

DAFTAR PUSTAKA

- Databoks. (2019). *Jumlah Penduduk Indonesia 2019 Mencapai 267 Juta Jiwa*. Retrieved 2019, from Databoks: <https://databoks.katadata.co.id/datapublish/2019/01/04/jumlah-penduduk-indonesia-2019-mencapai-267-juta-jiwa>
- iPrice. (2019, August 12). *Siapa Aplikasi E-wallet dengan Pengguna Terbanyak di Indonesia?* Retrieved 2019, from iPrice: <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>
- DANA. (2019). *Promo DANA*. Retrieved 2019, from DANA: <https://dana.id/promo/index/1>
- Liputan6. (2019, February 13). *Mengenal Beragam Fitur dan Manfaat Dompot Digital DANA*. Retrieved from Liputan6: <https://www.liputan6.com/teknoread/3894324/mengenal-beragam-fitur-dan-manfaat-dompot-digital-dana>
- Bukalapak. (2019). *DANA Error Melulu*. Retrieved 2019, from Bukalapak: <https://komunitas.bukalapak.com/news/122458-dana-error-melulu>
- Detik. (2019). *Transaksi Sesuai Ketentuan, Cashback Aplikasi DANA tidak Diterima*. Retrieved 2019, from Detik: <https://news.detik.com/suara-pembaca/d-4593788/transaksi-sesuai-ketentuan-cashback-aplikasi-dana-tidak-diterima>
- DANA. (2019). *DANA Frequently Asked Questions*. Retrieved 2019, from DANA: <https://dana.id/faq>
- KataData. (2019). *Ada Fintech, BI Optimistis Inklusi Keuangan Capai Target 75% Tahun Ini*. Retrieved 2019, from KataData: <https://katadata.co.id/berita/2019/09/18/ada-fintech-bi-optimistis-inklusi-keuangan-capai-target-75-tahun-ini>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340.

- Kusrieni, D. (2014). Hubungan Efikasi Diri dengan Perilaku Mencontek. *Psikopedagogia*, 3(2), 100-111.
- Astuti, R., & Gunawan, W. (2016). Sumber-sumber Efikasi Diri Karier Remaja. *Jurnal Psikogenesis*, 4(2), 141-151.
- Hong, W., Thong, J. Y., Wong, W. M., & Tam, K. Y. (2002). Determination of user acceptance of digital libraries: An empirical examination of individual difference and system characteristic. *Journal of Management Information System*, 18(3), 97-124.
- Venketesh, V. (2000). Determinants of perceived ease of use: integrating control, intrinsic motivation, and emotion into the technology acceptance model. *Information System Research*, 11(4), 342-365.
- Wang, Y., Wang, Y., Lin, H., & Tang, T. (2003). Determinants of User Acceptance of Internet Banking: An Empirical Study. *International Journal of Service Industry Management*, 14(5).
- Setiaji. (2017). Kajian Efektivitas Kegiatan Belajar Mengajar dengan Game Edukasi Studi Kasus pada TK (Taman Kanak Kanak) Se Kecamatan Ciledug. *Jurnal Pilar Nusa Mandiri*, 13(2), 199-208.
- Widiyasari, R., & Achadiyah, B. N. (2019). Pengaruh Computer Anxiety, Self-Efficacy dan Perceived Usefulness Terhadap Minat Menerapkan Accounting IT. *Jurnal Akuntansi Aktual*, 5(3), 203-214.
- Arshad, A., Zafar, M., Fatima, I., & Khan, S. K. (2015). The Impact of Perceived Risk on Online Buying. *International Journal of New Technology and Research (IJNTR)*, 1(8), 13-18.
- Park, J. K., & John, D. R. (2010). Got to get you into my life: Do brand personalities rub off on consumers? *Journal of Consumer Research*, 37(4), 655-669.
- Ling, K. C., Daud, D. b., Piew, T. H., Keoy, K. H., & Hassan, P. (2011). Perceived Risk, Perceived Technology, Online Trust for the Online Purchase Intention in Malaysia. *International Journal of Business and Management*, 6(6), 167-182.

- Rath, P. M., Bay, S., Petrizzi, R., & Gill, P. (2015). *Why of the Buy: Consumer Behavior and Fashion Marketing*. New York: Bloomsbury Publishing inc.
- Hoyer, W. D., MacInnis, D. J., & Pieters, R. (2016). *Consumer Behavior*. Cengage Learning.
- Anjani, H. D., Irham, & Waluyati, L. R. (2018). Relationship of 7P Marketing Mix and Consumers' Loyalty in Traditional Markets. *Agro Ekonomi*, 29(2), 261-273.
- John, S. P. (2013). Influence of Computer Self-Efficacy On Information Technology. *International Journal of Information Technology*, 19(1).
- Solomon, M. R., Bamossy, G. J., Askegaard, S., & Hogg, M. K. (2016). *Consumer Behavior: A European Perspective*. United Kingdom: Pearson.
- Mothersbaugh, D. L., & Hawkins, D. I. (2016). *Consumer Behavior: Building Marketing Strategy*. New York: McGraw-Hill Education.
- Solomon, M. R. (2015). *Consumer Behavior: Buying, Having, and Being*. New Jersey: Pearson Education.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing theory and Practice*, 19(2), 139-152.
- McDaniel, C., & Gates, R. (2014). *Marketing Research*. USA: John Wiley & Sons.
- Nurkhalis. (2012). Konsep Epistemologi Paradigma Thomas Kuhn. *Jurnal Substantia*, 14(2), 210-223.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A skill building approach*. John Wiley & Sons.
- Lankoski, P., & Björk, S. (2015). *GameResearch Methods: An Overview*. ETC Press.
- Kuncoro, M. (2013). Metode Riset untuk Bisnis dan Ekonomi: Bagaimana Meneliti dan Menulis Tesis?. Penerbit Erlangga.
- Antwi, S. K., & Hamza, K. (2015). Qualitative and quantitative research paradigms in business research: A philosophical reflection. *European Journal of Business and Management*, 7(3), 217-225.

- Isaac, O., Abdullah, Z., Ramayah, T., Mutahar, A. M., & Alrajawy, I. (2016). Perceived Usefulness, Perceived Ease of Use, Perceived Compatibility, and Net Benefits: an empirical study of internet usage among employees in Yemen. *Journal of 7th International Conference on Postgraduate Education*, 899–919.
- Juniwati, J. (2014). Influence of perceived usefulness, ease of use, risk on attitude and intention to shop online. *European Journal of Business and Management*, 6(27), 218-229.
- Zainuri, A., Astuti, E. S., & Dewantara, R. Y. (2015). Pengaruh Kemudahan Penggunaan dan Kemanfaatan Teknologi Informasi Berbasis Wireless Terhadap Niat Pengguna Internet (Studi pada Pengguna Akses Indonesia Wifi (wifi.id) PT. Telekomunikasi Indonesia, Tbk. Kandatel Lamongan). *Jurnal Administrasi Bisnis (JAB)*, 27(1).
- Kusrieni, D. (2014). Hubungan Efikasi Diri dengan Perilaku Mencontek. *Psikopedagogia*, 3(2), 100-111.
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2007). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support System*, 44, 544-564.
- Elkhani, N., Soltani, S., & Ahmad, M. N. (2014). The effects of transformational leadership and ERP system self-efficacy on ERP system usage. *Journal of Enterprise Information Management*, 27(6), 759–785.
- Isaac, O., Abdullah, Z., Ramayah, T., Mutahar, A. M., & Alrajawy, I. (2016). Perceived Usefulness, Perceived Ease of Use, Perceived Compatibility, and Net Benefits: an empirical study of internet usage among employees in Yemen. *Journal of 7th International Conference on Postgraduate Education*, 899–919.
- Davis, F. D. (1989). Perceived Usefulness, Perceived ease of use, and User Acceptance of information technology. *MIS Quarterly*, 13(3), 319–340.
- Nugroho, Y. A. (2016). The effect of perceived ease of use, perceived usefulness, perceived risk and trust towards behavior intention in transaction by internet. *Business and Entrepreneurial Review (BER)*, 9(1), 79-90.

- Mutahar, A. M., Daud, N. M., Ramayah, T., Isaac, O., & Aldholay, A. H. (2018). International Journal of Services and Standards. *The effect of awareness and perceived risk on the technology acceptance model (TAM): mobile banking in Yemen*, 12(2), 180-204.
- Thakur, R., & Srivastava, M. (2013). Customer usage intention of mobile commerce in India: an empirical study. *Journal of Indian Business Research*, 5(1), 52–72.
- Akturan, U., & Tezcan, N. (2012). Mobile Banking Adoption of the Youth Market. *Marketing Intelligence & Planning*.
- Juniwati, J. (2014). Influence of perceived usefulness, ease of use, risk on attitude and intention to shop online. *European Journal of Business and Management*, 6(27), 218-229.
- Oentario, Y., Harianto, A., & Irawati, J. (2017). Pengaruh Usefulness, Ease Of Use, Risk Terhadap Intention to Buy Online patisserie Melalui Consumer Attitude Berbasis Media Sosial Di Surabaya. *Jurnal Manajemen Pemasaran*, 11(1), 26-31.
- Kim, Y., Park, Y. J., Choi, J., & Yeon, J. (2016). The adoption of mobile payment services for “Fintech”. *International Journal of Applied Engineering Research*, 11(2), 1058-1061.
- Rauniar, R., Rawski, G., Yang, J., & Johnson, B. (2014). Technology acceptance model (TAM) and social media usage: an empirical study on Facebook. *Journal of Enterprise Information Management.*, 27(1), 6-30.
- Jogiyanto. (2008). *Sistem Informasi Keperilakuan*. Yogyakarta: Andi.
- Zainuri, A., Astuti, E. S., & Dewantara, R. Y. (2015). Pengaruh Kemudahan Penggunaan dan Kemanfaatan Teknologi Informasi Berbasis Wireless Terhadap Niat Pengguna Internet (Studi pada Pengguna Akses Indonesia Wifi (wifi.id) PT. Telekomunikasi Indonesia, Tbk. Kandatel Lamongan). *Jurnal Administrasi Bisnis (JAB)*, 27(1).
- Saputri, M. E. (2016). Perilaku Pembelian Online Produk Fashion Pada Zalora Indonesia. *Jurnal Sosioteknologi*, 15(2), 291-297.
- Subianto, T. (2007). Studi Tentang Perilaku Konsumen Beserta Implikasinya Terhadap Keputusan Pembelian. *Jurnal Ekonomi Modernisasi*, 3(3), 165-182.

- Khoirinnisa, E., Gumilar, I., & Nurhayati, A. (2016). Analisis Perilaku Konsumen Dalam Keputusan Pembelian Produk Kaki Naga (Studi Kasus di CV. Bening Jati Anugrah, Kabupaten Bogor). *Jurnal Perikanan Kelautan*, 7(1), 66-74.
- Ramya, N., & Mohamed Ali, S. A. (2016). Factors affecting consumer buying behavior. *International journal of applied research*, 2(10), 76-80.
- Saputri, M. E. (2016). Pengaruh Perilaku Konsumen Terhadap Pembelian Online Produk Fashion pada Zalora Indonesia. *Jurnal Sosioteknologi*, 15(2), 291-297.
- Alipour, M., Pour, B. M., & Darbahaniha, A. (2018). The Effectsof The 7P Marketing Mix Components On Sporting. *International Journal of Business and Management Invention (IJBMI)*, 7(1), 20-26.
- Harrington, R. J., Ottenbacher, M. C., & Fauser, S. (2017). QSR brand value. *International Journal of Contemporary Hospitality Management*, 29(1), 551-570.

