

REFERENCES

- Al, A. et. (2020). *Impact of Actual usage of Smart Government on the Net Benefits (Knowledge Acquisition, Communication Quality, Competence, Productivity, Decision Quality)*. <https://www.researchgate.net/publication/340091091>
- Ameen, A., Alfalasi, K., Gazem, N. A., & Isaac, O. (2019). Impact of system quality, information quality, and service quality on actual usage of smart government. *2019 First International Conference of Intelligent Computing and Engineering (ICOICE)*, 1–6.
- Anang, T. P. N. (2022). Analisis penerapan model unified theory of acceptance and use of technology 2 (utaut 2) terhadap minat penggunaan aplikasi go-jek Di Surakarta. *SKRIPSI*. <http://repository.unimar-amni.ac.id/4068/>
- Bhatt, H. A. & D. (Ed.). (2020). *Factors affecting the consumer's adoption of E-wallets in India: An empirical study*. https://www.researchgate.net/publication/343041661_Factors_affecting_the_consumer's_adoption_of_E-wallets_in_India_An_empirical_study
- Bhuvana, M., & Vasantha, S. (2020). WITHDRAWN: Implementation of fuzzy logic algorithms using r for predicting the actual usage of E-governance services by rural people. *Materials Today: Proceedings*. <https://doi.org/10.1016/j.matpr.2020.11.031>

- Blogorian, M. (2022, February 15). Jumlah Pengguna Internet di Indonesia 2022 Capai 73,7 Persen dari Populasi. *Investor Receh.* <https://www.receh.in/2022/02/jumlah-pengguna-internet-di-indonesia.html>
- Damar, A. M. (2022, February 25). *Jumlah Pengguna DANA Tembus 100 Juta.* Liputan6. <https://www.liputan6.com/tekno/read/4896338/jumlah-pengguna-dana-tembus-100-juta>
- Dewi, I. R. (2022, August 12). *Makin Sengit, Ini Daftar “Pasangan” Ecommerce-Dompet Digital.* Cnbcindonesia.com. <https://www.cnbcindonesia.com/tech/20220812064458-37-363154/makin-sengit-ini-daftar-pasangan-ecommerce-dompet-digital>
- Generator, M. (n.d.). *View of PENERAPAN METODE UTAUT UNTUK MEMPREDIKSI BEHAVIORAL INTENTIONS USER DALAM MENGGUNAKAN APLIKASI ZABBIX.* Nusamandiri.Ac.Id. Retrieved October 29, 2022, from <http://ejurnal.nusamandiri.ac.id/index.php/jitk/article/view/331/289>
- goodmoneyID, P. (2021, April 9). *Permudah Transaksi Digital, DANA Kolaborasi Dengan 9 Bank.* goodmoneyID. <https://goodmoney.id/permudah-transaksi-digital-dana-kolaborasi-dengan-9-bank/>
- Gupta, A., Dogra, N., & George, B. (2018). What determines tourist adoption of smartphone apps?: An analysis based on the UTAUT-2 framework. *Journal of Hospitality and Tourism Technology*, 9(1), 50–64. <https://doi.org/10.1108/jhtt-02-2017-0013>

- Harahap, L. (2021, September 22). *CEK FAKTA: Tidak benar DANA Milik China, Ini faktanya*. Merdeka.com. <https://www.merdeka.com/cek-fakta/cek-fakta-tidak-benar-dana-milik-china-ini-faktanya.html>
- Hidayatullah (Ed.). (2020). *Performance Expectancy, Effort Expectancy, Social Influence on Behavioral To Use Through Behavioral Intention in Using Mobile Banking in Malang*.
- Hijriyah, R. L. (2021). *PENGARUH PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, DAN SOCIAL INFLUENCE TERHADAP MINAT PENGGUNAAN FINTECH DENGAN GENDER SEBAGAI VARIABEL MODERASI (studi Pada mahasiswa STIE Malangkuçeçwara)*. STIE Malangkuçeçwara.
- Hoque, R., & Sorwar, G. (2017). Understanding factors influencing the adoption of mHealth by the elderly: An extension of the UTAUT model. *International Journal of Medical Informatics*, 101, 75–84. <https://doi.org/10.1016/j.ijmedinf.2017.02.002>
- Indonesia. (2022, January 12). *Fintech lending Indonesia: Key enabling sector in 2022*. Market Research Indonesia. <https://www.marketresearchindonesia.com/insight/fintech-lending-indonesia>
- Menur, A. (2017, September 22). *EMTEK and Ant Financial prepares DANA, Alipay implementation in Indonesia*. Yahoo News. https://sg.news.yahoo.com/emtek-ant-financial-prepares-dana-alipay-implementation-indonesia-060402210.html?guccounter=1&guce_referrer=aHR0cHM6Ly93d3cuZ29vZ2

- xlLmNvbS8&guce_referrer_sig=AQAAAIzxXJ1mq-
B3MjPuH64utTPdxtYyKY3L7VaNE2xXpkJZFuL7E7eFznphQBG-o7-
pdcsZwbdgsMo2xCSFC21vovtUZYO1kK_egKWA7iBbB13-
I8W2PpcI7qwdhY_wkuXQ4uFsf-
MoWs6ObmQC1XwaRM3XL_7Pvov7oXHt56oJXzuC
- Montgomery, D. C., Peck, E. A., & Vining, G. G. (2021). *Introduction to Linear Regression Analysis* (6th ed.). Standards Information Network.
<https://books.google.at/books?id=tCIgEAAAQBAJ>
- Mooi, E., & Sarstedt, M. (2019). A concise guide to market research: The process, data, and methods using IBM SPSS Statistics. New York: Springer.
Doi:10.1007/978-3-642-12541-6
- Muntianah, S. T., Astuti, E. S., & Azizah, D. F. (2012). PENGARUH MINAT PERILAKU TERHADAP ACTUAL USE TEKNOLOGI INFORMASI DENGAN PENDEKATAN TECHNOLOGY ACCEPTANCE MODEL (TAM) (studi kasus Pada kegiatan belajar mahasiswa Fakultas Ilmu Administrasi Universitas Brawijaya Malang). *Profit: Jurnal Administrasi Bisnis*, 6(1). <https://profit.ub.ac.id/index.php/profit/article/view/141>
- Pambudi, A. R. (2019). Analisa perceived ease of use Dan perceived usefulness terhadap behavior intention Pada aplikasi digital payment ovo. *Jurnal Strategi Pemasaran*, 6(2), 10. <https://publication.petra.ac.id/index.php/manajemen-pemasaran/article/view/8649/7808>

Pengertian Fintech dan Bentuk Perusahaan Fintech. (n.d.). Finpay.id. Retrieved October 29, 2022, from <https://www.finpay.id/blog/posts/pengertian-fintech-dan-bentuk-perusahaan-fintech>

Purwianti, L., & Tio, K. (2017). FAKTOR-FAKTOR YANG MEMPENGARUHI BEHAVIOURAL INTENTION. *Jurnal Manajemen Maranatha*, 17(1), 15. <https://doi.org/10.28932/jmm.v17i1.415>

Puspa, M., Achiriani, A., Hasbi, I., S1, P., & Bisnis, A. (n.d.). *Pengaruh performance expectancy, effort expectancy, social influence, perceived risk, perceived cost terhadap behavioral intention Pada pengguna Dompet Digital Dana Di Indonesia the influence of performance expectancy, effort expectancy, social influence, perceived risk, perceived cost to behavioral intention of customer Dana digital wallet in Indonesia*. Telkomuniversity.Ac.Id. Retrieved October 29, 2022, from <https://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/download/14375/14159>

Putri, C. A., & Prasetyo, P. E. (2020). Money supply, counterfeit money, and economic growth effect to E-money transaction. *Efficient: Indonesian Journal of Development Economics*, 3(1), 634–649. <https://doi.org/10.15294/efficient.v3i1.35951>

Putri, R. A., & Jumhur, H. M. (2019). PEMINAT APLIKASI Blibli.com DENGAN MENGGUNAKAN MODEL UNIFIED THEORY OF ACCEPTANCE AND

- USE OF TECHNOLOGY (UTAUT). *Jurnal Riset Bisnis dan Manajemen*, 12(1), 16. <https://doi.org/10.23969/jrbm.v12i1.762>
- Sair, S. A., & Danish, R. Q. (2018). Effect of performance expectancy and effort expectancy on the mobile commerce adoption intention through personal innovativeness among Pakistani consumers. *Pakistan Journal of Commerce and Social Sciences*, 12(2), 501–520. <https://www.econstor.eu/handle/10419/188355>
- Sekaran, U., & Bougie, R. (2019). *Research methods for business: A skill building approach* (8th ed.). Wiley.
- Sharma, S. K., & Sharma, M. (2019). Examining the role of trust and quality dimensions in the actual usage of mobile banking services: An empirical investigation. *International Journal of Information Management*, 44, 65–75. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>
- Slade, E. L., Dwivedi, Y. K., Piercy, N. C., & Williams, M. D. (2015). Modeling consumers' adoption intentions of remote mobile payments in the United Kingdom: Extending UTAUT with innovativeness, risk, and trust: Consumers' adoption intentions of remote mobile payments. *Psychology & Marketing*, 32(8), 860–873. <https://doi.org/10.1002/mar.20823>
- Sugiyono. (2017). METODE PENELITIAN KUANTITATIF, KUALITATIF, DAN R&D. Bandung: ALFABETA, CV.

Syifa, N., & Tohang, V. (2020). The use of E-wallet system. *2020 International Conference on Information Management and Technology (ICIMTech)*, 342–347.

Venkatesh, Thong, & Xu. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly: Management Information Systems*, 36(1), 157. <https://doi.org/10.2307/41410412>

View of ANALISIS KEBERTERIMAAN SISTEM INFORMASI AKUNTANSI PERUSAHAAN MANUFAKTUR DI INDONESIA. (n.d.). Jurnaltsm.Id. Retrieved October 29, 2022, from <http://jurnaltsm.id/index.php/JBA/article/view/763/578>

View of PENGARUH PERSEPSI KEMUDAHAN DAN FITUR LAYANAN TERHADAP MINAT MENGGUNAKAN E-WALLET PADA APLIKASI DANA DI SURABAYA. (n.d.). Unesa.Ac.Id. Retrieved October 29, 2022, from <https://ejournal.unesa.ac.id/index.php/jptn/article/view/45517/38513>

Wijayanti/SEO, R. I. (2022, July 4). *Siapa Pemilik DANA? Dompet Digital Besutan Anak Bangsa.* [www.idxchannel.com.](http://www.idxchannel.com/) <https://www.idxchannel.com/inspirator/siapa-pemilik-dana-dompet-digital-besutan-anak-bangsa>

Yang, M., Mamun, A. A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless transactions: A study on intention and adoption of e-wallets. *Sustainability*, 13(2), 831. <https://doi.org/10.3390/su1302083>