

Kepustakaan

- Accurate. (2022). Split Bill: Metode Pembayaran yang Digemari Kaum Milenial. Retrieved from [accurate.id:
https://accurate.id/ekonomi-keuangan/split-bill/#:~:text=Jadi%2C%20split%20bill%20adalah%20suatu,atau%20jasa%20yang%20sudah%20digunakan](https://accurate.id/ekonomi-keuangan/split-bill/#:~:text=Jadi%2C%20split%20bill%20adalah%20suatu,atau%20jasa%20yang%20sudah%20digunakan)
- Aditya, R., & Wardhana, A. (2016). Pengaruh Perceived Usefulness dan Perceived Ease of Use Terhadap Behavioral Intention dengan Pendekatan Technology Acceptance Model (TAM) pada Pengguna Instant Messaging LINE di Indonesia. *Siasat Bisnis* Vol. 20 No. 1, 24-32.
- Airawaty, D. (2016). Analisis Perilaku Pengelola dan Staf Keuangan pada Penggunaan Fasilitas Internet Banking dengan Technology Acceptance Model di Universitas Gadjah Mada. Tesis Universitas Gadjah Mada.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Process*, 179-211.
- Ajzen, I., & Fishbein, M. (2005). The Influence of Attitudes on Behavior. In *The Handbook of Attitudes* (pp. 173-221). Mahwah.
- Badan Pusat Statistik (BPS). (2021). Hasil Sensus Penduduk 2020. Retrieved from [demakab.bps.go.id:
https://demakab.bps.go.id/news/2021/01/21/67/hasil-sensus-penduduk-2020.html](https://demakab.bps.go.id)
- Bank Indonesia. (2020). Apa Itu Elektronifikasi. Retrieved from [bi.go.id:
https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx#:~:text=Bank%20Indonesia%20\(BI\)%20telah%20mencanangkan,GNNT%20juga%20diharapkan%20mampu%20meminimalisasi](https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx#:~:text=Bank%20Indonesia%20(BI)%20telah%20mencanangkan,GNNT%20juga%20diharapkan%20mampu%20meminimalisasi)
- Bashir, I., & Madhavaiah, C. (2014). Determinants of Young Consumers' Intention to Use Internet Banking Services in India. *Vision: The Journal of Business Perspective* Vol. 18 No. 3, 153-163.
- Corsini, R. J. (2002). *Dictionary of Psychology*. Great Britain: Brunner-Routledge.
- Dailysocial. (2018). DANA Rilis Aplikasi "Standalone" dan Mesin QR Code. Retrieved from [dailysocial.id:
https://dailysocial.id/post/dana-aplikasi-standalone-mesin-qr-code](https://dailysocial.id/post/dana-aplikasi-standalone-mesin-qr-code)
- DataIndonesia. (2022). Pengguna Internet di Indonesia Capai 205 Juta pada 2022. Retrieved from [dataindonesia.id:
https://dataindonesia.id/digital/detail/pengguna-internet-di-indonesia-capai-205-juta-pada-2022](https://dataindonesia.id/digital/detail/pengguna-internet-di-indonesia-capai-205-juta-pada-2022)
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Management Information Systems Quarterly* Vol. 13 No. 3, 319-340.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: a Comparison of Two Theoretical Models. *Institute for Operations Research and the Management Sciences*, 982-1003.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *Management Information Systems Quarterly* Vol. 27 No. 1, 51-90.
- Hamid, A. A., Razak, F. Z., Bakar, A. A., & Abdullah, W. S. (2016). The Effects of Perceived Usefulness and Perceived Ease of Use on Continuance Intention to Use



- E-Government. 7th International Economics & Business Management Conference (pp. 644-649). Elsevier - Procedia Economics and Finance.
- iPrice. (2019). Siapa Aplikasi E-wallet dengan Pengguna Terbanyak di Indonesia? Retrieved from [iprice.co.id:](https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/)
<https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>
- Katadata. (2019). Persaingan Bisnis Dompot Digital Makin Ketat dan Mengerucut. Retrieved from [katadata.co.id:](https://katadata.co.id/yuliawati/digital/5e9a4e6b92155/persaingan-bisnis-dompot-digital-makin-ketat-dan-mengerucut)
<https://katadata.co.id/yuliawati/digital/5e9a4e6b92155/persaingan-bisnis-dompot-digital-makin-ketat-dan-mengerucut>
- Katadata. (2020). Mana yang Paling Favorit, E-Money atau E-Wallet? Retrieved from [katadata.co.id:](https://katadata.co.id/muhammadridhoi/analisisdata/5f97c41b49705/mana-yang-paling-favorit-e-money-atau-e-wallet)
<https://katadata.co.id/muhammadridhoi/analisisdata/5f97c41b49705/mana-yang-paling-favorit-e-money-atau-e-wallet>
- Katadata. (2022). Ada 204,7 Juta Pengguna Internet di Awal 2022. Retrieved from [databoks.katadata.co.id:](https://databoks.katadata.co.id/datapublish/2022/03/23/ada-2047-juta-pengguna-internet-di-indonesia-awal-2022)
<https://databoks.katadata.co.id/datapublish/2022/03/23/ada-2047-juta-pengguna-internet-di-indonesia-awal-2022>
- Kompasiana. (2022). Data Digital Indonesia Tahun 2022. Retrieved from [kompasiana.com:](https://www.kompasiana.com/andidwiryanto/620fe14651d76471ad402f76/data-digital-indonesia-tahun-2022?page=all&page_images=4)
https://www.kompasiana.com/andidwiryanto/620fe14651d76471ad402f76/data-digital-indonesia-tahun-2022?page=all&page_images=4
- Kaur, G., & Quareshi, K. T. (2015). Factors Obstructing Intentions to Trust and Purchase Products Online. *Asia Pacific Journal of Marketing and Logistics* Vol. 27 No. 5 , 758-783.
- Kim, C., Tao, W., Shin, N., & Kim, K.-S. (2010). An Empirical Study of Customers' Perceptions of Security and Trust in E-Payment Systems. *Electronic Commerce Research and Applications* Vol. 9, 84-95.
- Lu, Y., Yang, S., Chau, P. Y., & Cao, Y. (2011). Dynamics Between The Trust Transfer Process and Intention to Use Mobile Payment Services: A Cross-Environment Perspective. *Information & Management* Vol 48, 393-403.
- Lui, H. K., & Jamieson, R. (2003). Integrating Trust and Risk Perceptions in Business to Consumer Electronic Commerce with Technology Acceptance Model. *European Conference on Information Systems (ECIS)*. Australia: Association for Information Systems Electronic Library (AISel).
- Madiistriyanto, H., & Hadiwijaya, D. (2020). *Generasi Milenial: Tantangan Membangun Komitmen Kerja/Bisnis dan Adversity Quotient (AQ) Edisi Revisi*. Bandung: Widina Bhakti Persada.
- Marketeers. (2020). Kuartal III, Shopee Berhasil Ungguli Pemain E-Commerce Lain. Retrieved from <https://www.marketeers.com/kuartal-iii-shopee-berhasil-ungguli-pemain-e-commerce-lain/>
- Marketeers. (2021, April 3). Survei Snapchart: ShopeePay Tumbuh Pesat Selama Kuartal I-2021. Retrieved from [marketeers.com:](https://www.marketeers.com/survei-snapchart-shopeepay-tumbuh-pesat-selama-kuartal-i-2021/)
<https://www.marketeers.com/survei-snapchart-shopeepay-tumbuh-pesat-selama-kuartal-i-2021/>
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model of Organizational Trust. *The Academy of Management Review* Vol. 20 No. 3, 709-734.



- Nookhao, S., & Chaveesuk, S. (2019). The Consumer Trust Influencing Intention to Use Electronic Wallet in Thailand. International Conference on Information Technology and Electrical Engineering (ICITEE). Pattaya: IEEE.
- Otoritas Jasa Keuangan (OJK). (2021). FAQ Fintech Lending. Retrieved from [ojk.go.id: https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/direktori/fintech/Documents/FAQ%20Fintech%20Lending.pdf](https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/direktori/fintech/Documents/FAQ%20Fintech%20Lending.pdf)
- Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. International Journal of Electronic Commerce Vol. 7 No. 3, 69-103.
- Pham, T. T., & Ho, J. C. (2015). The Effects of Product-Related, Personal-Related Factors and Attractiveness of Alternatives on Consumer Adoption of NFCbased Mobile Payments. Technology in Society, 43, 159-172.
- Ryu, H. S. (2018). What makes users willing or hesitant to use fintech?: The moderating effect of user type. Industrial Management & Data Systems, Vol. 118, 3, 541 – 569. Doi: 10.1108/IMDS-07-2017-0325
- Siswoyo, Dwi. (2007). Ilmu Pendidikan. Yogyakarta: UNY Press.
- Sukma, E. A., Hadi, M., & Nikmah, F. (2019). Pengaruh Technology Acceptance Model (TAM) dan Trust Terhadap Intensi Pengguna Instagram. Jurnal Riset Ekonomi dan Bisnis, 112-121.
- Tribun. (2020, Maret 9). WHO: Uang Kertas Mungkin Bisa Menyebarkan Virus Corona. Retrieved from [tribunnews.com: https://www.tribunnews.com/kesehatan/2020/03/09/who-uang-kertas-mungkin-bisa-menyebarkan-virus-corona](https://www.tribunnews.com/kesehatan/2020/03/09/who-uang-kertas-mungkin-bisa-menyebarkan-virus-corona)
- Trihasta, D., & Fajaryanti, J. (2008). "E-Payment" Sistem. KOMMIT 2008, 615-622.
- Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of Technology Acceptance Model: Four Longitudinal Field Studies. Management Science Vol. 46 No. 2, 186-204.
- Wibowo, A. (2008). Kajian Tentang Perilaku Pengguna Sistem Informasi Dengan Pendekatan Technology Acceptance Model (TAM). Proceeding Book of Konferensi Nasional Sistem Informasi. Yogyakarta: Konferensi Nasional Sistem Informasi.
- Wida, P. A., Yasa, N. N., & Sukaatmadja, I. P. (2016). Aplikasi Model TAM (Technology Acceptance Model) pada Perilaku Pengguna Instagram. Jurnal Ilmu Manajemen Mahasaraswati Vol. 6 No. 2.
- Wiradimaja, M. F., & Rikumahu, B. (2019). Pengaruh Faktor Risiko dan Faktor Kepercayaan Terhadap Adopsi Electronic Wallet Menggunakan Model TAM (Studi Kasus: E-Wallet OVO di Kota Bandung). e-Proceeding of Management: Vol. 6 No. 2, 2457-2465.
- World Health Organization South-East Asia Indonesia. (2021). Pertanyaan dan Jawaban Terkait Coronavirus. Retrieved from [who.int: www.who.int](http://www.who.int)
- Yutadi, K. P., & Haris, L. (2014). Pengaruh Persepsi Privasi, Persepsi Keamanan, Persepsi Kepercayaan, Persepsi Risiko, Persepsi Kegunaan dan Persepsi Kemudahan Penggunaan Terhadap Minat Penggunaan E-Commerce. *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya* Vol. 3 No. 1.
- Zhou, T. (2011). An Empirical Examination of Initial Trust in Mobile Banking. Emerald Internet Research: Vol 21 no 5, 527-540