

DAFTAR PUSTAKA

- A.A.Gde Agung Yana, Rusdhi H.A., M. Agung Wibowo (2015). Analysis of Factors affecting design changes in construction project with Partial Least Square (PLS). *The 5th International Conference of Euro Asia Civil Engineering Forum*.
- Abrahão, Ricardo de Sena; Moriguchi, Stella Naomi; Andrade, Darly Fernando;. (2016). Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT). *Innovation and Management Review*, 13, 221-230.
- Aksoy, Y., Grasl T., Smith R.P. (2019), Demographic Structure and Macroeconomic Trends. *American Economic Journal: Macroeconomics* : 130-412
- Bell, Simon J. and Andreas B. Eisingerich (2007), Perceived Service Quality and Customer Trust : Does Enhancing Customers' Service Knowledge Matter? *Journal of Services Marketing* 21(4): 253-262
- Bell, Simon J. and Andreas B. Eisingerich (2007), Perceived Service Quality and Customer Trust : Does Enhancing Customers' Service Knowledge Matter? *Journal of Services Marketing* 21(4): 253-262
- Celik, H. (2016). Customer Online Shopping Anxiety Within The Unified Theory of Acceptance and Use Technology (UTAUT) Framework. *Asia Pasific Journal of Marketing and Logistics*. 28(2), 278-307. Retrieved from Emerald Insight.
- Che-Hui Lien, Miin-Jye Wen, Li-Ching Huang, Kuo-Lung Wu. (2015). Online Hotel Booking: The Effects of Brand Image, Price, Trust, and Value on Purchase Intention. *Asian Pacisific Review* 20 (2015) 210-218.
- Contini, D, Crowe, M, Merritt, M, Oliver, R & Moth, S. (2011). Mobile Payments in the United States: Mapping Out the Road Ahead. *Federal Reserve Bank of Atlanta and Federal Reserve Bank of Boston*, White Paper, 57.
- D Dennehy & D, Sammon (2015). Trends in mobile payments research: A literature review. *Journal of Innovation Management* 3(1), Retrieved from : <https://www.semanticsholar.org/paper/>
- Everard, A., & Galletta, D. F. (2006). How presentation flaws affect perceived site quality, trust, and intention to purchase from an online store. *Journal of Management Information Systems*, 22(3), p 56-95.
- Garson (2016). *Partial Least Squares : Regression & Structural Equation Models*, New York : Statistical Publishing Associates.
- Gefen, D. (2004), "What makes an ERP implementation relationship worthwhile: linking trust mechanisms and ERP usefulness", *Journal of Management Information Systems*, Vol. 21 No. 1, pp. 263-288.

- Ghozali, Imam. (2014). *Structural Equation Modeling, Metode Alternatif dengan Partial Least Square (PLS)*. Edisi 4. Semarang : Badan Penerbit Universitas Diponegoro.
- Gupta, K. P., Manrai, R., & Goel, U. (2019). Factors influencing adoption of payments banks by Indian customers: extending UTAUT with perceived credibility. *Journal of Asia Business Studies*, 13(2), 173–195.
- Hair, Jr., Joseph F., *et al.* (2011). *Multivariate Data Analysis*. Fifth Edition. *New Jersey: PrenticeHall, Inc.*
- Hair, Jr., Joseph F., *et al.* (2014). *A Primer on Partial Least Squares Structural Equation Modelling (PLS-SEM)*. SAGE Publications, Inc. California. USA.
- Hussein, A.S. (2015) Penelitian bisnis dan manajemen menggunakan partial least squares (PLS) dengan smart PLS 3.0, Modul ajar jurusan manajemen fakultas ekonomi dan bisnis unversitas Brawijaya
- Id Cloud Host (2020). E-Money OVO: Sejarah, Pengertian, Fitur, dan Pembayarannya. <https://idcloudhost.com/e-money-ovo-sejarah-pengertian-fitur-dan-pembayarannya/>
- Indotelko (2021). OVO Kuasai Pasar Pembayaran Digital Indonesia. <https://www.indotelko.com/read/1614210171/ovo-kuasai-pasar>
- Iprice (2020). Siapa Aplikasi E-wallet dengan Pengguna Terbanyak di Indonesia? <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>
- Keong, M. L., Ramayah, T., Kurnia, S., & Chiun, L. M. (2012). Explaining intention to use an enterprise resource planning (ERP) system: an extension of the UTAUT model. *Business Strategy Series*, 13(4), 173 - 180.
- Kim, T., Kim,W., Kim,H,B. (2009) The Effects of Perceived Justice on Recovery Satisfaction, Trust, WOM, and Revisit Intention in upscale hotels. *Journal of Tourism Management*. Retrieved from : <https://www.semanticscholar.org/paper/>
- Kontan (2021). OVO Lanjutkan Pengembangan Produk Asuransin dan Investasi dalam Platform. <https://keuangan.kontan.co.id/news/ovo-lanjutkan-pengembangan-produk-asuransi-dan-investasi-dalam-platform>
- Kuncoro, M (2013). “Metode Riset untuk Bisnis dan Ekonomi” Edisi 4. Jakarta: Erlangga.
- Kwateng, Owusu K., Atiemo, Kenneth A. O., and Appiah, Charity. (2019). Acceptance and use of mobile banking: an application of UTAUT2. *Journal of Enterprise Information Management*, 32(1), 118-151. Retrieved from: <https://doi.org/10.1108/JEIM-03-2018-0055>
- Malhotra, Naresh K. (2010). *Marketing Research : An applied Orientation* Sixth Edition Pearson Education.
- Miltgen, C. L., Popovič, A., Oliveira, T. (2013). Determinants of end-user acceptance of biometrics: Integrating the “Big 3” of technology acceptance with privacy context.

- Decision Support Systems*, 56(2013), 103-114.
<https://doi.org/10.1016/j.dss.2013.05.010>
- Morris, M., Schindehutte, M. and Allen, J. (2005), "The entrepreneur's business model: toward a unified perspective", *Journal of Business Research*, Vol. 58 No. 6, pp. 726-735.
- Pandy, S. (2014). Update on the U.S. Regulatory Landscape for Mobile Payments - Summary of Meeting between Mobile Payments Industry Workgroup (MPIW) and Federal and State Regulators.
- Pikkarainen, T., Karjaluoto, H. dan Pahnla, S. (2004). *Consumer acceptance of online banking: an extension of the technology acceptance model*. *Internet Research*, 14(3), 224-235.
- Plouffe, C.R., Vandenbosch, M. and Hulland, J. (2001), "Intermediating technologies and multi-group adoption: a comparison of consumer and merchant adoption intentions toward a new electronic payment system", *Journal of Product Innovation Management*, Vol. 18 No. 2, pp. 65-81.
- Sedana, Nyoman & Wijaya, Wisnu. (2010). UTAUT Model for Understanding Learning Management System. *Internetworking Indonesia Journal* Vol. 2, No. 2, hlm. 27-32.
- Sekaran, Uma & Bougie, Roger. (2016). *Research Methods For Business: A Skill Building Approach*, 7th Edition. New Jersey: Wiley
- Situmorang & Lutfi M. (2014). *Analisis Data : Untuk Riset Manajemen dan Bisnis*. Medan: USU Press.
- Sugiyono. (2013). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Shao, Zhen, Lin Zhang, Xiatong Li, Yue Guo (2019) "Antecedents of Trust and Continuance Intention in Mobile Payment Platforms: The Moderating Effect of Gender". Volume 33
- Venkatesh, V., & Davis, Fred D. (2000). A theoretical extension of the technology acceptance model : four longitudinal fields studies, *Management Science*, 46(2), 186-204. Retrieved from: <http://www.vvenkatesh.com/paper>
- Venkatesh, V., Morris, Michael G., Davis, Gordon B. & Davis, Fred D. (2003). User Acceptance of Information Technology: Toward a Unified View. *Research Article*, 27(3), 425-478. Retrieved from: <http://www.vvenkatesh.com/paper>
- Venkatesh, V., Thong, James Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending The Unified Theory of Acceptance and Use of Technology. *Research Note*, 36(1), 157-178. Retrieved from: <http://www.vvenkatesh.com/paper>

- Voi (2021). Persaingan dompet digital, Siapa terdepan? Retrieved from <https://voi.id/teknologi/42950/persaingan-sengit-dompet-digital-siapa-terdepan>
- Yang, K. (2010). Determinants of US consumer mobile shopping services adoption: implications for designing mobile shopping services. *Journal of Consumer Marketing*, 27(3), 262-270.
- Yueh, H. P., Huang, J. Y. & Chang, C. (2015). Exploring factors affecting students' continued wiki use for individual and collaborative learning: an extended UTAUT perspective. *Australasian Journal of Educational Technology*, 31(1), 16-31.
<https://www.semanticscholar.org/paper/>