

DAFTAR PUSTAKA

- Ajzen, I. (1985). "From intentions to actions: a theory of planned behavior", in Kuhl, J. and Beckmann, J.(Eds), *Action Control: From Cognition to Behavior*. Heidelberg: Springer.
- Allums, S. (2014). *Designing Mobile Payment Experiences: Principles And Best Practices For Mobile*. Sebastopol: Oreilly & Associates.
- Arrieta, B. U., Peña , A. I., & Medina, C. M. (2019). The moderating effect of blogger social influence and the reader's experience on loyalty toward the blogger. *Online Information Review*, 326-349.
- Badrinarayanan, V., Becerra, E., & Madhavaram, S. (2014). Influence of congruity in store-attribute dimensions and self-image on purchase intentions in online stores of multichannel retailers. *Journal of Retailing and Consumer Services*, 1013-1020.
- Baptista, G., & Oliveira, T. (2015). Understanding mobile banking: the unified theory of acceptance and use of technology combined with cultural moderators. *Computers in Human Behavior*, 418-430.
- Cao, X., Yu, L., Liu, Z., Gong, M., & Adeel, L. (2018). Understanding mobile payment users' continuance intention: a trust transfer perspective. *Internet Research*, 456-476.
- Chun, H., Lee, H., & Kim, D. (2012). The integrated model of smartphone adoption: hedonic and utilitarian value perceptions of smartphones among Korean college students. *Cyberpsychology, Behavior, and Social Networking*, 473-479.
- Dahlberg, T., Guo, J., & Ondrus, J. (2015). A critical review of mobile payment research. *Electronic Commerce Research and Applications*, 265-284.
- Davis, F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319-340.
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Boston: Addison-Wesley.
- Hernandez-Ortega, B., Aldas-Manzano, J., Ruiz-Mafe, C., & Sanz-Blas, S. (2017). Perceived value of advanced mobile messaging services: a cross-cultural comparison of Greek and Spanish users. *Information Technology & People*, 324-355.
- Hsiao, C., Chang, J., & Tang, K. (2016). Exploring the influential factors in continuance usage of mobile social APPs: satisfaction, habit, and customer value perspectives. *Telematics and Informatics*, 342-355.

- Hsiao, K. (2011). Why internet users are willing to pay for social networking services. *Online Information Review*, 770-788.
- Hsu, C., & Lu, H. (2004). Why do people play on-line games? An extended TAM with social influences and flow experience. *Information and Management*, 853-868.
- Kim, B., & Han, I. (2011). The role of utilitarian and hedonic values and their antecedents in a mobile data service environment. *Expert Systems with Applications*, 2311-2318.
- Kim, H., Chan, H., & Gupta, S. (2007). Value-based adoption of mobile internet: an empirical investigation. *Decision Support Systems*, 111-126.
- Kleijnen, M., de Ruyter, J., & Wetzels, M. (2007). An assessment of value creation in mobile service delivery and the moderating role of time consciousness. *Journal of Retailing*, 33-46.
- Kleijnen, M., Ruyter, K., & Andreassen, T. (2005). Image congruence and the adoption of service innovations. *Journal of Service Research*, 343-359.
- Lin, K., & Lu, H. (2011). Why people use social networking sites: an empirical study integrating network externalities and motivation theory. *Computers in Human Behavior*, 1152-1161.
- Lin, K., & Lu, H. (2015). Predicting mobile social network acceptance based on mobile value and social influence. *Internet Research*, 107-130.
- Lin, K.-Y., Wang, Y.-T., & Huang, T. K. (2020). Exploring the antecedents of mobile payment service usage Perspectives based on cost–benefit theory, perceived value, and social influences. *Online Information Review Vol. 44 No. 1, 2020*, 299-318.
- Lu, H., & Lee, M. (2010). Demographic differences and the antecedents of blog stickiness. *Online Information Review*, 21-38.
- Lu, Y., Yang, S., Chau, P., & Cao, Y. (2011). Dynamics between the trust transfer process and intention to use mobile payment services: a cross-environment perspective. *Information and Management, Vol. 48 No. 8*, 393-403.
- Meuter, M., Bitner, M., Ostrom, A., & Brown, S. (2005). Choosing among alternative service delivery modes: an investigation of customer trial of self-service technologies. *Journal of Marketing Vol. 69 No. 1*, 61-83.
- Oliveira, T., Thomas, M. B., & Campos, F. (2016). Mobile payment: understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior Vol. 61 No. 8*, 404-414.
- Perkins, H., & Berkowitz, A. (1986). Perceiving the community norms of alcohol use among students: some research implications for campus alcohol education programming. *International Journal of the Addictions Vol. 21 Nos 9-10*, 961-976.