

DAFTAR PUSTAKA

- Acha, Kanu, Agu. (2017). Cashless Policy in Nigeria: The Mechanics, Benefits and Problems. *Innovative Journal of Economics and Financial Studies*. Vol. 1, No. 1, pp: 28-38, 2017 URL: <http://centerise.com/?ic=journal&journal=10&info=aims>
- Ahdiat, Adi. (2023). Transaksi Digital Banking di Indonesia Tumbuh 158% dalam 5 Tahun Terakhir. <https://databoks.katadata.co.id/datapublish/2023/07/05/transaksi-digital-banking-di-indonesia-tumbuh-158-dalam-5-tahun-terakhir>
- Ahmad, A., & Al-Zu'bi, H. A. (2011). E-banking functionality and outcomes of customer satisfaction: an empirical investigation. *International Journal of Marketing Studies*, 3(1), 50–65.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Ajzen, I. (2011). The theory of planned behaviour: Reactions and reflections. *Psychology & health*, 26(9), 1113-1127.
- Alotaibi, R., & Alghamdi, A. (2022). The Impact of Perceived Security and Perceived Trust on the Use of *mobile* payment Applications in Saudi Arabia. *International Journal on Advanced Science, Engineering and Information Technology*, 12(6), 2398–2403. <https://doi.org/10.18517/ijaseit.12.6.16540>
- Al-Smadi, M. O. (2012). Factors affecting adoption of electronic banking: An analysis of the perspectives of banks' customers. *International Journal of*

Business and Social Science, 3(17).

Ariffin, S. K., Abd Rahman, M. F. R., Muhammad, A. M., & Zhang, Q. (2021).

Understanding the consumer's intention to use the e-wallet services.

Spanish Journal of Marketing - ESIC, 25(3), 446–461.

<https://doi.org/10.1108/SJME-07-2021-0138>

Armash, H., Salarzahi, H., Yaghoobi, N. M., Heydari, A., & Nikbin, D. (2010).

The effects of security and privacy information on trust &

trustworthiness and loyalty in online marketing in Malaysia. *International*

Journal of Marketing Studies, 2(2), 223.

Ashby, N. J., & Teodorescu, K. (2019). The effect of switching costs on choice-

inertia and its consequences. *PloS one*, 14(3), e0214098.

Astuti, N., Widhyadanta, I., & Sari, R. J. (2021). Pengaruh brand image dan brand

awareness Lazada terhadap keputusan pembelian online. *E-Jurnal*

Ekonomi Dan Bisnis Universitas Udayana, 4(1), 897.

Balabanis, G., Reynolds, N., & Simintiras, A. (2006). Bases of e-store loyalty:

Perceived switching barriers and satisfaction. *Journal of Business*

Research, 59(2), 214–224.

Balogun, A. G., & Adetula, G. A. (2015). Willingness to share and use tacit

knowledge among employees in team-based organisations: are the

dimensions of interpersonal trust facilitators. *Information and Knowledge*

Management, 5(7), 100–107.

Basuki, A. T., & Prawoto, N. (2014). Pengantar teori ekonomi. Yogyakarta: Mitra

Pustaka Nurani.

- Barnes, W. and Stack, M. (2016), “Old habits die hard: path dependency and behavioural lock- in”, *Journal of Economic Issues*, Vol. 38 No. 2, pp.371-377.
- Blut, M., Frennea, C. M., Mittal, V., and Mothersbaugh, D. L. (2015), “How procedural, financial and relational switching costs affect customer satisfaction, repurchase intentions, and repurchase behavior: a meta-analysis”, *International Journal of Research in Marketing*, Vol. 32 No. 2, pp.226-229.
- Boediono, B. (1998). Merenungkan Kembali Mekanisme Transmisi Moneter Di Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 1(1), 1–4.
- Bunn, A. G., Urban, D. L., & Keitt, T. H. (2000). Landscape connectivity: a conservation application of graph theory. *Journal of Environmental Management*, 59(4), 265–278.
- Burton, A., & Bathurst, J. C. (1998). Physically based modelling of shallow landslide sediment yield at a catchment scale. *Environmental Geology*, 35, 89–99.
- Camilleri, S. J., & Agius, C. (2021). Choosing between Innovative and Traditional Payment Systems: An Empirical Analysis of European Trends. *Journal of Innovation Management*, 9(4), 29–57. https://doi.org/10.24840/2183-0606_009.004_0003
- Cao, X., Yu, L., Liu, Z., Gong, M. and Adeel, L. (2018), “Understanding mobile payment users’ continuance intention: a trust transfer perspective”, *Internet Research*, Vol. 28 No. 2, pp. 456-476.

- Castelfranchi, C. (1999). Affective appraisal versus cognitive evaluation in social emotions and interactions. *International Workshop on Affective Interactions*, 76–106.
- Chandon, P., Wansink, B. and Laurent, G. (2000), “A benefit congruency framework of sales promotion effectiveness”, *Journal of Marketing*, Vol. 64 No. 4, pp. 65-81.
- Chandra, S., Srivastava, S. C., & Theng, Y. (2010). Evaluating the Role of Trust in Consumer Adoption of Mobile Payment Systems: An Empirical Analysis. *Communications of the Association for Information Systems*, 27, pp-pp. <https://doi.org/10.17705/1CAIS.02729>
- Chang, P. C., & Chiu, Y. P. (2023). Factors influencing switching intention and customer retention of over-the-top (OTT) viewing behavior in Taiwan: The Push–Pull–Mooring model. *Emerging Media*, 1(2), 196-217.
- Chapman, C. A., & Chapman, L. J. (1999). Forest restoration in abandoned agricultural land: a case study from East Africa. *Conservation Biology*, 13(6), 1301–1311.
- Cheng, J. M.-S., Blankson, C., Wang, E. S.-T., & Chen, L. S.-L. (2009). Consumer attitudes and interactive digital advertising. *International Journal of Advertising*, 28(3), 501–525.
- Cheng, S., Lee, S.J. and Choi, B. (2019), “An empirical investigation of users’ voluntary switching intention for mobile personal cloud storage services based on the push-pull-mooring framework”, *Computers in Human Behavior*, Vol. 92, pp. 198-215.
- Chen, C. C. B., Chen, H., & Wang, Y. C. (2022). Cash, credit card, or *mobile*?

Examining customer payment preferences at chain restaurants in Taiwan.
Journal of Foodservice Business Research, 25(2), 148–167.
<https://doi.org/10.1080/15378020.2021.1934251>

Chuah, S.H.W., Rauschnabel, P.A., Tseng, M.L. and Ramayah, T. (2018),
“Reducing temptation to switch mobile data service providers over time”,
Industrial Management and Data Systems, Vol. 118 No. 8, pp. 1597-
1628.

Dagger, T. S. and David, M. E. (2012), “Uncovering the real effect of switching
costs on the satisfaction-loyalty association: the critical role of
involvement and relationship benefits”, *European Journal of Marketing*,
Vol. 46 No. 3/4, pp.447-468.

Dahlberg, T., Guo, J., & Ondrus, J. (2015). A critical review of mobile payment
research. *Electronic Commerce Research and Applications*, 14(5), 265–
284.

Dasgupta, P. (1996). The economics of the environment. *Environment and
Development Economics*, 1(4), 387–428.

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). Technology acceptance
model. *J Manag Sci*, 35(8), 982–1003.

Deguchi, A., Kajitani, S., Nakajima, T., Ohashi, H., & Watanabe, T. (2020). From
monetary to nonmonetary society. *Hitachi-UTokyo Laboratory (H-
UTokyo Lab.)*, 117.

Dev, H., Gupta, R., & Kumar, D. (2024). *From Cash to Cashless: UPI's Impact
on Spending Behavior among Indian Users*.
<https://doi.org/10.1145/3613905.3651050>

- Dirks, K. T., & Ferrin, D. L. (2002). Trust in leadership: meta-analytic findings and implications for research and practice. *Journal of Applied Psychology*, 87(4), 611.
- Dodds, W. B., Monroe, K. B., & Grewal, D. (1991). Effects of price, brand, and store information on buyers' product evaluations. *Journal of Marketing Research*, 28(3), 307–319.
- Dr. G. Bhoopathy, P. Kanagaraj. (2023). The Impact of Digital Payments on Consumer Spending Habits. *Tuijin Jishu/Journal of Propulsion Technology*, 44(4), 5373–5380. <https://doi.org/10.52783/tjjpt.v44.i4.1896>
- Eid, M. I. (2011). Determinants of e-commerce customer satisfaction, trust, and loyalty in Saudi Arabia. *Journal of Electronic Commerce Research*, 12(1), 78.
- Facit. (2023). Retailers risk losing customers when queues move slowly!. <https://facit.ai/insights/retailers-losing-customers-queues-move-slowly>
- Fadhilah, J., Aja, C., Layyinna, A., & Khatami, R. (2021). *Pemanfaatan Teknologi Digital Wallet sebagai Solusi Alternatif Pembayaran Modern : Literature Review*. 2(2), 89–97.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. MA: Addison-Wesley.
- Flavián, C., & Guinalú, M. (2006). Consumer trust, perceived security and privacy policy: three basic elements of loyalty to a web site. *Industrial Management & Data Systems*, 106(5), 601–620.
- Fornell, C. (2007). *The satisfied customer: Winners and losers in the battle for buyer preference*. Macmillan.

Ganzaroli, A., Fiscato, G., & Pilotti, L. (2008). A Scoreboard to Evaluate Cluster Competitiveness: Evidence from an Empirical Study on Emilia Romagna Region. *THE ICFAI JOURNAL OF KNOWLEDGE MANAGEMENT*, 6(2), 63–85.

Gao, L., Waechter, K.A. and Bai, X. (2015), “Understanding consumers’ continuance intention towards mobile purchase: a theoretical framework and empirical study – a case of China”, *Computers in Human Behavior*, Vol. 53, pp. 249-262.

Gao, W., Liu, Z., Guo, Q., & Li, X. (2018). Computers in Human Behavior The dark side of ubiquitous connectivity in smartphone-based SNS: An integrated model from information perspective. *Computers in Human Behavior*, 84, 185–193. <https://doi.org/10.1016/j.chb.2018.02.023>

Garretson, J. A., Fisher, D., & Burton, S. (2002). Antecedents of private label attitude and national brand promotion attitude: similarities and differences. *Journal of Retailing*, 78(2), 91–99.

Gazi, F. (2020b), “What is an e-wallet and how is it different from a credit card?”, available at: <https://www.imoney.my/articles/choosing-e-wallet> (accessed 12 November 2019).

Gefen, D. (2002). Reflections on the dimensions of trust and trustworthiness among online consumers. *ACM SIGMIS Database: The DATABASE for Advances in Information Systems*, 33(3), 38–53.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Inexperience and experience with online stores: The importance of TAM and trust. *IEEE Transactions on Engineering Management*, 50(3), 307–321.

- Ghozali, I. (2018a). *Aplikasi analisis multivariate dengan program IBM SPSS 25*.
- Ghozali, I. (2018b). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro.
- Gianie. (2023). *Transaksi Digital Pascapandemi - Kompas.id*.
<https://www.kompas.id/>
<https://www.kompas.id/baca/riset/2023/06/28/transaksi-digital-pasca-pandemi>
- Gong, X., Zhang, K. Z. K., Chen, C., Cheung, C. M. K., & Lee, M. K. O. (2020). International Journal of Information Management Transition from web to mobile payment services: The triple effects of status quo inertia. *International Journal of Information Management*, 50(July 2019), 310–324. <https://doi.org/10.1016/j.ijinfomgt.2019.08.006>
- Grabosky, A., Mackers, P., Langdon, C., & Alobid, I. (2021). Change in olfactory function after septoplasty. A systematic review and meta-analysis. *Rhinology*, 59(2), 144–150.
- Grand View Research. (2022). Mobile payment market size & share report, 2022-2030. <https://www.grandviewresearch.com/industry-analysis/mobile-payments-industry>
- Grant, J. R., Enns, E., Marinier, E., Mandal, A., Herman, E. K., Chen, C., Graham, M., Van Domselaar, G., & Stothard, P. (2023). Proksee: in-depth characterization and visualization of bacterial genomes. *Nucleic Acids Research*, 51(W1), W484–W492.
- Gray, D. M., D'Alessandro, S., Johnson, L. W., & Carter, L. (2017). Inertia in

- services: causes and consequences for switching. *Journal of Services Marketing*, 31(6), 485–498. <https://doi.org/10.1108/JSM-12-2014-0408>
- Grover, J., & Kaur, D. J. (2020). *Perceived Usefulness , Trust and Trust Performance : in Social Commerce Context*. 7(12), 4228–4232.
- Gulati, R. (1995). Social structure and alliance formation patterns: A longitudinal analysis. *Administrative Science Quarterly*, 619–652.
- Gupta, S., Pandey, D. K., El Ammari, A., & Sahu, G. P. (2023). Do perceived risks and benefits impact trust and willingness to adopt CBDCs? *Research in International Business and Finance*, 66(May). <https://doi.org/10.1016/j.ribaf.2023.101993>
- Hair, J. F. (2007). Research Methods for Business. In *Education + Training* (Vol. 49, Issue 4). <https://doi.org/10.1108/et.2007.49.4.336.2>
- Hair, J. F., Hult, G. T., Ringle, C., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). In *Sage* (2nd ed.).
- Hair, J. F., M. Hult, G. T., M. Ringle, C., Sarstedt, & Marko. (2022). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) [3 ed]. In *Angewandte Chemie International Edition*, 6(11), 951–952. (Vol. 3, Issue 1). <https://medium.com/@arifwicaksanaa/pengertian-use-case-a7e576e1b6bf>
- Handarkho, Y. D. (2020). The intentions to use social commerce from social, technology, and personal trait perspectives: analysis of direct, indirect, and moderating effects. *Journal of Research in Interactive Marketing*, 14(3), 305–336.

Harris, M. A., Brookshire, R., & Chin, A. G. (2016). Identifying factors influencing consumers' intent to install mobile applications. *International Journal of Information Management*, 36(3), 441–450.

Hasan, S., Nabella, S. D., & Yerikania, U. (2022). Customer Intention to Quantify the Feasibility of BUMD during The Modern Economic Era: Case Study of BUMD in Kampar Regency. *International Journal of Economics Development Research (IJEDR)*, 3(2), 158–171.

Hastini, L. Y., Fahmi, R., Lukito, H., Program, M., Ilmu, D., Unand, M., & Manajemen, P. S. (2020). *Apakah Pembelajaran Menggunakan Teknologi dapat Meningkatkan Literasi Manusia pada Generasi Z di Indonesia ?* 10(April), 12–28. <https://doi.org/10.34010/jamika.v10i1>

Heyns, M., & Rothmann, S. (2015). Dimensionality of trust: An analysis of the relations between propensity, trustworthiness and trust. *SA Journal of Industrial Psychology*, 41(1), 1–12.

Hopwood, N. (2017). Agency, learning and knowledge work: Epistemic dilemmas in professional practices. *Agency at Work: An Agentic Perspective on Professional Learning and Development*, 121–140.

Isabella, G., Pozzani, A. I., Chen, V. A., & Gomes, M. B. P. (2012). Influence of discount price announcements on consumer's behavior. *RAE Revista de Administracao de Empresas*, 52(6), 657–671. <https://doi.org/10.1590/S0034-75902012000600007>

- Ishak. (2023). Menuju Era Pembayaran Tanpa Uang Tunai: Tren dan Tantangan Pembayaran Digital di Indonesia. DTI. <https://digitaltransformation.co.id/tren-dan-tantangan-pembayaran-digital-di-indonesia/>
- Išoraitė, M. (2015). Coupons as effective and innovative marketing tool. *Entrepreneurship and Sustainability Issues*, 3(1), 104–113. [https://doi.org/10.9770/jesi.2015.3.1\(9\)](https://doi.org/10.9770/jesi.2015.3.1(9))
- Jayani, Dwi Hadya. (2021). Proporsi Populasi Generasi Z dan Milenial Terbesar di Indonesia. <https://databoks.katadata.co.id/datapublish/2021/05/24/proporsi-populasi-generasi-z-dan-milenial-terbesar-di-indonesia>
- Jones, M. A., Mothersbaugh, D. L., and Beatty, S. E. (2000). “Switching barriers and repurchase intentions in services”, *Journal of Retailing*, Vol. 76 No. 2, pp.259-274.
- JS, I. P. W. D., Usadi, M. P. P., & Wibawa, I. W. S. (2022). Predicting millennials e-loyalty through compatibility and innovativeness on e-commerce. In *Journal of International Conference Proceedings* (Vol. 5, No. 1, pp. 268-277).
- Julander, C.-R., & Söderlund, M. (2003). Effects of switching barriers on satisfaction, repurchase intentions and attitudinal loyalty. *SSE/EFI Working Paper Series in Business Administration*, 1, 1–21.
- Jusoh, Z. M., & Jing, T. Y. (2019). Perceived Security, Subjective Norm, Self-Efficacy, Intention, and Actual Usage Towards E-Payment Among Upm

- Students. *Journal of Education and Social Sciences*, 12(2), 8–22.
- Kadir. (2019). *Statistika Terapan Kosep, Contoh dan Analisis Data dengan Program SPSS/Lisrel dalam Penelitian*.
- Kasilingam, D. L. (2020). Understanding the attitude and intention to use smartphone chatbots for shopping. *Technology in Society*, 62, 101280.
- Kaur, S., Awasthi, L. K., Sangal, A. L., & Dhiman, G. (2020). Tunicate Swarm Algorithm: A new bio-inspired based metaheuristic paradigm for global optimization. *Engineering Applications of Artificial Intelligence*, 90, 103541.
- Keaveney, S. M., & Parthasarathy, M. (2001). Customer switching behavior in online services: An exploratory study of the role of selected attitudinal, behavioral, and demographic factors. *Journal of the Academy of Marketing Science*, 29(4), 374–390.
- Kim, D., Ferrin, D., & Rao, R. (2008). A trust-based consumer decisionmaking model in electronic commerce: The role of trust, perceived risk and their antecedents. *Decision Support Systems*, 44(2), 544–564.
- Kim, H.W., Xu, Y., Koh, J. (2004). A comparison of online trust building factors between potential customers and repeat customers. *J. Assoc. Inf. Syst.* 5(10), 392-420.
- Kim, M.J., Chung, N. and Lee, C.K. (2011), “The effect of perceived trust on electronic commerce: shopping online for tourism products and services in South Korea”, *Tourism Management*, Vol. 32 No. 2, pp. 256-265.
- Kirana, I. D. A. I., & Kerti Yasa, N. N. (2013). Peran Gender dalam Memoderasi Pengaruh Perceived Benefit dan Perceived Cost Terhadap Niat

Menggunakan Kartu Kredit di Kota Denpasar. Udayana University.

Koster, A., Matt, C. and Hess, T. (2016), “Carefully choose your (payment) partner: how payment provider reputation influences m-commerce transactions”, *Electronic Commerce Research and Applications*, Vol. 15, pp. 26-37.

Lai, J.Y., Debbarma, S. and Ulhas, K.R. (2012), “An empirical study of consumer switching behaviour towards mobile shopping: a push-pull-mooring model”, *International Journal of Mobile Communications*, Vol. 10 No. 4, pp. 386-404.

Lee, G., & Kim, Y. (2022). Effects of Resistance Barriers to Service Robots on Alternative Attractiveness and Intention to Use. *SAGE Open*, 12(2).
<https://doi.org/10.1177/21582440221099293>

Lee, J., Lee, J., & Feick, L. (2001). The impact of switching costs on the customer satisfaction-loyalty link: mobile phone service in France. *Journal of Services Marketing*, 15(1), 35–48.

Lee, J., Hwang, H., Tran, A., & Keel, A. (2019). The mediation effect of inertia on service duration. *Journal of Applied Structural Equation Modeling*, 3(1), 1–14. [https://doi.org/10.47263/jasem.3\(1\)02](https://doi.org/10.47263/jasem.3(1)02)

Lee, R. and Neale, L. (2012), “Interactions and consequences of inertia and switching costs”, *Journal of Services Marketing*, Vol. 26 No. 5, pp.365-374.

Leong, L.-Y., Hew, J.-J., Wong, L.-W., & Lin, B. (2022). The past and beyond of mobile payment research: a development of the mobile payment framework. *Internet Research*, 32(6), 1757–1782.

- Lestari, A. (2019). Hubungan pengetahuan dan sikap terhadap perilaku cuci tangan pada masyarakat Kelurahan Pegirian. *Jurnal Promkes: The Indonesian Journal of Health Promotion and Health Education*, 7(1), 1–11.
- Levenson, J. C., Shensa, A., Sidani, J. E., Colditz, J. B., & Primack, B. A. (2016). The association between social media use and sleep disturbance among young adults. *Preventive Medicine*, 85, 36–41.
- Liu, F., Zhao, X., Chau, P. Y., and Tang, Q. (2015), “Roles of perceived value and individual differences in the acceptance of *mobile* coupon applications”, *Internet Research*, Vol. 25 No. 3, pp.471-495.
- Liu, S. Q., & Mattila, A. S. (2019). Apple Pay: Coolness and embarrassment in the service encounter. *International Journal of Hospitality Management*, 78, 268–275.
- Loh, X. M., Lee, V. H., Tan, G. W. H., Ooi, K. B., & Dwivedi, Y. K. (2021). Switching from cash to *mobile* payment: what’s the hold-up? *Internet Research*, 31(1), 376–399. <https://doi.org/10.1108/INTR-04-2020-0175>
- Lu, H. P., & Wung, Y. S. (2021). Applying transaction cost theory and push-pull-mooring model to investigate *mobile* payment switching behaviors with well-established traditional financial infrastructure. *Journal of nguyenTheoretical and Applied Electronic Commerce Research*, 16(2), 1–21. <https://doi.org/10.4067/S0718-18762021000200102>
- Lumbantobing, P. (2011). *Manajemen Knowledge Sharing Berbasis Komunitas*. Knowledge Management Society Indonesia.
- Luna, A., Monteiro, R., Nicholson, I., Ochirov, A., O’Connell, D., Westerberg,

- N., & White, C. D. (2017). Perturbative spacetimes from Yang-Mills theory. *Journal of High Energy Physics*, 2017(4), 1–26.
- Ma, Y. J., Russell, C. T., Fang, X., Dong, C. F., Nagy, A. F., Toth, G., Halekas, J. S., Connerney, J. E. P., Espley, J. R., & Mahaffy, P. R. (2017). Variations of the Martian plasma environment during the ICME passage on 8 March 2015: A time-dependent MHD study. *Journal of Geophysical Research: Space Physics*, 122(2), 1714–1730.
- Maiyaki, A. A. (2018). Effects of switching costs on consumer behavioural intention in the Nigerian deposit money banks.
- Mankiw, N. G. (2003). Program report: Monetary economics. NBER Reporter.
- Mathiraj, S. P., Deepa, S., Geeta, T., & Devi, R. S. (2019). *Consumer Acuity On Select Digital Wallets. January 2020.*
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709–734.
- McAllister, D. J. (1995). Affect-and cognition-based trust as foundations for interpersonal cooperation in organizations. *Academy of Management Journal*, 38(1), 24–59.
- McAllister, T. W. (2016). Mild traumatic brain injury. *Focus*, 14(4), 410–421.
- Mentari, A. C., & Bendesa, I. K. G. (2018). Analisis faktor-faktor yang mempengaruhi minat dalam menggunakan uang elektronik di Kota Denpasar, Provinsi Bali. *E-Jurnal Ep Unud*, 7(4), 646–676.
- Merchant Savvy. (2022). Amazing Stats Demonstrating The Unstoppable Rise of Mobile Payments Globally. <https://www.merchantsavvy.co.uk/mobile-payment-stats-trends/>

- Moorman, C., Zaltman, G., & Deshpande, R. (1992). Relationships between providers and users of market research: The dynamics of trust within and between organizations. *Journal of Marketing Research*, 29(3), 314–328.
- Mowen, J. C., & Minor, M. (2002). *Perilaku konsumen*. Jakarta: Erlangga, 90, 16–38.
- Muhibbin, S. (2009). *Psikologi Pendidikan dengan Pendekatan Baru*. PT Remaja Rosdakarya.
- Naufaldi, I., & Tjokrosaputro, M. (2020). Pengaruh perceived ease of use, perceived usefulness, dan trust terhadap ZALORA's application user satisfaction. *Jurnal Manajerial Dan Kewirausahaan*, 2(3), 715–722. <http://repository.uph.edu/6760/>
- Ndifon, Okpa. (2014). Challenges and Benefits of the Cash-less policy Implementation in the Nigerian Economy. *European Journal of Business and Management*. www.iiste.org. ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online). Vol.6, No.26, 2014.
- Nurcahyo, R., Prabuwo, A. S., Fainusa, A. F., Wibowo, N., Habiburrahman, M., & Hindriyandhito, K. (2023). *Enhancing User Satisfaction in Indonesia 's e-wallet Market : A Comprehensive Analysis of Factors and Priorities*. 2023.
- Park, M., Jun, J. and Park, H. (2017), “Understanding mobile payment service continuous use intention: an expectation-confirmation model and inertia”, *Quality Innovation Prosperity*, Vol. 21 No. 3, pp. 78-94.
- Park, J. W., Lee, J. K., Sheu, K. M., Wang, L., Balanis, N. G., Nguyen, K., Smith, B. A., Cheng, C., Tsai, B. L., & Cheng, D. (2018). Reprogramming

normal human epithelial tissues to a common, lethal neuroendocrine cancer lineage. *Science*, 362(6410), 91–95.

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101–134.

Pei, Y., Paton, D. A., Knipe, R. J., & Wu, K. (2015). A review of fault sealing behaviour and its evaluation in siliciclastic rocks. *Earth-Science Reviews*, 150, 121–138.

Penney, E. K., Agyei, J., Boadi, E. K., Abrokwah, E., & Ofori-Boafo, R. (2021). Understanding Factors That Influence Consumer Intention to Use Mobile Money Services: An Application of UTAUT2 With Perceived Risk and Trust. *SAGE Open*, 11(3).
<https://doi.org/10.1177/21582440211023188>

Pham, T. T. T., & Ho, J. C. (2015). The effects of product-related, personal-related factors and attractiveness of alternatives on consumer adoption of NFC-based mobile payments. *Technology in Society*, 43, 159–172.
<https://doi.org/10.1016/j.techsoc.2015.05.004>

Polites, G.L. and Karahanna, E. (2012), “Shackled to the status quo: the inhibiting effects of incumbent system habit, switching costs, and inertia on new system acceptance”, *MIS Quarterly*, Vol. 36 No. 1, pp. 21-42.

Rachbini, W. (2018). the Impact of Consumer Trust, Perceived Risk, Perceived Benefit on Purchase Intention and Purchase Decision. *International Journal of Advanced Research*, 6(1), 1036–1044.
<https://doi.org/10.21474/ijar01/6317>

- Raharso, S., & Tjahjawati, S. S. (2016). Knowledge Sharing Para Karyawan Minimarket: Perspektif Social Capital. *Jurnal Riset Bisnis Dan Investasi*, 2(1), 118.
- Raihan. (2019). Metodologi Penelitian. In *Journal of Chemical Information and Modeling* (Vol. 53, Issue 9). Universitas Islam Jakarta.
- Ramada, F. (2006). “Interaksi Antara Kepuasan Pelanggan dan Switching Barrier Terhadap Loyalitas Layanan Seluler di Indonesia”. Thesis FE UI .
- Ribeiro, M. A., Gursoy, D., & Chi, O. H. (2022). Customer acceptance of autonomous vehicles in travel and tourism. *Journal of Travel Research*, 61(3), 620–636.
- Richard, Y. F., Awotkay, A. S., & Parapaga, F. B. (2023). Impact of Perceived Convenience on Intention to Use Mobile Payments in Mediating Perceived Risk. *Technium Soc. Sci. J.*, 49, 521.
- Rizaty, M. A. (2023). Pengguna Internet di Indonesia Sentuh 212 Juta pada 2023. *DataIndonesia*. Id.
- Roca, J. C., Machado, J. J. G., & Vega, J. J. D. La. (2010). Personal innovativeness, security and privacy as determinants of e-trading adoption. *International Journal of Electronic Finance*, 4(3), 269–286.
- Rusmin, R., Sarkar, B., Biswas, B., Churchman, J., Liu, Y., & Naidu, R. (2016). Structural, electrokinetic and surface properties of activated palygorskite for environmental application. *Applied Clay Science*, 134, 95–102.
- Samsu. (2017). Metode penelitian: teori dan aplikasi penelitian kualitatif, kuantitatif, mixed methods, serta research & development. In *Pusaka*.
- Saraswati, P., & Baridwan, Z. (2013). Penerimaan sistem e-commerce: pengaruh

kepercayaan, persepsi manfaat dan persepsi risiko. Malang: Jurnal Fakultas Ekonomi Dan Bisnis Universitas Brawijaya.

Sekulić, B. (2022). Eyes Wide Shut: Discussion about Orthodoxy and Democracy in Serbian Theology and Thought. In *Politics, Society and Culture in Orthodox Theology in a Global Age* (pp. 90–107). Brill Schöningh.

Septiani, R., Ahri, R. A., & Batara, A. S. (2023). Pengaruh Beban Kerja dan Motivasi Terhadap Kinerja Perawat UGD dan ICU RSUD dr. La Palaloi Maros. *Journal of Muslim Community Health*, 4(4), 44–50.

Shah, M. H., Peikari, H. R., & Yasin, N. M. (2014). The determinants of individuals' perceived e-security: Evidence from Malaysia. *International Journal of Information Management*, 34(1), 48–57.

Shao, Y., Forster, S. C., Tsaliki, E., Vervier, K., Strang, A., Simpson, N., Kumar, N., Stares, M. D., Rodger, A., & Brocklehurst, P. (2019). Stunted microbiota and opportunistic pathogen colonization in caesarean-section birth. *Nature*, 574(7776), 117–121.

Sharma, G., & John, N. (2023). A STUDY ON IMPACT OF PERCEIVED USEFULNESS AND TRUST ON INSTAGRAM IN MUMBAI Geeta. *Journal of Research Administration*, 5(2).
<https://doi.org/10.31862/9785426311961>

Shetu, S. N., Islam, M. M., & Promi, S. I. (2022). An empirical investigation of the continued usage intention of digital wallets: The moderating role of perceived technological innovativeness. *Future Business Journal*, 8(1), 43.

Singh, N., & Sinha, N. (2020). How perceived trust mediates merchant's intention

to use a *mobile* wallet technology. *Journal of Retailing and Consumer Services*, 52(March 2019), 101894.
<https://doi.org/10.1016/j.jretconser.2019.101894>

Sugiyono, P. D. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (D. I. Sutopo (ed.); Cetakan ke). ALFABETA.

Sugiyono. (2019). *Statistika untuk Penelitian*. Alfabeta.

Sulastini, N. P., & Warmika, I. G. K. (2014). *Aplikasi Tam, Persepsi Risiko, Dan Kepercayaan Dalam Menjelaskan Niat Masyarakat Menggunakan Internet Banking*. Udayana University.

Sun, Y., Liu, D., Chen, S., Wu, X., Shen, X.L. and Zhang, X. (2017), "Understanding users' switching behavior of mobile instant messaging applications: an empirical study from the perspective of push-pull-mooring framework", *Computers in Human Behavior*, Vol. 75, pp. 727-738.

Suwantik;Diansyah. (2022). Pengaruh Efisiensi Proses Bisnis Dan Keluasan Pangsa Pasar Terhadap Keputusan Berjualan Online Yang Dimod. *Angewandte Chemie International Edition*, 6(11), 951–952., 2(2), 4810–4814.

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.

Thakur, R. (2016), "Understanding customer engagement and loyalty: a case of mobile devices for shopping", *Journal of Retailing and Consumer Services*, Vol. 32, pp. 151-163.

- Thoumrungroje, A., & Racela, O. C. (2022). Innovation and Performance Implications of Customer-Oriented across Different Business Strategy Types. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4), 178. <https://doi.org/10.3390/joitmc8040178>
- Tirtana, I., & Permata Sari, S. (2014). Analisis pengaruh persepsi kebermanfaatan, persepsi kemudahan dan kepercayaan terhadap penggunaan mobile banking.
- Tzimitra-Kalogianni, I., Kamenidou, I., Priporas, C., & Tziakas, V. (2002). Private label milk and Greek consumers' behaviour.
- Venkatesh, V., & Davis, F. D. (1996). A model of the antecedents of perceived ease of use: Development and test. *Decision Sciences*, 27(3), 451–481.
- Ventre, I., & Kolbe, D. (2020). The Impact of Perceived Usefulness of Online Reviews, Trust and Perceived Risk on Online Purchase Intention in Emerging Markets: A Mexican Perspective. *Journal of International Consumer Marketing*, 32(4), 287–299. <https://doi.org/10.1080/08961530.2020.1712293>
- Verma, S., Chaurasia, S. S., & Bhattacharyya, S. S. (2020). The effect of government regulations on continuance intention of in-store proximity mobile payment services. *International Journal of Bank Marketing*, 38(1), 34–62.
- Widodo, M., & Utaut, A. (2019). Extending UTAUT2 to Explore Digital Wallet Adoption in Indonesia. *2019 International Conference on Information and Communications Technology (ICOIACT)*, 878–883.
- Widyaprabha, E., Susanto, T. D., & Herdiyanti, A. (2016). Analisis faktor-faktor

yang mempengaruhi niat pengguna untuk menggunakan aplikasi daftar online rumah sakit (studi kasus: RSUD Gambiran Kediri). SESINDO 2016, 2016.

Winata, G. I., Madotto, A., Wu, C.-S., & Fung, P. (2019). Code-switched language models using neural based synthetic data from parallel sentences. ArXiv Preprint ArXiv:1909.08582.

Youn, S. yi, & Lee, K. H. (2019). Proposing value-based technology acceptance model: testing on paid *mobile* media service. *Fashion and Textiles*, 6(1). <https://doi.org/10.1186/s40691-018-0163-z>

Yiu, C. S., Grant, K., & Edgar, D. (2007). Factors affecting the adoption of internet banking in Hong Kong—implications for the banking sector. *International Journal of Information Management*, 27(5), 336–351.

Zhang, M., Zheng, R., Wu, Q., Wei, W., Bai, X., & Zhao, H. (2015). B-iTRS: A bio-inspired trusted routing scheme for wireless sensor networks. *Journal of Sensors*, 2015.

Zhou, T. (2016), “Understanding users’ switching from online stores to mobile stores”, *Information Development*, Vol. 32 No. 1, pp. 60-69.

Zuhal, L. R. (2010). Resolving multi objective stock portfolio optimization problem using genetic algorithm. *2010 The 2nd International Conference on Computer and Automation Engineering (ICCAE)*, 2, 40–44.