

DAFTAR PUSTAKA

- Aghisna, F., Utami, N., & Rinaldi, A. (2025). The impact of smart card-based payment systems on public transport adoption: Evidence from Yogyakarta BRT. *Indonesian Journal of Transportation and Society*, 5(1), 33–47.
- Al-Hawari, M. A., Karamah, H. A., & Al-Qudah, M. A. (2022). Exploring the impact of procedural, financial, and relational switching costs on customer retention in digital services. *Journal of Retailing and Consumer Services*, 68, 103066.
- Anita, N., Maulana, H. A., Eriska, R., & Lusiana, S. (2025). *Analisis resistensi pengguna dalam pembayaran digital pada UMKM di Kabupaten Siak*. Prosiding Seminar Nasional InTechBiz. Politeknik Negeri Bengkalis.
- Antara News. (2025). *21 juta pelanggan gunakan layanan MRT Jakarta hingga Juni 2025*. Diakses dari <https://www.antaranews.com/berita/4975033/21-juta-pelanggan-gunakan-layanan-mrt-jakarta-hingga-juni-2025>
- Antara News. (2025). *Jumlah penumpang MRT hingga Transjakarta turun pada Juni 2025*. Diakses dari <https://www.antaranews.com/berita/5008557/jumlah-penumpang-mrt-hingga-transjakarta-turun-pada-juni-2025>
- Anwar, R., Sari, D., & Prabowo, M. (2020). Electronic payment integration for smart public transportation in Jakarta. *Journal of Urban Mobility Studies*, 12(3), 55–68.
- Ardi, R. (2021). *Public transport and urban mobility in Jakarta: The case of MRT integration*. Universitas Indonesia.
- Badan Pusat Statistik. (2022). *Statistik pemuda Indonesia 2022*. Badan Pusat Statistik.
- Bannister, F., & Connolly, R. (2014). ICT, public values and transformative government: A framework and programme for research. *Government Information Quarterly*, 31(1), 119–128.
- Bappenas. (2022). *Kajian mobilitas penduduk perkotaan di Indonesia*. Kementerian PPN/Bappenas.
- Burnham, T. A., Frels, J. K., & Mahajan, V. (2023). Consumer switching costs: A typology, antecedents, and consequences. *Journal of the Academy of Marketing Science*, 31(2), 109–126.

- B2B Daily. (2025). *MRT Jakarta mulai uji coba sistem pembayaran QRIS Tap berbasis NFC*. Diakses dari <https://www.b2bdaily.id/mrt-jakarta-uji-coba-qris-tap-nfc>
- BCG. (2024). *Southeast Asia consumer sentiment report 2024*. Boston Consulting Group.
- Cao, Q., Wang, X., & Hsu, C.-L. (2022). Investigating customer behavior of using contactless payment in China: A comparative study of facial recognition payment and mobile QR-code payment. *Sustainability*, 14(12), 7150. <https://doi.org/10.3390/su14127150>
- Chen, P. Y., & Hitt, L. M. (2002). Measuring switching costs and the determinants of customer retention in Internet-enabled businesses: A study of the online brokerage industry. *Information Systems Research*, 13(3), 255–274.
- Cheng, Y., Chang, C. C., & Lee, H. C. (2020). Psychological switching costs and user inertia in the adoption of digital platforms. *Computers in Human Behavior*, 112, 106479.
- Creswell, J. W., & Creswell, J. D. (2022). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (6th ed.). Thousand Oaks, CA: Sage.
- Currie, G., & Delbosc, A. (2017). Understanding public transport performance using new urban mobility indicators. *Transportation Research Part A: Policy and Practice*, 103, 47–59.
- 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. *International Journal of Information Management*, 43, 272–283.
- Hair, J. F., Jr., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis* (8th ed.). Cengage Learning.
- Heidenreich, S., Kraemer, T., & Handrich, M. (2022). The influence of status quo bias on technology adoption in digital transformation: An integrative model and empirical evidence. *Technological Forecasting and Social Change*, 180, 121–138.
- Herlina, Suhardi, N., Astuti, N., & Hamdan. (2025). QRIS adoption determinants: Analysis of the role of ease of use, trust, and promotion with user satisfaction as an intervening. *SIBATIK: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, dan Pendidikan*, 4(4). <https://doi.org/10.54443/sibatik.v4i4.2651>

- Hirschheim, R., & Newman, M. (1988). Information systems and user resistance: Theory and practice. *The Computer Journal*, 31(5), 398–408.
- HSS Communications (2023). Understanding the moderated-mediation effects of switching costs on service value and repurchase intention. *Humanities and Social Sciences Communications*, 10, 357. DOI: 10.1057/s41599-023-01797-6.
- Indriani, R., Valenty, Y. A., & Atmoko, A. D. (2024). Determinants of QRIS adoption among students: The roles of knowledge, ease of use, financial literacy, and perceived benefits. *E-Jurnal Akuntansi*, 34(10), 16-??
<https://doi.org/10.24843/EJA.2024.v34.i10.p16>
- Information Technology & People (2024). Investigating resistance to IT projects: a conceptual model from a meta-analytic review. DOI: 10.1108/ITP-07-2023-0570.
- Jiustian, E., & Yohannis, A. (2024). Enhancing trust in RFID payment systems through blockchain integration. *Journal of Digital Finance*, 9(2), 122–135.
- Jones, M. A., Mothersbaugh, D. L., & Beatty, S. E. (2000). *Switching barriers and repurchase intentions in services*. *Journal of Retailing*, 76(2), 259-274. DOI: 10.1016/S0022-4359(00)00024-5
- Kementerian Perhubungan Republik Indonesia. (2021). *Statistik transportasi perkotaan Jabodetabek*. Kemenhub RI.
- Khalifa, M., & Liu, V. (2007). Online consumer retention: Contingent effects of online shopping habit and online shopping experience. *European Journal of Information Systems*, 16(1), 1–20.
- Khan, A., Rasheed, M. A., & Shahid, M. (2023). Understanding user resistance in digital transformation: The role of perceived usefulness gap and emotional discomfort. *Technological Forecasting and Social Change*, 192, 123603.
- Kim, H. W., & Park, S. C. (2013). The role of perceived value in mobile service adoption: A comparison between South Korea and the United States. *International Journal of Information Management*, 33(3), 393–400.
- Kim, H. W., & Kankanhalli, A. (2009). Investigating user resistance to information systems implementation: A status quo bias perspective. *MIS Quarterly*, 33(3), 567–582.
- Klaus, T., & Blanton, J. E. (2010). User resistance determinants and the psychological contract in enterprise system implementations. *European Journal of Information Systems*, 19(6), 625–636.
<https://doi.org/10.1057/ejis.2010.39>

- Klemperer, P. (1995). Competition when consumers have switching costs: An overview with applications to industrial organization, macroeconomics, and international trade. *Review of Economic Studies*, 62(4), 515–539.
- Koo, C., Chung, N., & Ham, J. (2017). Assessing the user resistance to recommender systems in exhibition. *Sustainability*, 9(11), 2041. <https://doi.org/10.3390/su9112041>
- Kurniawan, F., & Hidayat, A. (2022). Pengaruh persepsi keamanan dan kepercayaan terhadap niat penggunaan layanan digital banking di Indonesia. *Jurnal Ekonomi dan Teknologi Informasi*, 10(2), 88–96.
- Lapointe, L., & Rivard, S. (2005). A multilevel model of resistance to information technology implementation. *MIS Quarterly*, 29(3), 461–491.
- Lee, J., Kim, Y., & Park, S. (2020). The role of perceived risk and trust in resistance to new digital technology adoption: Evidence from mobile banking users. *Computers in Human Behavior*, 108, 106–324.
- Lin, J., Wang, B., & Wu, Y. (2021). Relational switching costs and user inertia in digital transformation: Evidence from information system migration. *Information & Management*, 58(6), 103469.
- Lin, T., Chen, J., & Huang, Y. (2021). Emotional and rational determinants of user resistance to new technology: The mediating role of technostress. *Information Systems Frontiers*, 23(6), 1527–1543.
- Liu, Y., Wang, F., & Chen, J. (2020). Digital ticketing and urban accessibility: Empirical evidence from Asian metropolitan areas. *Journal of Transport Geography*, 88, 102–118.
- Luo, J., Li, J., & Yang, F. (2021). The role of procedural, financial and relational switching costs in the online booking context. *Information Technology & Tourism*, 23, 489–508. DOI: 10.1007/s40558-021-00202-9.
- McKinsey & Company. (2023). *The Indonesian consumer: Value-conscious and digitally savvy*. McKinsey Global Institute.
- Mobile ID World. (2025). *Jakarta MRT introduces ALLRIDE Charm: Stylish RFID-based travel accessory*. Diakses dari <https://www.mobileidworld.com/jakarta-mrt-allride-charm>
- Monroe, K. B. (1990). *Pricing: Making profitable decisions* (2nd ed.). New York, NY: McGraw-Hill.
- Nugawela, S., & Sedera, D. (2022). *Status Quo Bias in Users Information Systems (IS) Adoption and Continuance Intentions: A Literature Review and Framework*. preprint.

- Nugroho, A., Hartati, D., & Fadillah, I. (2023). Determinants of consumer intention in using e-wallet services: The case of Indonesia. *Journal of Financial Technology and Society*, 4(2), 61–77.
- Oghuma, A. P., Libaque-Saenz, C. F., Wong, S. F., & Chang, Y. (2016). An expectation-confirmation model of continuance intention to use mobile instant messaging. *Telematics and Informatics*, 33(1), 34–47.
- Polites, G. L., & Karahanna, E. (2018). The embeddedness of information systems habits in individuals: Implications for the status quo bias in technology adoption. *Information Systems Research*, 29(3), 549–570.
- Putra, R. L., Setiawan, M., Hussein, A. S., & Yuniarinto, A. (2022). Perceived digital value toward continuous intention to use among mobile payment users during pandemic outbreak. *Frontiers in Psychology*, 13, 892821. <https://doi.org/10.3389/fpsyg.2022.892821>
- Putri, A. R., & Nugroho, Y. (2021). User awareness and acceptance of digital public transport services in Jakarta. *Jurnal Sistem Informasi*, 17(2), 89–101.
- Rahmawati, A., & Fahrullah, M. (2024). Pengaruh promosi dan kemudahan terhadap keputusan penggunaan QRIS di kalangan Generasi Z. *Jurnal Ekonomi Digital Indonesia*, 6(1), 15–25.
- Rahmawati, D., Hidayanto, A. N., & Prabowo, H. (2022). Resistance to digital innovation in public services: Evidence from Indonesia. *Jurnal Sistem Informasi*, 18(1), 1–13.
- Rimbeck, M., Stumpf-Wollersheim, J., & Richter, A. (2025). Understanding user resistance and adoption of Internet of Things technologies: A systematic literature review from a status quo bias perspective. *Information Systems Frontiers*. <https://doi.org/10.1007/s10796-025-10412-3>
- Samuelson, W., & Zeckhauser, R. (1988). Status quo bias in decision making. *Journal of Risk and Uncertainty*, 1(1), 7–59.
- Sari, M., & Wibowo, S. S. (2021). Karakteristik pengguna transportasi umum perkotaan di Jabodetabek. *Jurnal Transportasi*, 21(3), 145–156.
- Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Information Systems Frontiers*, 12(5), 501–513.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach* (7th ed.).
- Shiau, W. L., Yuan, Y., Pu, X., Ray, S., & Chen, C. C. (2024). Understanding the adoption of facial recognition payment systems: The roles of perceived

- benefits and resistance to change. *Journal of Business Research*, 174, 114513. <https://doi.org/10.1016/j.jbusres.2024.114513>
- Shirish, A., & Batuekueno, B. (2021). Technology renewal, user resistance, and user adoption: Status quo bias theory revisited. *Journal of Organizational Change Management*, 34(5), 874–891.
- Shin, D. H. (2010). The effects of trust, security and privacy in social networking: A security-based approach to understand the pattern of adopting online social networks. *Interacting with Computers*, 22(5), 428–438.
- Sochor, J., Arby, H., Karlsson, M., & Sarasini, S. (2018). A topological approach to Mobility as a Service: A user perspective. *Transport Policy*, 64, 98–107.
- Steinberg, L. (2010). A dual systems model of adolescent risk-taking. *Developmental Psychobiology*, 52(3), 216–224. <https://doi.org/10.1002/dev.20445>
- Sugiyono. (2023). *Metode penelitian kuantitatif, kualitatif, dan R&D*.
- Sweeney, J. C., & Soutar, G. N. (2001). Consumer perceived value: The development of a multiple item scale. *Journal of Retailing*, 77(2), 203–220.
- Tang, L., Luo, J., & Zhang, X. (2019). Digital transformation and transport policy: A review of smart mobility governance. *Case Studies on Transport Policy*, 7(4), 820–831.
- Technovation (2023). An exploratory study on users' resistance to mobile app updates: Using fsQCA. DOI: 10.1016/j.technovation.2023.102736.
- The Jakarta Post. (2025). *BI-FAST processes Rp1 quadrillion transactions in July 2025*. Diakses dari <https://www.thejakartapost.com/business/2025/07/25/bi-fast-transactions.html>
- Wang, Y., Lo, H. P., & Yang, Y. (2004). An integrated framework for service quality, customer value, satisfaction: Evidence from China's telecommunication industry. *Information Systems Frontiers*, 6(4), 325–340.
- Wani, S., Gupta, P., & Maheshwari, V. (2025). Digital payment adoption and commuter behavior in emerging economies. *Journal of Transportation Innovation*, 14(2), 44–59.
- Xie, J., Ye, L., Huang, W., & Ye, M. (2021). Understanding FinTech platform adoption: Impacts of perceived value and perceived risk. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1893–1911. <https://doi.org/10.3390/jtaer16050106>

- Yoon, C., Lim, J., & Park, M. (2023). The role of switching benefits and user experience in digital payment adoption: A moderated mediation analysis. *Technological Forecasting and Social Change*, 193, 123721.
- Yudhistira, M. H., Tjahjono, T., & Salim, W. (2020). Gender differences in commuting behavior in Jabodetabek. *Journal of Urban Studies*, 14(2), 67–81.
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2–22. <https://doi.org/10.1177/002224298805200302>



Intelligentia - Dignitas