

DAFTAR PUSTAKA

- Adinda Mutiara Putri Sakhina, & Rini Kuswati. (2024). Uji Validasi Instrumen Penelitian Model Intention Follow Green Account. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(4), 2906–2913. <https://doi.org/10.47467/elmal.v5i4.1802>
- Akbar, K., Irsad, Kembaren, E. T., Tanjung, A. F., & Harahap, A. R. (2020). Impact of the COVID-19 Pandemic on the Indonesian Economy. *Journal of Agriuma*, 4(2), 88–96. <https://doi.org/10.33059/jseb.v14i2.4395>. Abstrak
- Alcazar, Julian, & Bradford, T. (2021). The Rise of Buy Now, Pay Later: Bank and Payment Network Perspectives and Regulatory Considerations. In *Payments System Research Briefing*.
- Amatulloh, F. A., Utami, F., & Afifah, P. (2024). Analisis Faktor – Faktor yang Mempengaruhi Penggunaan *PayLater* Akulaku di Indonesia. *Jurnal Ekonomi, Koperasi & Kewirausahaan*, 15(5).
- Aniza. (2024). Pengaruh peou dan pu terhadap keputusan pembelian menggunakan shopee *PayLater* dengan variabel moderating behavioural intention. *Jurnal Ekonomi Bisnis Manajemen Prima*, V, 1–16. Retrieved from <http://jurnal.unprimdn.ac.id/index.php/JEBIM/article/view/4755/3041>
- Audi, M., Rokhmawati, R. I., & Az-Zahra, H. M. (2018). Analisis Aspek Usability dan User Experience Website dan Aplikasi Mobile Radio Streaming (Studi Pada Website dan Aplikasi Mobile Radio Prambors). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer (J-PTIIK) Universitas Brawijaya*, 2(12), 6391–6400.
- Ayu, I., Pidada, I., Putu, N., & Cahaya, N. (2025). The Effect of User Interface , User Experience , and Perceived Ease of Use on Interest in Using the SOCO by Sociolla Application with Perceived Usefulness as a Moderator. *Golden Ratio of Marketing and Applied Psychology of Business*, 5(1), 234–245.
- Azahra, F., & Hadita, H. (2023). Pengaruh Promosi Dan Harga Terhadap

- Keputusan Pembelian Melalui Variabel Intervening Minat Beli Kfc Golden City Bekasi Di Sosial Media Instagram. *Jurnal Economina*, 2(2), 678–691. <https://doi.org/10.55681/economina.v2i2.351>
- Busti, M. F., Yuliasri, & Rivai, H. A. (2023). Pengaruh Beban Kerja dan Resiliensi terhadap Job Burnout dengan Stres Kerja sebagai Variabel Mediasi. *Jurnal Informatika Ekonomi Bisnis*, 5(2), 632–640. <https://doi.org/10.37034/infeb.v5i2.566>
- 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.
- Chen, L., & Wang, R. (2021). Examining the impact of perceived ease of use and perceived usefulness on intention to use digital payment systems. *Journal of Information Systems*, 35(3), 15–57.
- Cindy, V. D., Nurshinta, & Usman, O. (2024). Analysis of Factors Affecting Generation Z's Intention in Using Shopee PayLater. *International Student Conference on Business, Education, Economics, Accounting, and Management (ISC-BEAM)*, 1(1), 420–439. <https://doi.org/10.21009/isc-beam.011.29>
- Davis, F. D., & Venkatesh, V. (2020). Perceived Ease of Use, User Satisfaction, and Intention to Use Financial Apps. *Journal of Information Systems*, 55(1), 76–89.
- Dwi, J., Amory, S., Mudo, M., & Rhena, J. (2025). Transformasi Ekonomi Digital dan Evolusi Pola Konsumsi : Tinjauan Literatur tentang Perubahan Perilaku Belanja di Era Internet. *Jurnal Minfo Polgan*, 14(1), 28–37.
- Elizabeth. (2023). Pengaruh Perceived Ease of Use Terhadap Intention to Use yang di Mediasi Perceived Usefulness dan Perceived Enjoyment pada Pengguna E-Wallet GoPay. *Publication.Petra.Ac.Id*, 10(1), 1–16. Retrieved from <https://publication.petra.ac.id/index.php/manajemen->

pemasaran/article/view/13859

- Fahrizal, Suherman, & Febrilia, I. (2023). Pengaruh Perceived Ease Of Use, Perceived Usefulness dan Satisfaction Terhadap Continuance Intention Pengguna Aplikasi Food Delivery Saat Pandemi. *Jurnal Bisnis, Manajemen, Dan Keuangan*, 4(2), 374–381.
- Faiz Pratama, A., & Purnomo, D. (2023). Fenomena Penggunaan Sistem Pembayaran E-Wallet pada Generasi Milenial dan Generasi Z. *Jurnal Ekuilnomi*, 5(2), 450–455. <https://doi.org/10.36985/gvaybd16>
- Farahsalsabil Yudhiane Cantika, & R. Yuniardi Rusdianto. (2023). Mengoptimalkan Akurasi Navigasi dan Fleksibilitas Pembayaran pada Aplikasi Maxim : Tinjauan terhadap Pengalaman Pengguna. *Jurnal Pelayanan Dan Pengabdian Masyarakat Indonesia*, 2(2), 84–95. <https://doi.org/10.55606/jppmi.v2i2.385>
- Fera, V. (2023). *Pengaruh Penerapan Kurikulum Merdeka Belajar Terhadap Mutu Kompetensi 4C Di Sekolah Menengah Kejuruan (SMK) Keahlian Teknik Instalasi Tenaga Listrik Bandung*. (2013), 24–40.
- Fikri, M., Malolo, A. M. I. H. B., Ms, M. K., & Resky, A. (2023). Analisis Pengujian Fungsionalitas website BPJS : Eksplorasi Performa dengan Selenium Melalui Pendekatan Statistik Deskriptif. *Konferensi Nasional Ilmu Komputer (KONIK)*, 6, 138–143. Retrieved from <https://prosiding.konik.id/index.php/konik/article/view/222/140>
- Firmansyah, D., & Dede. (2022). Teknik Pengambilan Sampel Umum dalam Metodologi Penelitian : Literature Review General Sampling Techniques in Research Methodology : Literature Review. *Jurnal Ilmiah Pendidikan Holistik (JIPH)*, 1(2), 85–114.
- Guttman-Kenney, B., Firth, C., & Gathergood, J. (2023). Buy now, pay later (BNPL) on your credit card. *Journal of Behavioral and Experimental Finance*, 37.

- Hair, Joe F., Howard, M. C., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, 109, 101–110. <https://doi.org/10.1016/j.jbusres.2019.11.069>
- Hair, Joseph F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Evaluation of the Structural Model*. 115–138. https://doi.org/10.1007/978-3-030-80519-7_6
- Hardhika, R. E. B., & Huda, A. M. (2021). PENGALAMAN PENGGUNA PAYLATER MAHASISWA DI SURABAYA. *Commercium*, 4(2), 19–32.
- Herlin, I., & Widoatmodjo, S. (2024). Pengaruh perceived ease of use, perceived usefulness, perceived risk, dan price discount terhadap keputusan pembelian menggunakan Shopee PayLater dengan brand image sebagai variabel moderasi pada Generasi Z. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 8(6), 1303–136.
- Hidayat, M. A. (2022). The Analysis of the “Buy Now, Pay Later” Use Intention in Indonesia. *International Journal of Current Science Research and Review*, 05(07), 2384–2388. <https://doi.org/10.47191/ijcsrr/v5-i7-19>
- Islamiati, D. R., Trihidayani, F., Azhari, M., & Badri, M. (2023). Pengaruh E-commerce Shopee Terhadap Kepercayaan Konsumen. *Karimah Tauhid*, 2(4), 929–941.
- Jonathan Wijaya, M., & Jaolis, F. (2023). Pengaruh Perceived Usefulness Dan Ease of Use Terhadap Usage Intention Aplikasi Indrive. *Jurnal Branding and Digital Marketing*, 10(9), 9–9. Retrieved from <http://petra.id/SurveyInDrive>
- Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2021). Likert scale: Explored and explained. *British Journal of Applied Science & Technology*, 39(6), 398–403. Retrieved from <https://doi.org/10.9734/bjast/2021/v39i630640>
- Kaur, P., Dhir, A., Bodhi, R., Singh, T., & Almotairi, M. (2020). Why do people use and recommend m-wallets? *Journal of Retailing and Consumer Services*,

56, 102091. <https://doi.org/10.1016/j.jretconser.2020.102091>

- Kim. (2020). Cognitive Dissonance and Consumer Decision-Making in Digital Payments. *Journal of Behavioral Finance*, 26(3), 299–244.
- Kim, S. H., & Woo, J. (2019). The effect of perceived ease of use and user experience on intention to use mobile payment. *International Journal of Mobile Communications*, 17(2), 135–148.
- Kumar, V., & Mishra, S. (2020). Impact of payment flexibility on consumer satisfaction in online transactions. *Journal of Financial Services Marketing*, 25(4), 355–366.
- Kurnia, R. A., & Tandijaya, T. N. B. (2023). Pengaruh Perceived Ease of Use, Perceived Usefulness, Security Dan Trust Terhadap Intention To Use Aplikasi Jago. *Jurnal Manajemen Pemasaran*, 17(1), 64–72. <https://doi.org/10.9744/jmp.17.1.64-72>
- Kurniasari, F., Prihanto, J. N., & Andre, N. (2023). Identifying determinant factors influencing user's behavioral intention to use Traveloka PayLater. *Eastern-European Journal of Enterprise Technologies*, 2(13), 52–61.
- Laili, I. B. (2024). TINJAUAN YURIDIS WANPRESTASI DALAM PENGGUNAAN PAYLATER (Studi Kasus Pada Platform Shopee). Universitas Islam Sultan Agung Semarang.
- Latifah, N., Widayani, A., & Normawati, R. A. (2020). Pengaruh Perceived Usefulness Dan Trust Terhadap Kepuasan Konsumen Pada E- Commerce Shopee. *BISMA: Jurnal Bisnis Dan Manajemen*, 14(1), 82. <https://doi.org/10.19184/bisma.v14i1.13550>
- Laura, N., & Khotimah, K. (2022). Pengaruh Harga dan Layanan. *Journal of Management & Business*, 5(1), 140–149. Retrieved from <https://journal.stieamkop.ac.id/index.php/seiko/article/view/1873>
- Lee, S., Park, H., & Kim, J. (2021). Pay now or pay later? Understanding consumer

- preferences for deferred payment options. *International Journal of Electronic Commerce*, 25(2), 157–176.
- Lestari, P., & Firmansyah, R. (2021). The Role of Payment Flexibility in Consumer Adoption of Fintech. *Finance and Technology Journal*, 9(2), 34–45.
- Lewis, J. R., & Sauro, J. (2023). Effect of Perceived Ease of Use and Usefulness on UX and Behavioral Outcomes. *International Journal of Human-Computer Interaction*, 40(20), 1–8. <https://doi.org/10.1080/10447318.2023.2260164>
- Luther, L., Tiberius, V., & Brem, A. (2020). User experience (UX) in business, management, and psychology: A bibliometric mapping of the current state of research. *Multimodal Technologies and Interaction*, 4(2). <https://doi.org/10.3390/mti4020018>
- Martínez, N., Juan, G., Alberto, M. F.-F., & Alberto, M. F.-F. F. P. (2023). Does privacy and ease of use influence user trust in digital banking applications? *International Entrepreneurship and Management Journal*, 19(2), 781–803.
- Meliana, P., Mutiah, N., & Rahmayuda, S. (2023). User Acceptance Analysis Dana Application E-Wallet Using UTAUT 2 and UX TAM. *Jurnal Sisfokom (Sistem Informasi Dan Komputer)*, 12(3), 408–414. <https://doi.org/10.32736/sisfokom.v12i3.1750>
- 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 (IJBEC)*, 4(3), 276–289. Retrieved from <http://myjms.mohe.gov.my/index.php/ijbec>Journalwebsite:<http://myjms.moh.gov.my/index.php/ijbec><http://myjms.mohe.gov.my/index.php/ijbec>
- Mustafa, A. S., & Garcia, M. B. (2021). Theories Integrated with Technology Acceptance Model (TAM) in Online Learning Acceptance and Continuance Intention: A Systematic Review. *2021 1st Conference on Online Teaching for Mobile Education, OT4ME 2021*, 68–72.

<https://doi.org/10.1109/OT4ME53559.2021.9638934>

Muzdalipah, & Mahmudi. (2023). DIGITALISASI PERBANKAN SYARIAH : PENGGUNAAN BSI Magister Akuntansi , Ekonomi , Universitas Islam Indonesia. *Equilibrium*, 12(1), 12–21.

Nailah Amelia, P., Arta Fidiansa, P., & Chindy Salsabilla Risa, dan. (2023). Fenomena Penggunaan *PayLater* di Kalangan Mahasiswa. *Prosiding Seminar Nasional*, 176–187.

Naufaldi, I., & Tjokrosaputro, M. (2020). Pengaruh Perceived Ease Of Use, Perceived Usefulness, dan Trust terhadap Intention To Use. *Jurnal Manajerial Dan Kewirausahaan*, 2(3), 715. <https://doi.org/10.24912/jmk.v2i3.9584>

Nawawi, P. H., Kasuma, J., Kanyan, A., Brodie, B., Roney, P. S., & Gregory, M. L. (2023). Intention to Use E-Commerce Payment: Empirical Evidence Among Consumers in Sarawak. *Proceedings of the 3rd International Conference on Management and Communication (ICMC 2023)*, 1-2 March, 2023, Kuala Terengganu, Malaysia, 132, 634–643. <https://doi.org/10.15405/epsbs.2023.11.02.50>

Nguyen, T. ., Hoang, M. ., & Le, A. . (2021). The Impact of User Dissatisfaction on Intention to Use Fintech Services. *Journal of Financial Services Marketing*, 26(4), 319–331.

Nugraha, T. W., Udayana, I. B. N., & Lukitaningsih, A. (2021). PENGARUH PERCEIVED USEFULNESS, PERCEIVED EASE OF USE DAN SUBJECTIVE NORM TERHADAP PURCHASE INTENTION MELALUI ATTITUDE PENGGUNA OLX (Studi Kasus: Pada Mahasiswa UST Yogyakarta). *JBE (Jurnal Bingkai Ekonomi)*, 6(2), 12–27. <https://doi.org/10.54066/jbe.v6i2.102>

Nugroho, D. T., Indah, D. R., Novianti, H., Sanjaya, M. R., & Syahbani, M. H. (2025). Pengaruh Penerapan Prinsip-Prinsip Usability dalam UI/UX terhadap Minat Beli Konsumen di Platform Shopee. *Sistemasi: Jurnal Sistem Informasi*,

14(2), 2540–9719. Retrieved from <http://sistemasi.ftik.unisi.ac.id>

Nur, T., & Panggabean, R. R. (2021). Factors Influencing the Adoption of Mobile Payment Method among Generation Z: the Extended UTAUT Approach. *Journal of Accounting Research, Organization and Economics*, 4(1), 14–28. <https://doi.org/10.24815/jaroe.v4i1.19644>

Oktafiana, H., Yohana, C., & Saidani, B. (2021). Pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Customer Satisfaction E-Wallet X. *Jurnal Bisnis, Manajemen, Dan Keuangan*, 2(2), 5–24.

Prastiyo, M. A., & Sundari, J. (2023). Analisis dan Rancangan UI / UX pada PT . Sherindo Cargo dengan Metode Design Thinking dan SUS. *Jurnal Masyarakat Informatika*, 14(2), 131–145.

Pratiwi, Fadhilah. 2022. "Analisis Pengaruh *Perceived Ease of Use*, *Perceived Usefulness*, *Trust* dan *Risk* Terhadap Minat Penggunaan Shopee Paylater." *Jurnal Ilmu Manajemen*, Vol. 10(2): 181-195.

Putri, A., Nasution, A. W., & Seri, E. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use Dan Perceived Credibility Terhadap Keputusan Menggunakan M-Banking Dimasa Covid-19. *Jurnal Ilmiah Akuntansi Budgeting*, 1(2), 53–62.

Rachmawati, R., & Handayani, D. (2021). The rise of Buy Now, Pay Later in digital marketplaces: Factors influencing customer adoption. *Journal of Digital Economy*, 8(2), 112–128.

Rahima, P., & Cahyadi, I. (2022). Pengaruh Fitur Shopee PayLater terhadap Perilaku Konsumtif Mahasiswa Universitas Mataram. *Manajemen Dan Bisnis*, 4(1), 39–50.

Rahman, F., & Nasir, A. (2022). Understanding Payment Flexibility in E-Commerce. *Journal of E-Commerce Research*, 23(1), 12–29.

Ramadhan, M. G., Oktadini, N. R., Putra, P., Sevtiyuni, P. E., & Meiriza, A. (2023).

- Analysis of User Experience on the MyPertamina Application using User Experience Questionnaire Method. *Jurnal Komtika (Komputasi Dan Informatika)*, 7(2), 176–186. <https://doi.org/10.31603/komtika.v7i2.10467>
- Revilla, M., Saris, W. E., & Krosnick, J. A. (2022). Choosing the number of categories in agree–disagree scales. *Journal of Survey Statistics and Methodology*, 10(2), 189–205. Retrieved from <https://doi.org/10.1093/jssam/smab036>
- Rezaldy, I., & Trianasari, N. (2019). Pengaruh User Experience Terhadap Customer Satisfaction Pada Pengguna Aplikasi Iflix. *E-Proceeding of Management* :, 6(1), 491.
- Ritonga, N., & Ameliany, N. (2022). Pengaruh Perceived Usefulness Terhadap Niat Menggunakan Aplikasi Shopee PayLater Dan Dampaknya Terhadap Keputusan Pembelian. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 5(1), 1130–1136. <https://doi.org/10.36778/jesya.v5i1.702>
- Roy, R. (2020). Where Will We Be in 2030? Moonshot Thinking For The Field of Performance Improvement: 10X in 10 Years? *Performance Improvement*, 59(5), 38–39. <https://doi.org/10.1002/pfi.21914>
- Salma, A. M. (2024). *Pengaruh Kualitas Pelayanan Dan Kemudahan Penggunaan Terhadap Keputusan Pembelian Dengan Kepercayaan Sebagai Variabel Intervening Dalam Persepektif Ekonomi Islam*. Universitas Negeri Raden Intan Lampung.
- Santi, I. H., & Erdani, B. (2021). *Technology Acceptance Model (TAM)*. NEM.
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial Least Squares Structural Equation Modeling Marko. In *Springer Nature Switzerland AG 2021*. <https://doi.org/10.1007/978-3-319-05542-8>
- Savira, Y. P., Paputungan, I. V., & Suranto, B. (2020). Analisis User Experience pada Pendekatan User Centered Design dalam rancangan Aplikasi Placeplus. *Automata*, 1(2), 28–29.

- Septiani, Siti, et al., 2021. "Faktor yang mempengaruhi minat penggunaan layanan *paylater*." *Jurnal Ilmu Ekonomi dan Bisnis Islam*, 6(2): 105-118.
- Setiabudhi, H., Suwono, S., Setiawan, Y. A., & Karim, S. (2025). Analisis data kuantitatif dengan SmartPLS 4.
- Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, Ri. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform. *International Journal of Data and Network Science*, 6, 120.
- Sindarta, F., & Santoso, T. (2022). Pengaruh Perceived Ease of Use Terhadap Intention To Use Melalui Perceived Usefulness Aplikasi Pemutar Musik Spotify Di Kalangan Pengguna Smartphone Berbasis Android. *Agora*, 10(1), 1–9.
- Smith, T., Liu, M., & Johnson, K. (2021). Financial implications of deferred payment systems: A consumer perspective. *Journal of Financial Services Marketing*, 26(1), 59–72.
- Sofyani, H. (2023). Penentuan Jumlah Sampel pada Penelitian Kuantitatif Berbasis PLS-SEM. *Reviu Akuntansi Dan Bisnis Indonesia*, 314–315.
- Subhaktiyasa, P. G. (2024). Evaluasi Validitas dan Reliabilitas Instrumen Penelitian Kuantitatif: Sebuah Studi Pustaka. *Journal of Education Research*, 5(4), 5599–5609.
- Sukma, E. L., Rachmadi, A., & Wardani, N. H. (2020). Analisis Pengaruh Perceived Usefulness, Perceived Ease Of Use, Behavioral Intention To Use, Terhadap Actual System Use Dalam Menggunakan Sistem Esensus Pada AJB Bumiputera 1912 Kantor Cabang Wlingi. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 4(9), 2753–2761. Retrieved from <http://j-ptiik.ub.ac.id>
- Syahroni, M. I. (2020). Prosedur Penelitian. *Jurnal Al-Musthafa STIT Al-Aziziyah Lombok Barat*, 2(3), 211–213.

- Syahrul, M., & Hamzah, I. (2023). Consumer Behavior and Digital Payment Methods: A Study of *PayLater*. *International Journal of Business and Management*, 15(3), 47–56.
- Tahar, A., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). Perceived ease of use, perceived usefulness, perceived security and intention to use e-filing: The role of technology readiness. *Journal of Asian Finance, Economics and Business*, 7(9), 537–547. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.537>
- Tuhti, Z., Simarmata, K. S., & Arif, M. (2022). Faktor – Faktor KinChen, X., & Li, Y. (2020). The influence of payment flexibility on online shopping behavior: An empirical study. *Journal of Business Research*, 120, 193–202. *erja Karyawan Dengan Motivasi Kerja Sebagai Variabel Intervening. MANEGGIO:Ilmiah Manjaemen Magister Manajemen*, 5(2), 16. Retrieved from <http://jurnal.umsu.ac.id/index.php/MANEGGIO>
- Utami, H., & Aditya, S. (2023). Challenges in the Adoption of *PayLater* Services: A Consumer Perspective. *Journal of Financial Services Marketing*, 28(1), 23–35.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2020). Unified theory of acceptance and use of technology: A synthesis and the road ahead. *Journal of the Association for Information Systems*, 17(5), 328–376.
- Wahyudi, W., Mukhsin, M., & Nupus, H. (2021). Meningkatkan Intention To Use Aplikasi Mobile JKN Melalui Perceived Usefulness Dan Attitude Towards Use Sebagai Variabel Intervening (Studi pada Pengguna Aplikasi Mobile JKN Segmen Pekerja Penerima Upah Badan Usaha di Wilayah BPJS Kesehatan Cabang Serang). *Jurnal Riset Bisnis Dan Manajemen Tirtayasa*, 5(1), 98–116. <https://doi.org/10.48181/jrbmt.v5i1.11545>
- Wati, P. A. . (2022). *Pengaruh Tingkat Pengetahuan Mahasiswa Dan Pendekatan Technology Acceptance Model (TAM) Terhadap Minat Menggunakan Mobile Banking Di Masa Pandemi Covid-19 (Doctoral dissertation, Universitas*

Pendidikan Ganesha).

- Watulingas, E. B. (2020). the Influence of User Interface, User Experience and Digital Marketing Toward Purchase Intention (Study in Sejasa.Com). *International Humanities and Applied Science Journal*, 3(2), 35–39. <https://doi.org/10.22441/ihaj.2020.v3i2.05>
- Weijters, B., Cabooter, E., & Schillewaert, N. (2023). The effect of rating scale format on response styles: The case of the Likert scale. *International Journal of Market Research*, 65(4), 567–590.
- Wijaya, O. A., Andajani, E., & Rahayu, S. (2020). use pada aplikasi Traveloka. *Journal of Business and Banking*, 10(1), 71–89. <https://doi.org/10.14414/jbb.v10i1.2230>
- Wilson, N., Keni, K., & Tan, P. H. P. (2021). The role of perceived usefulness and perceived ease-of-use toward satisfaction and trust which influence computer consumers' loyalty in china. *Gadjah Mada International Journal of Business*, 23(3), 262–294. <https://doi.org/10.22146/gamaijb.32106>
- Winarno, D. W., & Roostika, R. R. R. (2024). Application of The UTAUT Model to Customer Purchase Intention Toward Online Food Delivery Services: Case Study Gofood. *Jurnal Manajemen Bisnis*, 11(1), 52–64. <https://doi.org/10.33096/jmb.v11i1.691>
- Wiwesa, N. R. (2021). User Interface Dan User Experience Untuk Mengelola Kepuasan Pelanggan. *Jurnal Sosial Humaniora Terapan*, 3(2), 17–31. Retrieved from <https://scholarhub.ui.ac.id/jsht/vol3/iss2/2>
- Wulandari, O. A. D., Pradiva, F. A., & Aziz, G. A. (2020). Pengaruh Persepsi Kemudahan dan Kegunaan Terhadap Kepuasan Dalam Membangun Loyalitas Pengguna Ovo. *Jurnal Manajemen Dan Bisnis*, 17(2), 1–9.
- Wulandari, R., & Susanti, D. N. (2023). Pengaruh Perceived Usefulness, Perceived Ease of Use, Product Features dan Reference Group Terhadap Keputusan Penggunaan. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi*

(*JIMMBA*), 5(2), 199–211. <https://doi.org/10.32639/jimmba.v5i2.442>

Y. Aleryani, A. (2020). The Impact of the User Experience (UX) on the Quality of the Requirements Elicitation. *International Journal of Digital Information and Wireless Communications*, 10(1), 1–9. <https://doi.org/10.17781/p002628>

Yonathan, A. Z. (2024). Shopee Jadi E-Commerce Terpopuler Selama Ramadan 2024. Retrieved February 15, 2024, from GoodStats Data website: <https://data.goodstats.id/statistic/shopee-jadi-e-commerce-terpopuler-selama-ramadan-2024-okoy>



Intelligentia - Dignitas