.org/10.5171/2014.724178>
- Roca, J. C., García, J. J., & De La Vega, J. J. (2009). The importance of perceived trust, security and privacy in online trading systems. *Information Management & Computer Security*, 17(2), 96–113.
- Sami, L. K., & Pangannaiah, N. B. (2006). “Technostress” A literature survey on the effect of information technology on library users. *Library Review*, 55(7), 429–439.

- Setiawan, H., & Sayuti, A. J. (2017). Effects of service quality, customer trust and corporate image on customer satisfaction and loyalty: an assessment of travel agencies customer in South Sumatra Indonesia. *IOSR Journal of Business and Management (IOSR-JBM)*, 19(5), 31–40.
- Shah, H. J., & Attiq, S. (2016). Impact of technology quality, perceived ease of use and perceived usefulness in the formation of consumer's satisfaction in the context of e-learning. *Abasyn J. Soc. Sci.*, 9(1), 124–140.
- Sharif, A., & Raza, S. A. (2017). The influence of hedonic motivation, self-efficacy, trust and habit on adoption of internet banking: a case of developing country. *International Journal of Electronic Customer Relationship Management*, 11(1), 1–22.
- Shin, J. W. (2021). Mediating effect of satisfaction in the relationship between customer experience and intention to reuse digital banks in Korea. *Social Behavior and Personality: An International Journal*, 49(2), 1–18.
- Singh, S., & Srivastava, R. K. (2018). Predicting the intention to use mobile banking in India. *International Journal of Bank Marketing*, 36(2), 357–378.
- Siyal, A. W., Donghong, D., Umran, W. A., Siyal, S., & Bhand, S. (2019). Predicting mobile banking acceptance and loyalty in Chinese bank customers. *Sage Open*, 9(2), 1–21.
- Suchánek, P., Richter, J., & Králová, M. (2015). Customer satisfaction, product quality and performance of companies. *Review of Economic Perspectives*, 14(4), 329–344.
- Suhud, U., Allan, M., Wibowo, S. F., Sabrina, E., & Willson, G. (2020). Measuring customer satisfaction of a café and coffee shop colony at a traditional market. *Journal of Foodservice Business Research*, 23(1), 78–94.
<https://doi.org/10.1080/15378020.2019.1686897>
- Teoh Teng Tenk, M., Yew, H. C., & Heang, L. T. (2020). E-wallet Adoption: A case in Malaysia. *International Journal of Research In Commerce and*

- Management Studies (ISSN: 2582-2292), 2(2), 216–233.*
- Tu, C.-C., Fang, K., & Lin, C.-Y. (2012). Perceived Ease of Use, Trust, and Satisfaction as Determinants of Loyalty in e-Auction Marketplace. *J. Comput.*, 7(3), 645–652. <https://doi.org/10.4304/jcp.7.3.645-652>
- Uddin, M. S., & Akhi, A. Y. (2014). E-wallet system for Bangladesh an electronic payment system. *International Journal of Modeling and Optimization*, 4(3), 216–219.
- Uduji, J. I., Okolo-Obasi, E. N., & Asongu, S. A. (2019). The impact of e-wallet on informal farm entrepreneurship development in rural Nigeria. *The Electronic Journal of Information Systems in Developing Countries*, 85(3), 1–41.
- Uzir, M. U. H., Al Halbusi, H., Thurasamy, R., Hock, R. L. T., Aljaberi, M. A., Hasan, N., & Hamid, M. (2021). The effects of service quality, perceived value and trust in home delivery service personnel on customer satisfaction: Evidence from a developing country. *Journal of Retailing and Consumer Services*, 63, 1–15. <https://doi.org/10.1016/j.jretconser.2021.102721>
- Verplanken, B., Aarts, H., & Van Knippenberg, A. (1997). Habit, information acquisition, and the process of making travel mode choices. *European Journal of Social Psychology*, 27(5), 539–560. [https://doi.org/10.1002/\(SICI\)1099-0992\(199709/10\)27:5<539::AID-EJSP831>3.0.CO;2-A](https://doi.org/10.1002/(SICI)1099-0992(199709/10)27:5<539::AID-EJSP831>3.0.CO;2-A)
- Verplanken, B., & Wood, W. (2006). Interventions to break and create consumer habits. *Journal of Public Policy & Marketing*, 25(1), 90–103.
- Vila, N., & Kuster, I. (2011). Consumer feelings and behaviours towards well designed websites. *Information & Management*, 48(4–5), 166–177.
- Wang, L., Zhao, W., Sun, X., Zheng, R., & Qu, W. (2016). Modeling of causes of Sina Weibo continuance intention with mediation of gender effects. *Frontiers in Psychology*, 7, 1–11. <https://doi.org/10.3389/fpsyg.2016.00619>
- Wardana, A. A., Saputro, E. P., Wahyuddin, M., & Abas, N. I. (2022). The Effect

- of Convenience, Perceived Ease of Use, and Perceived Usefulness on Intention to Use E-Wallet. *International Conference on Economics and Business Studies (ICOEBS 2022)*, 386–395.
- Wilson, N. (2019). The impact of perceived usefulness and perceived ease-of-use toward repurchase intention in the Indonesian e-commerce industry. *Jurnal Manajemen Indonesia*, 19(3), 241–249.
- Winnie, M. (2021). *e-Wallet Payments usage and trends in Indonesia*. Xendit. <https://www.xendit.co/en/blog/e-wallet-payments-usage-and-trends-in-indonesia/>
- Wu, C.-C., Liao, S.-H., Chen, Y.-J., & Hsu, W.-L. (2011). Service quality, brand image and price fairness impact on the customer satisfaction and loyalty. *2011 IEEE International Conference on Industrial Engineering and Engineering Management*, 1160–1164.
- Wulandari, D., Suhud, U., & Purwohedi, U. (2019). The influence factors of continuance intention to use a music streaming application. *International Journal on Advanced Science, Education, and Religion*, 2(2), 17–25. <https://doi.org/10.33648/ijoaser.v2i2.32>
- Yang, H.-D., & Choi, I. (2001). Revisiting technology acceptance model with social influence factors. *PACIS 2001 Proceedings*, 509–523.
- Zehra, Y., & Tahir, M. (2022). Continuance Intention of Food Blog Users in Pakistan. *Reviews of Management Sciences*, 4(1), 30–62. <https://doi.org/10.53909/rms.04.01.0113>