

DAFTAR PUSTAKA

- Abdullatif, Z., Purnaningsih, N., & Simanjuntak, M. (2020). ANALYSIS OF WILLINGNESS TO LEND IN PEER-TO-PEER LENDING APPLICATIONS. *Russian Journal of Agricultural and Socio-Economic Sciences*, 101(5), 13–22. <https://doi.org/10.18551/rjoas.2020-05.02>
- Agus, Y., Mahendra, S., Winarno, W. W., & Santosa, P. I. (2017). Pengaruh Perceived Security terhadap Pengadopsian In-App Purchase pada Aplikasi Mobile. In *JNTETI* (Vol. 6, Issue 2).
- Ainun Hikmah, & RA Nurlinda. (2023a). Pengaruh Persepsi Manfaat Dan Persepsi Keamanan Terhadap Niat Menggunakan Melalui Kepercayaan Konsumen Pada Aplikasi Dompot Digital DANA. *Journal of Management and Creative Business*, 1(4), 181–202. <https://doi.org/10.30640/jmcbus.v1i4.1433>
- Ainun Hikmah, & RA Nurlinda. (2023b). Pengaruh Persepsi Manfaat Dan Persepsi Keamanan Terhadap Niat Menggunakan Melalui Kepercayaan Konsumen Pada Aplikasi Dompot Digital DANA. *Journal of Management and Creative Business*, 1(4), 181–202. <https://doi.org/10.30640/jmcbus.v1i4.1433>
- Al Amin, M., Arefin, M. S., Sultana, N., Islam, M. R., Jahan, I., & Akhtar, A. (2020). Evaluating the customers' dining attitudes, e-satisfaction and continuance intention toward mobile food ordering apps (MFOAs): evidence from Bangladesh. *European Journal of Management and Business Economics*, 30(2), 211–229. <https://doi.org/10.1108/EJMBE-04-2020-0066>
- Almaiah, M. A., Al-Otaibi, S., Shishakly, R., Hassan, L., Lutfi, A., Alrawad, M., Qatawneh, M., & Alghanam, O. A. (2023). Investigating the Role of Perceived Risk, Perceived Security and Perceived Trust on Smart m-Banking Application Using SEM. *Sustainability (Switzerland)*, 15(13). <https://doi.org/10.3390/su15139908>
- Amelia Salsa Sabila, Eka Faradila Yasmin, Salma Rahmadani, Saski Aulia, Umi Widyastuti, & Destria Kurnianti. (2024). Pengaruh E-Service Quality dan Perceived Value Terhadap Customer Satisfaction Pengguna Aplikasi Flip. *CiDEA Journal*, 3(2), 46–71. <https://doi.org/10.56444/cideajournal.v3i2.2300>

- Ante, L. (2025). From adoption to continuance: Stablecoins in cross-border remittances and the role of digital and financial literacy. *Telematics and Informatics*, 97. <https://doi.org/10.1016/j.tele.2024.102230>
- Ashghar, A., Nurlatifah, H., Studi, P., Pemasaran, M., Ekonomi, F., & Bisnis, D. (2020). Analisis Pengaruh Perceived Ease of Use, Perceived Usefulness, dan Perceived Risk terhadap Keinginan Membeli Kembali melalui e-Trust dan s-Satisfaction (Studi Kasus Pengguna Gopay pada Transaksi UMKM). In *Jurnal Al Azhar Indonesia Seri Ilmu Sosial* (Vol. 1, Issue 1). www.wartakota.com
- Ashrafi, A., Zareravasan, A., Rabiee Savoji, S., & Amani, M. (2022a). Exploring factors influencing students' continuance intention to use the learning management system (LMS): a multi-perspective framework. *Interactive Learning Environments*, 30(8), 1475–1497. <https://doi.org/10.1080/10494820.2020.1734028>
- Ashrafi, A., Zareravasan, A., Rabiee Savoji, S., & Amani, M. (2022b). Exploring factors influencing students' continuance intention to use the learning management system (LMS): a multi-perspective framework. *Interactive Learning Environments*, 30(8), 1475–1497. <https://doi.org/10.1080/10494820.2020.1734028>
- Azzahra, T. R., & Kusumawati, N. (2023). Impact of Mobile Service Quality, Perceived Value, Perceived Usefulness, Perceived Ease of Use, Customer Satisfaction Towards Continuance Intention to Use MyTelkomsel App. *Journal of Consumer Studies and Applied Marketing*, 1(1), 46–60. <https://doi.org/10.58229/jcsam.v1i1.74>
- Bagas Hapsoro, B., & Unnes Kampus Sekaran, F. (2022a). The Effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on E-Wallet Continuance Intention of ShopeePay Through E-Satisfaction Article Information. *Management Analysis Journal*. <http://maj.unnes.ac.id>
- Bagas Hapsoro, B., & Unnes Kampus Sekaran, F. (2022b). The Effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on E-Wallet Continuance Intention of ShopeePay Through E-Satisfaction Article Information. *Management Analysis Journal*. <http://maj.unnes.ac.id>
- Bergmann, M., Maçada, A. C. G., de Oliveira Santini, F., & Rasul, T. (2023). Continuance intention in financial technology: a framework and meta-analysis. In *International*

Journal of Bank Marketing (Vol. 41, Issue 4, pp. 749–786). Emerald Publishing.
<https://doi.org/10.1108/IJBM-04-2022-0168>

Bernarto, I. (n.d.). *THE EFFECT OF PERFORMANCE EXPECTANCY, PERCEIVED NEED, PERCEIVED VALUE AND PERCEIVED EASE OF USE ON PATIENT SATISFACTION AND CONTINUANCE INTENTION IN THE HALODOC TELEMEDICINE SERVICE APPLICATION IN JABODETABEK IN 2023.*

Centaury, P., & Rachmawati, I. (n.d.). *PENGARUH PERCEIVED VALUE TERHADAP KEPUASAN KONSUMEN DI SOCIAL COMMERCE INSTAGRAM INDONESIA.*

Chen, J., He, M., & Sun, J. (2025). AI anxiety and knowledge payment: the roles of perceived value and self-efficacy. *BMC Psychology*, 13(1).
<https://doi.org/10.1186/s40359-025-02510-9>

Cynthia Kumala, D., Wilson Pranata, J., Thio, S., Manajemen Perhotelan, P., & Bisnis dan Ekonomi Universitas Kristen Petra, F. (n.d.). PADA GENERASI X DI SURABAYA. *Jurnal Manajemen Perhotelan*, 6(1), 19–29. <https://doi.org/10.9744/jmhot.6.1.19-29>

Dirjen, S. K., Riset, P., Pengembangan, D., Dikti, R., Yuniati, T., & Sidiq, M. F. (2017). Terakreditasi SINTA Peringkat 2 Literature Review: Legalisasi Dokumen Elektronik Menggunakan Tanda Tangan Digital sebagai Alternatif Pengesahan Dokumen di Masa Pandemi. *Masa Berlaku Mulai*, 1(3), 1058–1069.

Gopi, B., & Samat, N. (2020). The influence of food trucks' service quality on customer satisfaction and its impact toward customer loyalty. *British Food Journal*, 122(10), 3213–3226. <https://doi.org/10.1108/BFJ-02-2020-0110>

Hafidhuddin, M. A., & Nurul Azizah. (2023). The Influence of Perceived Usefulness, Perceived Ease of Use, and Service Quality on Continuance Intention with Satisfaction as an Intervening Variable (Study of Indrive Application Users in Surabaya). *International Journal of Economics (IJE)*, 2(2), 794–803.
<https://doi.org/10.55299/ijec.v2i2.717>

He, M., Qin, J., Wen, M., & Chen, W. (2021). Sustaining Consumer Trust and Continuance Intention by Institutional Mechanisms: An Empirical Survey of DiDi in China. *IEEE Access*, 9, 158185–158203. <https://doi.org/10.1109/ACCESS.2021.3130890>

- Hidayah, R. T. (2025). Exploring The Effects of E-Service Quality and E-Trust on Consumers' E-Satisfaction and Tokopedia's E-Loyalty: Insights From Gen Z Online Shoppers. *International Journal of Digital Marketing Science*, 2(1), 41–50. <https://doi.org/10.54099/ijdms.v2i1.1198>
- Ibrahim, K., & Widjajanta, B. (2021). *Description of Perceived of Usefulness and Continuance Intention in Users of Electronic Money Cards in Indonesia*. <http://www.bi.go.id>
- Irsyad, M., & Hapsari, R. D. V. (2023). Pengaruh Perceived Usefulness, Perceived Ease Of Use, Perceived Security, Dan Social Influence Terhadap Continuance Intention. *Jurnal Manajemen Pemasaran Dan Perilaku Konsumen*, 2(4), 932–943. <https://doi.org/10.21776/jmppk.2023.02.4.08>
- Islam, S., Zahin, M., & Rahim, S. B. (2023). Investigating how consumer-perceived value and store image influence brand loyalty in emerging markets. *South Asian Journal of Business Studies*. <https://doi.org/10.1108/SAJBS-04-2023-0097>
- Jamaludin, R. M., Dhafa Risasono, F., Hisyam, J. M., & Rahayu, F. (2025). *Consequences of Convenience, Trustworthiness, and Price to Customer Perceived Value*. 5(2). <https://doi.org/10.52970/grfm.v5i2.911>
- Jatimoyo, D., Rohman, F., & Djazuli, A. (2021). The effect of perceived ease of use on continuance intention through perceived usefulness and trust. *International Journal of Research in Business and Social Science* (2147- 4478), 10(4), 430–437. <https://doi.org/10.20525/ijrbs.v10i4.1223>
- Kareem, S. A., Venugopal, P., Yuvaraj, D., Priya, A. S., & Devi, A. S. (2024). Understanding continuance intention of subscription video-on-demand based over-the-top (OTT) platforms: A multiple moderation approach. *Interdisciplinary Journal of Management Studies*, 17(3), 953–966. <https://doi.org/10.22059/IJMS.2023.358347.675802>
- Lanniari Hs, R., & Rahmadhani, A. I. (2025). The Influence of Perceived Security, Usefulness, and Ease of Use on the Adoption of E-Filing. In *Journal of Applied Accounting and Taxation Article History* (Vol. 10, Issue 1).

Li, Y., & Shang, H. (2020). Service quality, perceived value, and citizens' continuous-use intention regarding e-government: Empirical evidence from China. *Information and Management*, 57(3). <https://doi.org/10.1016/j.im.2019.103197>

mahendra et al 2024. (n.d.).

Mediating Effect of Social Commerce Continuance Use Intention on the Relationship Between Perceived Values and Brand Loyalty. (2020). *European Journal of Business and Management*. <https://doi.org/10.7176/ejbm/12-11-07>

Mohammad Saeidia, F., Zahedi, M. H., & Farahani, E. (2025). A Secure and Reliable Model for Financial Documents Using Digital Signature and Blockchain Technology. *AI and Tech in Behavioral and Social Sciences*, 3(1), 23–33. <https://doi.org/10.61838/kman.aitech.3.1.3>

Monica, F., & Japariato, E. (n.d.). ANALISA PENGARUH PERCEIVED EASE OF USE DAN MELALUI PERCEIVED ENJOYMENT TERHADAP BEHAVIOR INTENTION PADA DIGITAL PAYMENT. <https://doi.org/10.9744/pemasaran.16.1.9-15>

Muliadi, M. L., & Japariato, E. (n.d.). ANALISA PENGARUH PERCEIVED EASE OF USE TERHADAP BEHAVIOR INTENTION MELALUI PERCEIVED USEFULNESS SEBAGAI MEDIA INTERVENING PADA DIGITAL PAYMENT OVO. <https://doi.org/10.9744/pemasaran.15.1.20-27>

Mulyasa, H. R., & Tjahyadi, R. A. (n.d.). *Pengujian Mobile Service Quality Terhadap Continuance Intention: Perceived Value Sebagai Variabel Mediasi* (Vol. 16, Issue 1).

Ngubelanga, A., & Duffett, R. (2021). Modeling mobile commerce applications' antecedents of customer satisfaction among millennials: An extended tam perspective. *Sustainability (Switzerland)*, 13(11). <https://doi.org/10.3390/su13115973>

Nguyen, M., Fujioka, J., Wentlandt, K., Onabajo, N., Wong, I., Bhatia, R. S., Bhattacharyya, O., & Stamenova, V. (2020). Using the technology acceptance model to explore health provider and administrator perceptions of the usefulness and ease of using technology in palliative care. *BMC Palliative Care*, 19(1). <https://doi.org/10.1186/s12904-020-00644-8>

- Olivia, M., & Kezia Marchyta, N. (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). <https://doi.org/10.9744/jti.24.1.13-22>
- Optimalisasi, ", Internasional, P., Penguatan, D., & Berkelanjutan, K. (n.d.). *SEMINAR NASIONAL CFP PERBANAS INSTITUTE*.
- Putri, N., Sarjana, N., Farida, N., Hermani, A., & Seno, D. (2022). PENGARUH SERVICESCAPE DAN PERCEIVED VALUE TERHADAP REPURCHASE INTENTION MELALUI CUSTOMER SATISFACTION (Pada Restoran Hello Taichan Kota Surakarta). In *Jurnal Ilmu Administrasi Bisnis* (Vol. 11, Issue 3). <https://ejournal3.undip.ac.id/index.php/jiab>
- Rachmi, I. F., Asta, F. R., & Kartiko, N. D. (2023). The Effects of Perceived Ease of Use, Perceived Usefulness, and Computer Self-Efficacy on e-Nofa Application User Satisfaction. *E3S Web of Conferences*, 388. <https://doi.org/10.1051/e3sconf/202338804017>
- Rahi, S., & Abd. Ghani, M. (2019). Integration of expectation confirmation theory and self-determination theory in internet banking continuance intention. *Journal of Science and Technology Policy Management*, 10(3), 533-550. <https://doi.org/10.1108/JSTPM-06-2018-0057>
- Rahmawati, A., & Ramli, A. H. (2024a). E-Trust, Perceived Ease Of Use, E-Satisfaction And E-Loyalty For Users Of The Tiktok Shop Application. *Jurnal Ilmiah Manajemen Kesatuan*, 12(1), 279-294. <https://doi.org/10.37641/jimkes.v12i1.2209>
- Rahmawati, A., & Ramli, A. H. (2024b). E-Trust, Perceived Ease Of Use, E-Satisfaction And E-Loyalty For Users Of The Tiktok Shop Application. *Jurnal Ilmiah Manajemen Kesatuan*, 12(1), 279-294. <https://doi.org/10.37641/jimkes.v12i1.2209>
- Ramadhani, N., Dharmawan Buchdadi, A., Fawaiq, M., & Ekonomi, F. (2023). Faktor-faktor yang Mempengaruhi Penggunaan QR Code sebagai Alat Transaksi: Studi pada Generasi Z Factors Influencing the Use of QR Code as a Transaction Tool: A Study on Generation Z. *Digital Business Journal (DIGIBIS)*, 2(1). <https://doi.org/10.31000/digibis.v2i1>

- Rosma Sutrisno, I., & Lazuardy, D. (n.d.-a). *The Effect of Perceived Value and Service Quality on Customer Satisfaction: A Sustainable Growth Strategy for Digital Banks in Indonesia*.
- Rosma Sutrisno, I., & Lazuardy, D. (n.d.-b). *The Effect of Perceived Value and Service Quality on Customer Satisfaction: A Sustainable Growth Strategy for Digital Banks in Indonesia*.
- Santosa, A. A., & Alamsjah, F. (2022). The Drivers of a Digital Signature System Adoption: Evidence from Finance and Information System Departments. *Journal of Information Systems Engineering and Business Intelligence*, 8(1), 80–90. <https://doi.org/10.20473/jisebi.8.1.80-90>
- Septianingrini, A., Mulandar, A., Yusuf, A., & Ekonomi Universitas Singaperbangsa Karawang Abstract, F. (n.d.-a). Pengaruh E-trust dan E-satisfaction terhadap Continuance Intention Pengguna GoPay. *Jurnal Ilmiah Wahana Pendidikan*, 2023(6), 1–10. <https://doi.org/10.5281/zenodo.7769719>
- Septianingrini, A., Mulandar, A., Yusuf, A., & Ekonomi Universitas Singaperbangsa Karawang Abstract, F. (n.d.-b). Pengaruh E-trust dan E-satisfaction terhadap Continuance Intention Pengguna GoPay. *Jurnal Ilmiah Wahana Pendidikan*, 2023(6), 1–10. <https://doi.org/10.5281/zenodo.7769719>
- Septri Dewi, I., Leni, P., Mulya, J., Studi Manajemen, P., & Tinggi Ilmu Ekonomi Perdagangan, S. (2024). Pengaruh Dimensi Technology Acceptance Model (TAM) Terhadap Minat Menggunakan Aplikasi OVO Pada Mahasiswa Universitas Andalas. *International Journal of Management and Business*, 5(2), 42–49. <http://ijtvvet.com/index.php/ijmb>
- Simangunsong, A. S., & Putri, S. E. (2025). Analysis of E-WOM and E-Trust on E-Satisfaction and E-Loyalty of Shopee Users. *Formosa Journal of Multidisciplinary Research*, 4(3), 1179–1192. <https://doi.org/10.55927/fjmr.v4i3.109>
- Sopiyan, P. (n.d.). *Coopetition : Jurnal Ilmiah Manajemen Pengaruh Customer Perceived Value dan Switching Barriers Terhadap Customer Retention*.
- Sugiono, A., Adistya, D., & Jeni Wulandari, dan. (n.d.). *Journal of Technopreneurship on Economics and Business Review Pengaruh User Interface, Perceived Security dan*

- Perceived Privacy terhadap E-satisfaction Menggunakan Aplikasi Traveloka*. 2(2), 2021. <https://jtebr.unisan.ac.id>
- Surbakti, G. O., & Rini, E. S. (n.d.). *The Effect of Perceived Ease of use, Perceived Security, and E-Trust on user Satisfaction*. <https://doi.org/10.30596/miceb.v2i0.715>
- SÜRÜCÜ, L., & MASLAKÇI, A. (2020). VALIDITY AND RELIABILITY IN QUANTITATIVE RESEARCH. *Business & Management Studies: An International Journal*, 8(3), 2694–2726. <https://doi.org/10.15295/bmij.v8i3.1540>
- Taherdoost, H. (2019). 2019, 8. [hal-02557308](https://hal.science/hal-02557308v1). In *International Journal of Academic Research in Management (IJARM)* (Vol. 8, Issue 1). <https://hal.science/hal-02557308v1>
- Tektona, R. I., & Laoly, S. R. (2023). KEPASTIAN HUKUM TANDA TANGAN DIGITAL PADA PLATFORM PRIVYID DI INDONESIA. *Acta Diurnal Jurnal Ilmu Hukum Kenotariatan Dan Ke-PPAT-An*, 6(2). <https://doi.org/10.23920/acta.v6i2.1141>
- Thuy, D. M. (2024). Factors Affecting E-satisfaction and E-trust of Garment Shoppers: Evidence from Vietnam. In *Journal of Information Systems Engineering and Management* (Vol. 2025, Issue 24s). <https://www.jisem-journal.com/>
- Utami et al 2022. (n.d.).
- Wijaya, I. D., Astuti, E. S., Yulianto, E., & Abdillah, Y. (2024). The Mediation Role of Perceived Risk, Trust, and Perceived Security Toward Intention to Use in the Model of Fintech Application Adoption: An Extension of TAM. *KnE Social Sciences*. <https://doi.org/10.18502/kss.v9i11.15804>
- Wu, G., & Peng, Q. (2024). Bridging the Digital Divide: Unraveling the Determinants of FinTech Adoption in Rural Communities. *SAGE Open*, 14(1). <https://doi.org/10.1177/21582440241227770>
- Yudha Sakti, S., & Farida, N. (2024). PENGARUH E-SERVICE QUALITY DAN PERCEIVED VALUE TERHADAP REPURCHASE INTENTION MELALUI E-SATISFACTION SEBAGAI VARIABEL INTERVENING (Studi Pada Pengguna Aplikasi Alfagift di Kota Semarang). In *Jurnal Ilmu Administrasi Bisnis* (Vol. 13, Issue 2). <https://ejournal3.undip.ac.id/index.php/jiab>