

DAFTAR PUSTAKA

- Ajzen, I. 1991. The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*
- Ajzen, I., & Fishbein, M. (2010). Scaling and testing multiplicative combinations in the expectancy-value model of attitudes. *Journal of Applied Social Psychology* 33, 2222–2247.
- Alshehri, M., Drew, S., Alhussain, T., & Alghamdi, R. (2012). The effects of website quality on adoption of e-government service: An empirical study applying UTAUT model using SEM. In 23rd Australasian Conference On Information Systems 3-5 Dec 2012, Geelong (pp. 1–13). Geelong: Australasian Conference On Information Systems. <https://doi.org/abs/1211.2410>.
- Anderson, K. C., Knight, D. K., Pookulangara, S., & Josiam, B. (2014). Influence of hedonic and utilitarian motivations on retailer loyalty and purchase intention: a facebook perspective. *Journal of Retailing and Consumer Services*, 21(5), 773–779. doi:10.1016/j.jretconser.2014.05.007
- Ardela, Fransiska. 2017. Teknologi Finansial: Tengok Dulu Perkembangan Fintech Di Indonesia!. Diambil dari: <https://www.finansialku.com/perkembangan-fintech-di-indonesia/>. Diakses Pada 19 Juli 2019 Pukul 21.30 WIB.
- Bandura A. (2016). The power of observational learning through social modeling. In R. Stenberg, S.T. Fiske, D.J Foss (Eds.). *Scientists making a difference* (pp. 235-239).
- Bank Indonesia. “Sistem Pembayaran Integrasi Hingga Efisiensi” Gerai Info Bank Indonesia, Edisi 61, Tahun VII, 2017, hlm 8.
- Booker, L. D., Bontis, N., & Serenko, A. (2008). The relevance of knowledge management and intellectual capital research. *Knowledge and Process Management*.
- Brown, Susan A. and Venkatesh, Viswanath. 2005. "A Model of Adoption of Technology in the Household: A Baseline Model Test and Extension Incorporating Household Life Cycle," *MIS Quarterly*, (29: 3).
- Chandra, Ellen. 2019. Ulasan Ovo: Penggunaan dan Cara Transaksi Jaman Now Diambil dari: <https://www.finansialku.com/ovo/>. Diakses Pada 19 Juli 2019 Pukul 23.30 WIB.
- Chang, L. Y., dan Lee, Y. J. (2012). The Influence of E- Word Of Mouth on the Costumer’s Purchase Decision: a case of Body Care Products. *Journal Global Of Bussines Management*. ISSN 1817-3819.
- Christino, J. M. M., Silva, T. S., Cardozo, E. A. A., de Pádua Carrieri, A., & de Paiva Nunes, P. (2019). Understanding affiliation to cashback programs: An emerging technique in an emerging country. *Journal of Retailing and Consumer Services*, 47, 78–86. doi:10.1016/j.jretconser.2018.10.009
- CNN Indonesia. 2018. Berpotensi, 69 Persen Pengguna Ponsel Belum Terjamah Fintech. Diambil dari: <https://www.cnnindonesia.com>. Diakses Pada 19 Juli 2019 Pukul 22.00 WIB.
- DailySocial TV. 2018. “Adrian Suherman tentang Latar Belakang dan Visi Bisnis OVO Dscussion #92”. Diambil dari: <https://www.youtube.com/watch?v=PcsbMc1IZM0>. Diakses Pada 19 Juli 2019 Pukul 20.00 WIB.
- Davis,F.D. 1989. ”Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology”. *MIS Quarterly*.Vol. 13 No. 5: pp319-339.
- Dhulla, T. V., & Mathur, S. K. (2014). Adoption of Cloud Computing by Tertiary Level Students – A Study. *Journal of Exclusive Management Science – March 2014 -Vol 3 Issue 3 - ISSN 2277 – 5684*. pp. 1-4.

- Dwivedi, Y. K., & Irani, Z. (2009). Understanding the adopters and non-adopters of broadband. *Communications of the ACM*, 52(1), 122–125.
- Eirudo. 2018. Cara Mendaftar Akun OVO, Beserta Cara Mendapatkan Rp25.000,- Gratisnya Diambil dari: <https://eirudo.com/finance/cara-daftar-ovo>. Diakses Pada 19 Juli 2019 Pukul 23.30 WIB.
- Elvandari, S. D. (2011, June). Penerimaan Sistem Online Shopping Berdasarkan Unified Theory of Acceptance and Usage of Technology. *Jurnal Integra*, 1(1), 72-91.
- Gibson A., & O’Rawe M. (2018). Virtual reality as a travel promotional tool: Insights from a consumer travel fair. In: Jung T., tom Dieck M. (eds) *Augmented Reality and Virtual Reality* (pp. 93-107.). Progress in IS. Springer, Cham.
- Gultom, Jhonni. 2019. OVO Payment Siap untuk Bersaing dalam Perekonomian Digital. Diambil dari: <https://medium.com>. Diakses Pada 28 Juli 2019 Pukul 21.00 WIB.
- Harsono, Listyo Dwi, and Lisandy Arinta Suryana. "Factors Affecting the Use Behavior of Social Media Using UTAUT 2." AP14 Singapore Conference. Singapore: Global Business Research, 2014. S471.
- Henderson, R., and Divett, M.J., 2003, Perceived usefulness, ease of use and electronic supermarket use, *International Journal Human-Computer Studies*, Issue 59, pp. 383-395.
- Herrero, A., Rodríguez Del Bosque, I., 2008. The effect of innovativeness on the adoption of B2C e-commerce: a model based on the theory of planned behavior. *Comput. Hum. Behav.* 24 (6), 2830e2847.
- Hidayat, AKN. 2017. BKPM: 2018 adalah Saat Tepat Berinvestasi. Diambil dari: <https://bisnis.tempo.com>. Diakses Pada 19 Juli 2019 Pukul 21.30 WIB.
- Hoyer dan MacInnis (2007), *Consumer Behavior*. 5th Edition. USA: South-Western.
- <https://dailysocial.id/post/OVO-dan-evolusi-layanan-pembayaran-mobile>
- <https://id.beritasatu.com/telecommunication/OVO-raih-2-penghargaan-asia-pasifik/182119>
- <https://www.bi.go.id/id/edukasi-perlindungan-konsumen/edukasi/produk-dan-jasa-sp/fintech/Pages/default.aspx>
- IM. 2018. Raih Penghargaan. Diambil dari: <https://investor.id/archive/raih-penghargaan>. Diakses Pada 19 Juli 2019 Pukul 22.30 WIB.
- Jani, D., Han, H., 2011. Investigating the key factors affecting behavioral intentions: Evidence from a full-service restaurant setting. *International Journal of Contemporary Hospitality Management* 23 (7), 1000–1018.
- Juditha. *Study Ekonomi Digital di Indonesia Sebagai Pendorong Utama Pembentukan Industri Digital Masa Depan*. Jakarta: Badan Penelitian dan Pengembangan SDM, Kementerian Komunikasi dan Informatika.
- Lewis, K., Kaufman, J., Gonzalez, M., Wimmer, A., & Christakis, N. (2008). Tastes, ties and time: A new social network dataset using Facebook.com. *Social Networks*, 30 (4), 330–342.
- Limayem, M., and Hirt, S. G. 2007. “Force of Habit and Information. Systems Usage: Theory and Initial Validation,” *Journal of the Association for Information Systems*.
- Lin, C. H., Shih, H. Y., & Sher, P. J. (2007). Integrating technology readiness into technology acceptance: The TRAM model. *Psychology & Marketing*, 24(7), 641–657.
- Maruping, L. M., Bala, H., Venkatesh, V., & Brown, S. A. (2016). Going beyond intention: Integrating behavioral expectation into the unified theory of acceptance and use of technology. *Journal of the Association for Information Science and Technology*, 68(3), 623–637. doi:10.1002/asi.23699
- McKinsey & Company. 2016. *Unlocking Indonesia’s Digital Opportunity*. Oktober 2016.

- Molinari, L. K., & Blaber, S. (2002). Customer service and its effects on customer retention and defection. (Doctoral dissertation, University of Nova Southeastern, 2002).
- Moon, J.W. and Kim, Y.G. (2001) Extending the TAM for a World-Wide-Web Context. *Information and Management*.
- Movanita, ANK. 2018. Dalam Setahun, Pengguna OVO Melonjak 400 Persen Diambil dari: <https://ekonomi.kompas.com> Diakses Pada 19 Juli 2019 Pukul 22.30 WIB.
- Namkung, Y., Jang, S., (2007), Does food quality really matter in restaurant: its impact of customer satisfaction and behavioral intentions? *Journal of Hospitality and Tourism Research*, Vol.31, No.3.
- Ndubisi, N.O., Jantan, M. and Richardson, S. (2003), "Is the technology acceptance model valid for entrepreneurs? Model testing and examining usage determinants", *The Asian Academy of Management Journal*, Vol. 6 No. 2.
- OVO.id. 2019. Get up to 2.000.000 Every Month! dari: <https://www.ovo.id/deals/view/10003/>. Diakses Pada 19 Juli 2019 Pukul 23.30 WIB.
- Peter, J. P., & Olson, J. C. (2008). *Consumer behavior and marketing strategy* (8th ed.). Singapore: McGraw-Hill.
- Premkumar, G. and Bhattacharjee, A. (2008) Explaining Information Technology Usage: A Test of Competing Models. *Omega*.
- Raharjo, Purbo Budi Aji. 2019. REVOLUSI INDUSTRI 4.0 : Perspektif Ekonomi Digital Terhadap Kontribusi Pertumbuhan Ekonomi dalam Mewujudkan The Lagers Digital Economy of Asia ditengah Era Disrupsi. Diambil dari: <http://bemfisipunej.com>. Diakses Pada 28 Juli 2019 Pukul 21.32 WIB.
- Rahayu, Ratih. 2018. OVO dan GrabPay Kembangkan Dompot Elektronik Terpadu Diambil dari: <https://www.wartaekonomi.co.id/read177117/ovo-dan-grabpay-kembangkan-dompot-elektronik-terpadu.html>. Diakses Pada 19 Juli 2019 Pukul 23.30 WIB.
- Rahman, Adi Fida. 2018. Ekonomi Digital Indonesia Diprediksi Sentuh Rp 1.448 T di 2025. Diambil dari: <https://inet.detik.com/business/d-4319570/ekonomi-digital-indonesia-diprediksi-sentuh-rp-1448-t-di-2025>. Diakses Pada 19 Juli 2019 Pukul 22.30 WIB.
- Rahman, Adi Fida. 2018. Ekonomi Digital Indonesia Diprediksi Sentuh Rp 1.448 T di 2025. Diambil dari: <https://inet.detik.com/business/d-4319570/ekonomi-digital-indonesia-diprediksi-sentuh-rp-1448-t-di-2025>. Diakses Pada 19 Juli 2019 Pukul 22.30 WIB.
- Ribeiro Cardoso, P., & Carvalho Pinto, S. (2010). Hedonic and utilitarian shopping motivations among Portuguese young adult consumers. *International Journal of Retail & Distribution Management*, 38(7), 538–558. doi:10.1108/09590551011052124.
- Suki, N.M., Suki, N.M., 2017. Determining students' behavioral intention to use animation and storytelling applying the UTAUT model: the moderating roles of gender and experience level. *Int. J. Manag. Educ.* 15, 528–538.
- Tang, J. E., Tang, T., & Chiang, C. (2009). Towards an understanding of the behavioral intention to use mobile knowledge management. *WSEAS transactions on information science and applications*.
- Tarhini, A., Masa'deh, R.E., Al-Busaidi, K.A., Mohammed, A.B., Maqableh, M., 2017. Factors influencing students' adoption of e-learning: a structural equation modeling approach. *J. Int. Educ.* 10 (2), 164–182.
- Taylor, S., & Todd, P. A. (1995). Understanding information technology usage: A test of competing models. *Information Systems Research*, 6, 144-176. doi:10.1287/isre.6.2.144.
- Teo, T., Lee, C. B., & Chai, C. S. (2008). Understanding pre-service teachers' computer attitudes: Applying and extending the tech.

- Thompson, R. L., Higgins, C. A., and Howell, J. M. "Personal Computing: Toward a Conceptual Model of Utilization," *MIS Quarterly* (15:1), 1991, pp. 124-143.
- Venkatesh, V., Thong, J., & Xu, X. 2012. Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1)
- Venkatesh, V., Morris, M. G., Davis, G. B., and Davis, F. D. 2003. "User Acceptance of Information Technology: Toward a Unified View," *MIS Quarterly*.
- Wang, Yi-Sun., & Liao, Yi-Wen. (2008). Assessing E-Government Systems Success: A Validation of the DeLone and McClean Model of Information Systems Success. *Government Information Quarterly*.
- Warshaw, P. R., & Davis, F. D. (1985). Disentangling behavioral intention and behavioral expectation. *Journal of Experimental Social Psychology*, 21(3), 213–228. [https://doi.org/10.1016/0022-1031\(85\)90017-4](https://doi.org/10.1016/0022-1031(85)90017-4).
- Wilson, E. Vance and Lankton, Nancy K. (2013) "Effects of Prior Use, Intention, and Habit on IT Continuance Across Sporadic Use and Frequent Use Conditions," *Communications of the Association for Information Systems: Vol. 33* , Article 3. DOI: 10.17705/1CAIS.03303
- Zeithaml V A, Bitner M J, Gremler D D. 2009. *Services Marketing: Integrating Customer Focus Across the Firm*. McGraw-Hill/Irwin: New York.