

DAFTAR PUSTAKA

- Adam., D.A., Nelson, R.R. & Todd, P.A. (1992). Perceived Usefulness, Ease of Use, and Usage of Information Technology: A Replication. *MIS Quarterly*, 16(2), 227-247.
- Aditya, Mahardika Widjana. (2010). “*Determinan Faktor Penerimaan Terhadap Internet Banking Pada Nasabah Bank Di Surabaya*”. Thesis Program Pasca Sajrana. Sekolah Tinggi Ilmu Ekonomi Surabaya.
- Agarwal, R. and Prasad, J. (1998). A Conceptual and Operational Definition of Personal Innovativeness in The Domain of Information Technology. *Information Systems Research* 9 (2), 204–215.
- Agarwal, Ritu dan Elena, Karahanna. (2000). *Time Flies When You're Having Fun Cognitive Absorption and Beliefs About Information Technology Usage*. MIS Quarterly (Vol.24 No.4) 665-694.
- Ahiri, Jafar., (2011). *Evaluasi Pembelajaran Dalam Konteks KTSP*. Bandung : Humaniora.
- Ajzen, I., dan Fishbein, M. (1980). Understanding attitudes and predicting social behavior. Englewood Cliffs, NJ: Prentice-Hall..
- Al-Gahtani.,(1999), *Attitudes, Satisfaction And Usage: Factors Contributing To Each In The Acceptance Of Information Technology, Behaviour and Information Technology*, 18(4):277-297.
- Arief Wibowo, (2006), *Kajian tentang Perilaku Pengguna Sistem Informasi dengan Pendekatan Technology Acceptance Model (TAM)*, Universitas Budi Luhur, Jakarta.
- Asep Hermawan. (2009) Penelitian Bisnis. Jakarta : PT Grasindo Behavior. Englewood Cliffs, New Jersey: Prentice Hall.
- Bidin, Z & Md Idris, K (2007), in press. The role of attitude and subjective norm on intention to comply zakah on employment income, *IKaZ International Journal Of Zakah 1s*.
- C. Mowen, John dan Michael Minor. (2002). *Perilaku Konsumen*. Jakarta : Erlangga.

- Chan, K.W. and Ndubisi, N.O. (2003). "Building customer loyalty in the digital age through relationship marketing (RM) and the mediation effect of trust", Proceedings of the 5th International Conference on Operations and Quantitative Management, Seoul, South Korea, Korea, pp. 293-302.
- Chau, K. Y., Patrick & Lai, S., K., Vincent, (2003) "An Empirical Investigation of The Determinants of User Acceptance of Internet Banking. *Journal of Organizational Computing and Electronic Commerce*, Vol. 13, No. 2, Pp. 123-145.
- Davis, F. D., R. P. Bagozzi, dan P. R. Warshaw, (1989), "User Acceptance of Information Technology: A Comparison of Two Theoretical Model", *Management Science*, 35: 982-1002.
- Davis,F.D. (1989). "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology". MIS Quarterly.Vol. 13 No. 5: pp319-339.
- Davis, F.D. (1986). *A technology acceptance model for empirically testing new end-user information systems: Theory and results*. Ph.D. dissertation, Massachusetts Institute of Technology,1986.
- Davis, Gordon B. (2013). Kerangka Dasar Sistem Informasi Manajemen. Palembang: Maxikom.
- Devi, N.L.N.S., Suartana, I.W., (2014), Analisis *Technology Acceptance Model* (TAM) Terhadap Penggunaan Sistem Informasi di Nusa Dua Beach Hotel & Spa, *E-Jurnal Akuntansi Universitas Udayana* Vol. 6.1. pp. 167-184.
- Dewi, Ayu et, al. (2013). 'Pengaruh Keahlian, Independensi, dan Etika terhadap Kualitas Audit(Studi pada Auditor Pemerintah di BPKP Perwakilan Provinsi Sul-Sel)'. Makassar. Skripsi. Universitas Hasanudin.
- Dickinger, A., Arami, M., & Meyer, D. (2008). The role of perceived enjoyment and social norm in the adoption of technology with network externalities. *European Journal of Information Systems* , 4-11.
- G. Premkumar and A. Bhattacherjee (2008), "Explaining information technology usage: A test of competing models," *Omega*, vol. 36, no. 1, pp. 64–75.

- Gahtani S. Said., dan Malcolm King. (1999). *Attitudes, Satisfaction and Usage : Factors Contributing to Each in the Acceptance of Information Technology. Behavior dan Information Technology.*, volume 18, No. 4, 277-297.
- Gong, M., Xu, Y., and Yu, Y., (2004). An enhanced technology acceptance model for web-based learning. *Journal of Information Systems Education* (online journal from Proquest), Vol. 15, Iss. 4, pg. 365.
- Gualtieri, F., Manetti, D., Romanelli, M. N., Ghelardini, C., (2002), Design and Study of Piracetam-like Nootropics, Controversial Members of The Problematic 88 Class of Cognition- Enhancing Drugs, *Curr Pharmaceutical Design*, 8 : 125-138.
- Igbaria, M., Zinatelli, N., Cragg, P. & Cavaye, L.M. (1997). "Personal Computing Information Management, 16 (6), 440-450. *Information Systems Research* 9 (2), 204–215. *Information Technology*, 18(4):277-297.Jakarta.
- 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* Vol.23 No.7 , 1000 – 1018.
- Jayasingh, S., & Eze, U. C. (2009). An Empirical Analysis of Consumer Behavioral Intention Toward Mobile Coupons in Malaysia. *International Journal of Business and Information Volume 4, Number 2*, 221-242.
- Ji-Won, M., Young-Gul, K. (2000). "Extending The Technology Acceptance Model for The World-Wide-Web Context: Playfulness As A Silent Belief," Informs & Korms, Seoul.
- Jogiyanto, (2007). *Sistem Informasi Keperilakuan. Edisi Revisi*. Yogyakarta: Andi Offset.
- Jogiyanto, (2008). Metodologi Penelitian Sistem Informasi. CV Andi Offset.Yogyakarta.
- Kim, E. B., Eom, S. B., and Yoo, S. (2001). Effective user interface design for *online stores in the Asia Pacific region: A survey study*, Proceedings of the 7th Americas Conference on Information Systems, pp.867-872.

- Lai, C.Tsung and C.P. Chen. (2011), *Moral Intensity and Organizational Commitment: Effects on Whistleblowing Intention and Behavior*, European Business Ethics Network Ireland Research Conference.
- Lestari, Wiwik. (2012). Pengujian Technology Acceptance Model (TAM).
- Lin, N & Lin, B. (2007). The Effect of Brand Image and Product Knowledge on Purchase Intention Moderated by Price Discount. Journal of International Management Studies.
- Lui, Hung Kit dan Rodger Jamieson, (2003), TRiTAM: A Model for Integrating Trust and Risk Perceptions in Business-to-consumer electronic commerce, 16th Bled eCommerce Conference eTransformation Bled, Slovenia, June 9 □ 11, 2003
- Malhotra Yogesh, Galetta F. Dennis. (1999). *Extending the Technology Acceptance Model to Account for Social*. Hawaii International Conference on System Sciences. University of Pittsburgh & BRINT Research Institute.
- Mannetti, L., Pierro, A. and Livi, S. (2002), “*Explaining consumer conduct: from planned to self-expressive behavior*”, *Journal of Applied social psychology*, Vol. 32 No. 7, pp. 1431-1451.
- Mathieson, K. (1991). *Predicting User Intentions: Comparing the Technology*
- Mazmanian, Daniel A and Paul A. Sabatier. (2009). *Implementation and Public Policy*, Scott Foresman and Company, USA medium-sized firms using the technology acceptance model. *Logistics*
- Ndubisi, N. O. and Jantan, M. (2003) Evaluating IS usage in Malaysian small and medium-sized firms using the technology acceptance model. *Logistics Information Management*, 16 (6), 440-450.
- Nysveen, H., Pedersen, P.E & Thorbjørnsen, H. (2005). Explaining Intention to Use Mobile Chat Services: Moderating Effects of Gender. *Journal of Consumer Marketing*, Vol. 22 Iss 5, 247 – 256
- Peter, J. P., & Olson, J. C. (2008). *Consumer behavior and marketing strategy* (8th ed.). Singapore: McGraw-Hill.
- Premkumar, G. and Bhattacherjee,A.(2008). Explaining information technology usage: A Test of Competing Models. *Omega*, 36(2), 64-75.

- R. H. Bonczek, C. W. Holsapple, and A. B. Whinston (2014), “THE EVOLVING Research Agenda on Interventions.” *Decision sciences*, 39(2), May, 273-
- Rigopoulos, George.,Dimitrios Askounis. (2007). *A TAM Framework to Evaluate User's Perception Toward Online Electronic Payments*. *Journal of Internet Banking and Commerce*, Desember, Vol. 12, No. 3, pp. 1-5.
- Rogers, E. M. (1962). *Diffusion of innovations*. New York: Free Press of Glencoe.
- ROLES OF MODELS IN DECISION SUPPORT SYSTEMS*,” *Decis. Sci.*, vol. 11, no. 2, pp. 337–356, 1980.
- Schiffman dan Kanuk (2007). *Perilaku Konsumen*. Edisi Kedua. Jakarta: PT, Indeks Gramedia
- Serenko, A. (2008), “A model of user adoption of interface agents for email notification”, *Interacting with Computers*, Vol. 20, No. 4-5, pp. 461-472.
- Song, J., Koo, C. and Kim, Y. (2008), “Investigating antecedents of behavioral intentions in mobile commerce”, *Journal of Internet Commerce*, Vol. 6 No. 1, pp. 13-34.
- Straub, E.T. (2009), “Understanding technology adoption: theory and future directions for informal learning”, *Review of Educational Research*, Vol. 79 No. 2, pp. 625-649.
- Van Der Heijden, H., (2003).“Factors Influencing The Usage of Websites: The Case of A Generic Portal in The Netherlands, Infromation and Mangement, Vol. 40, No.6, Pp. 541-549.
- Venkatesh, V. dan Davis, F.D. (1996). *A Model of the Antecedents of Perceived Ease of Use: Development and Test*. *Decision Sciences*, 27, 3; pp.451-470.
- Venkatesh, V. dan H. Bala. (2008). “Technology Acceptance Model 3 and a Research Agenda on Interventions.” *Decision sciences*, 39(2), May, 273-315.
- Wu, J., & Holsapple, C. (2014). Imaginal and emotional experiences in pleasure-oriented IT usage: A hedonic consumption perspective. *Information & Management* , 80-92. Yogyakarta.
- Zeithaml, V.A., Bitner, M.J., & Gremler, D. D. (2009). *Service Marketing*. New York, NY : Mc Graw – Hill Education.

(<http://underground-paper.blogspot.com/2018/08/strategi-ovo-dalam-industri-e-money-di.html>)

<https://ekonomi.kompas.com/read/2018/12/21/103010826/ovo-sebut-tantangannya-bukan-kompetitor-tapi-uang-tunai>

(<https://docplayer.info/42307248-I-pendahuluan-dengan-perkembangan-teknologi-yang-canggih-kemajuan-teknologi-dalam-sistem.html>)

(<https://www.bi.go.id/id/sistem-pembayaran/di-indonesia/sekilas>)

(<https://www.moneysmart.id/ragam-uang-elektronik-generasi-digital-mana-yang-terbaik/>)

(<https://dailysocial.id/post/ovo-dan-evolusi-layanan-pembayaran-mobile>)

(<https://www.cermati.com/e-money/ovo>)

(<https://dailysocial.id/post/ovo-dan-evolusi-layanan-pembayaran-mobile>)

(<https://sp.beritasatu.com/ekonomidanbisnis/lampaui-target-2018-ovo-jadi-platform-pembayaran-digital-terluas-di-indonesia/127682>).).

(<http://marketeers.com/setahun-pengguna-ovo-tumbuh-lebih-dari-400/>)

(<https://www.wartaekonomi.co.id/read177134/gandeng-grabpay-ovo-kembangkan-dompet-elektronik.html>)

<http://palembang.tribunnews.com>

(<https://id.beritasatu.com/home/ovo-jamin-keamanan-pengguna/169600>)

(www.cermati.com/e-money/ovo)

thesis.binus.ac.id

(<https://www.dictio.id/t/apa-yang-dimaksud-dengan-technology-acceptance-model-tam/12975/2>)

(<https://media.neliti.com/media/publications/101948-ID-none.pdf>)

(<http://palembang.tribunnews.com/2017/10/20/dengan-aplikasi-ovo-tak-perlu-bawa-uang-jangan-khawatir-akun-pakai-password-dan-sidik-jari>)

(<https://ekonomi.kompas.com/read/2019/01/27/194730226/ovo-payday-ada-lagi-ini-daftar-promo-cashback-yang-ditawarkan>)

<https://www.beritasatu.com/digital-life/528879-baru-setahun-volume-transaksi-ovo-lampaui-angka-1-miliar.html>

<https://id.beritasatu.com/home/ovo-jamin-keamanan-pengguna/169600>

<https://www.wartaekonomi.co.id/read177134/gandeng-grabpay-ovo-kembangkan-dompet-elektronik.html>

<https://bisnis.tempo.co/read/1042613/bos-go-jek-tahun-2018-akan-jadi-tahunnya-gopay/full&view=ok>,

<https://mix.co.id/marcomm/brand-communication/branding/tcash-ekspansi-lewat-kampanye-untuk-semua/>