

## DAFTAR PUSTAKA

- Ab Hamid, Noor Raihan, and Aw Yoke Cheng. 2013. "A Risk Perception Analysis on the Use of Electronic Payment Systems by Young Adult." *WSEAS Transactions on Information Science and Applications* 10, no. 1: 26–35.
- Abdillah, Willy, and Jogiyanto Hartono. 2015. "Partial Least Square (PLS): Alternatif Structural Equation Modeling (SEM) Dalam Penelitian Bisnis." *Yogyakarta: Penerbit Andi* 22: 103–50.
- Abrahão, Ricardo de Sena, Stella Naomi Moriguchi, and Darly Fernando Andrade. 2016. "Intention of Adoption of Mobile Payment: An Analysis in the Light of the Unified Theory of Acceptance and Use of Technology (UTAUT)." *RAI Revista de Administração e Inovação* 13, no. 3: 221–30. <https://doi.org/10.1016/j.rai.2016.06.003>.
- Achrol, Ravi S, and Philip Kotler. 1999. "Marketing in the Network Economy." *Journal of Marketing* 63, no. 4\_suppl1: 146–63.
- Al-Marouf, Rana A.Saeed, and Mostafa Al-Emran. 2018. "Students Acceptance of Google Classroom: An Exploratory Study Using PLS-SEM Approach." *International Journal of Emerging Technologies in Learning* 13, no. 6: 112–23. <https://doi.org/10.3991/ijet.v13i06.8275>.
- Al-Sabaawi, Mohmed Y.Mohmed, Ali Abdulfattah Alshaher, and M. A. Alsalem. 2021. "User Trends of Electronic Payment Systems Adoption in Developing Countries: An Empirical Analysis." *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/JSTPM-11-2020-0162>.
- Alshurideh, Muhammad Turki, Barween Al Kurdi, Ra'ed Masa'deh, and Said A. Salloum. 2021. "The Moderation Effect of Gender on Accepting Electronic Payment Technology: A Study on United Arab Emirates Consumers." *Review of International Business and Strategy* 31, no. 3: 375–96. <https://doi.org/10.1108/RIBS-08-2020-0102>.
- Altin Gumussoy, Cigdem, Aycan Kaya, and Erhan Ozlu. 2018. "Determinants of Mobile Banking Use: An Extended TAM with *Perceived risk*, Mobility Access, Compatibility, Perceived Self-Efficacy and Subjective Norms." *Lecture Notes in Management and Industrial Engineering*, 225–38. [https://doi.org/10.1007/978-3-319-71225-3\\_20](https://doi.org/10.1007/978-3-319-71225-3_20).
- Anjum, Safia, and Junwu Chai. 2020. "Drivers of Cash-on-Delivery Method of Payment in *E-commerce* Shopping: Evidence From Pakistan." *SAGE Open* 10, no. 3. <https://doi.org/10.1177/2158244020917392>.
- Armash, Hamed, Zahra Shokouh Saljoughi, and Baqer Kord. 2010. "Electronic Payment and Its Implications." *Interdisciplinary Journal of Contemporary Research in Business* 2, no. 8: 246–55.
- Ashrafi, Mafruz Zaman, and See Kiong Ng. 2008. "Enabling Privacy-Preserving e-Payment Processing." In *International Conference on Database Systems for Advanced Applications*, 596–603. Springer.
- Azjen, Icek. 1980. "Understanding Attitudes and Predicting Social Behavior." *Englewood Cliffs*.

- Bakos, J Yannis. 1997. "Reducing Buyer Search Costs: Implications for Electronic Marketplaces." *Management Science* 43, no. 12: 1676–92.
- Bauer, Raymond A. 1960. "Consumer Behavior as Risk Taking." In *Proceedings of the 43rd National Conference of the American Marketing Association, June 15, 16, 17, Chicago, Illinois, 1960*. American Marketing Association.
- Beckwith, N. 2003. "Organization for Economic Cooperation and Development." *The Oecd Observer* 238: 28–31.
- Bertagnolli, Carlo. 2011. "Delle Vicende Dell'agricoltura in Italia; Studio e Note Di C. Bertagnolli." *Delle Vicende Dell'agricoltura in Italia; Studio e Note Di C. Bertagnolli*. 13, no. 3: 319–40. <https://doi.org/10.5962/bhl.title.33621>.
- Bezhovski, Zlatko. 2016. "The Future of the Mobile Payment as Electronic Payment System." *European Journal of Business and Management* 8, no. 8: 127–32.
- Bitpipe. 2006. "IT Information: White Papers, Product Literature, Webcasts, and Case Studies." 2006. <http://www.bitpipe.com/tlist/Online-Payments.html>.
- Bozionelos, Nicholas. 1996. "Psychology of Computer Use: XXXIX. Prevalence of Computer Anxiety in British Managers and Professionals." *Psychological Reports* 78, no. 3: 995–1002.
- Braga, Farah Diba Abrantes, Giuliana Isabella, and José Afonso Mazzon. 2013. "Do Digital Wallets as a Payment Method Influence Consumer in Their Buying Behavior." *XXXVII Encontro Da ANPAD*, 1–16.
- Cao, Qian, and Xiaofei Niu. 2019. "Integrating Context-Awareness and UTAUT to Explain Alipay User Adoption." *International Journal of Industrial Ergonomics* 69: 9–13.
- Chellappa, Ramnath K., and Paul A. Pavlou. 2002. "Perceived Information Security, Financial Liability and Consumer Trust in Electronic Commerce Transactions." *Logistics Information Management* 15, no. 5/6: 358–68. <https://doi.org/10.1108/09576050210447046>.
- Cheng, Yung-Hsiang, and Ting-Yu Huang. 2013. "High Speed Rail Passengers' Mobile Ticketing Adoption." *Transportation Research Part C: Emerging Technologies* 30: 143–60.
- Chhonker, Mayanka Singh, Deepak Verma, and Arpan Kumar Kar. 2017. "Review of Technology Adoption Frameworks in Mobile Commerce." *Procedia Computer Science* 122: 888–95.
- Chou, Yuntsai, Chiwei Lee, and Jianru Chung. 2004. "Understanding M-Commerce Payment Systems through the Analytic Hierarchy Process." *Journal of Business Research* 57, no. 12 SPEC.ISS.: 1423–30. [https://doi.org/10.1016/S0148-2963\(02\)00432-0](https://doi.org/10.1016/S0148-2963(02)00432-0).
- Chung, Jae Eun, Namkee Park, Hua Wang, Janet Fulk, and Margaret McLaughlin. 2010. "Age Differences in Perceptions of Online Community Participation among Non-Users: An Extension of the Technology Acceptance Model." *Computers in Human Behavior* 26, no. 6: 1674–84.
- CNN. 2021. "88,1 Persen Pengguna Internet Belanja Dengan E-commerce." Diakses pada 20 September 2021, dari <https://www.cnnindonesia.com/ekonomi/20211111123945-78-719672/881->

- persen-pengguna-internet-belanja-dengan-e-commerce#:~:text=Dari jumlah itu%2C terdapat 129, mencapai Rp266 triliun tahun lalu.
- CNN Indonesia. 2021. "Survei: Ada 55 Persen Pengguna *Paylater* Baru Selama Pandemi." Diakses pada 20 September 2021, dari <https://www.cnnindonesia.com/ekonomi/20210609171124-92-652326/survei-ada-55-persen-pengguna-paylater-baru-selama-pandemi>.
- Crisp, C Brad, Sirkka L Jarvenpaa, and Peter A Todd. 1997. "Individual Differences and Internet Shopping Attitudes and Intentions." *Graduate School of Business Working Paper, University of Texas*.
- DailySocial. 2020. "Laporan DSResearch: Fintech Report 2020." Diakses pada 21 September 2021, dari <https://dailysocial.id/post/fintech-report-2020>.
- Dasgupta, Subhasish, Mary Granger, and Nina McGarry. 2002. "User Acceptance of E-Collaboration Technology: An Extension of the Technology Acceptance Model." *Group Decision and Negotiation* 11, no. 2: 87–100.
- Davis, Fred D. 1993. "User Acceptance of Information Technology: System Characteristics, User Perceptions and Behavioral Impacts." *International Journal of Man-Machine Studies* 38, no. 3: 475–87.
- Davis, Fred D. 1989. "Perceived usefulness, Perceived ease of use, and User Acceptance of Information Technology." *MIS Quarterly*, 319–40.
- Davis, Fred D. 1985. "A Technology Acceptance Model for Empirically Testing New End-User Information Systems: Theory and Results." Massachusetts Institute of Technology.
- Davis, Fred D, Richard P Bagozzi, and Paul R Warshaw. 1989. "User Acceptance of Computer Technology: A Comparison of Two Theoretical Models." *Management Science* 35, no. 8: 982–1003.
- Luna, Iviane Ramos de, Francisco Liébana-Cabanillas, Juan Sánchez-Fernández, and Francisco Muñoz-Leiva. 2019. "Mobile Payment Is Not All the Same: The Adoption of Mobile Payment Systems Depending on the Technology Applied." *Technological Forecasting and Social Change* 146, no. August 2018: 931–44. <https://doi.org/10.1016/j.techfore.2018.09.018>.
- Ruyter, Ko De, Martin Wetzels, and Mirella Kleijnen. 2001. "Pelanggan Adoption of E-service: An Experimental Study." *International Journal of Service Industry Management*.
- Dishaw, Mark T, and Diane M Strong. 1999. "Extending the Technology Acceptance Model with Task–Technology Fit Constructs." *Information & Management* 36, no. 1: 9–21.
- Dragusha, Kushtrim, and Arsim Kosumi. 2013. *Center for Electronic Payments NFC Payment. IFAC Proceedings Volumes (IFAC-PapersOnline)*. Vol. 15. IFAC. <https://doi.org/10.3182/20130606-3-XK-4037.00038>.
- Duke, P, M Andy, and C Andrew. 2019. "Insights into Payments Payment Methods Report 2019 Innovations in the Way We Pay." *The Paypers* 144: 1–143.
- Eastin, Matthew S. 2002. "Diffusion of *E-commerce*: An Analysis of the Adoption of Four *e-commerce* Activities." *Telematics and Informatics* 19, no. 3: 251–67.

- Haddad, Ghada El, Esma Aimeur, and Hicham Hage. 2018. "Understanding Trust, Privacy and Financial Fears in Online Payment." *Proceedings - 17th IEEE International Conference on Trust, Security and Privacy in Computing and Communications and 12th IEEE International Conference on Big Data Science and Engineering, Trustcom/BigDataSE 2018*, 28–36. <https://doi.org/10.1109/TrustCom/BigDataSE.2018.00015>.
- Irwansyah, Edy, and Jurike V Moniaga. 2014. *Pengantar Teknologi Informasi*. Deepublish.
- Fadila, Annisa. 2020. "Pengguna Paylater Naik 14 Kali Lipat." Kontan. Co. Id. Di akses pada 30 Januari 2023, dari <https://keuangan.kontan.co.id/news/punya-fitur-paylater-pengguna-gopay-naik-14-kali-lipat>.
- Faqih, Khaled M S, and Mohammed-Issa Riad Mousa Jaradat. 2015. "Assessing the Moderating Effect of Gender Differences and Individualism-Collectivism at Individual-Level on the Adoption of Mobile Commerce Technology: TAM3 Perspective." *Journal of Retailing and Consumer Services* 22: 37–52.
- Fatmawati, Endang. 2015. "Technology Acceptance Model (TAM) Untuk Menganalisis Sistem Informasi Perpustakaan." *Iqra': Jurnal Perpustakaan Dan Informasi* 9, no. 1: 1–13. <http://jurnal.uinsu.ac.id/index.php/iqra/article/view/66>.
- Featherman, Mauricio S, and Paul A Pavlou. 2003. "Predicting E-Services Adoption: A Perceived risk Facets Perspective." *International Journal of Human-Computer Studies* 59, no. 4: 451–74.
- Fishbein, Martin. 2008. "Reasoned Action, Theory Of." *The International Encyclopedia of Communication*, 1–4. <https://doi.org/10.1002/9781405186407.wbiecr017>.
- Fishbein, Martin. 1967. "Attitude and the Prediction of Behavior." *Readings in Attitude Theory and Measurement*.
- Flavián, Carlos, and Miguel Guinalú. 2006. "Consumer Trust, Perceived Security and Privacy Policy: Three Basic Elements of Loyalty to a Web Site." *Industrial Management & Data Systems*.
- Furnell, S. M., and T. Karweni. 1999. "Security Implications of Electronic Commerce: A Survey of Consumers and Businesses." *Internet Research* 9, no. 5: 372–82. <https://doi.org/10.1108/10662249910297778>.
- Gans, Joshua S, and Richard Scheelings. 1999. "Economic Issues Associated with Access to Electronic Payments Systems." *Australian Business Law Review*.
- Gartner. 2022. "Gartner Hype Cycle." Diakses pada 02 Februari 2022, dari <https://www.gartner.com/en/research/methodologies/gartner-hype-cycle>.
- Gartner. 2021. Gartner Reveals Four Technologies That Will Have High Impact on Digital Commerce Over the Next Two Years, issued 2021. Diakses pada 03 Februari 2022, dari <https://www.gartner.com/en/newsroom/press-releases/2021-10-04-digital-commerce-hype-cycle-20210>.
- Gefen, D, and D W Straub. 2002. "Managing User Trust in E-Services." *E-Service Journal* 2, no. 1: 425–47.
- Gefen, David, Elena Karahanna, and Detmar W Straub. 2003. "Trust and TAM in Online Shopping: An Integrated Model." *MIS Quarterly*, 51–90.

- Gefen, David, and Detmar Straub. 2000. "The Relative Importance of *Perceived ease of use* in IS Adoption: A Study of *e-commerce* Adoption." *Journal of the Association for Information Systems* 1, no. 8: 1–30.
- Gholami, Roya, Augustine Ogun, Elizabeth Koh, and John Lim. 2010. "Factors Affecting E-Payment Adoption in Nigeria." *Journal of Electronic Commerce in Organizations* 8, no. 4: 51–67. <https://doi.org/10.4018/jeco.2010100104>.
- Ghozali, Imam. 2018. "Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25."
- Ghozali, Imam. 2011. "Structural Equation Modeling Metode Alternatif Dengan Partial Least Square (PLS) Edisi 3, Badan Penerbit Universitas Diponegoro." Semarang.
- Goh, Tiong-Thye. 2011. "Exploring Gender Differences in SMS-Based Mobile Library Search System Adoption." *Journal of Educational Technology & Society* 14, no. 4: 192–206.
- Guriting, Petrus, and Nelson Oly Ndubisi. 2006. "Borneo Online Banking: Evaluating Pelanggan Perceptions and Behavioural Intention." *Management Research News*.
- Hair Jr, Joe F, Marko Sarstedt, Lucas Hopkins, and Volker G Kuppelwieser. 2014. "Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research." *European Business Review*.
- Hair Jr, Joseph F, Marko Sarstedt, Christian M Ringle, and Siegfried P Gudergan. 2017. *Advanced Issues in Partial Least Squares Structural Equation Modeling*. saGe publications.
- Halaweh, Mohanad. 2018. "Cash on Delivery (COD) as an Alternative Payment Method for *e-commerce* Transactions: Analysis and Implications." *International Journal of Sociotechnology and Knowledge Development* 10, no. 4: 1–12. <https://doi.org/10.4018/IJSKD.2018100101>.
- Hamid, Noor Raihan, and Ali Khatibi. 2006. "*Perceived risk* and Users' Experience Influence on Internettechnology Adoption." *WSEAS Transactions on Systems* 6, no. 12: 2766–73.
- Hamza, Aminu, and Asadullah Shah. 2014. "Gender and Mobile Payment System Adoption among Students of Tertiary Institutions in Nigeria." *International Journal of Computer and Information Technology* 3, no. 1: 13–20.
- Hanafizadeh, Payam, and Hamid Reza Khedmatgozar. 2012. "The Mediating Role of the Dimensions of the *Perceived risk* in the Effect of Pelangngans' Awareness on the Adoption of Internet Banking in Iran." *Electronic Commerce Research* 12, no. 2: 151–75.
- Hancock, Diana, and David B. Humphrey. 1997. "Payment Transactions, Instrumens, and Systems: A Survey." *Journal of Banking and Finance* 21, no. 11–12: 1573–1624. [https://doi.org/10.1016/S0378-4266\(97\)00046-0](https://doi.org/10.1016/S0378-4266(97)00046-0).
- He, Fang, and Peter Mykytyn. 2007. "Decision Factors for the Adoption of an Online Payment System by Pelangngans." *International Journal of E-Business Research (IJEBR)* 3, no. 4: 1–32. <https://doi.org/10.4018/jebr.2007100101>.
- Henseler, Jörg, Theo K Dijkstra, Marko Sarstedt, Christian M Ringle, Adamantios Diamantopoulos, Detmar W Straub, David J Ketchen Jr, Joseph F Hair, G Tomas M Hult, and Roger J Calantone. 2014. "Common Beliefs and Reality



- about PLS: Comments on Rönkkö and Evermann (2013).” *Organizational Research Methods* 17, no. 2: 182–209.
- Hord, J. 2005. “How Electronic Payment Works.” *Howstuffworks*. Di Akses Pada 18 Maret 2022 5: 2021.
- Hsu, Meng-Hsiang, and Chao-Min Chiu. 2004. “Internet Self-Efficacy and Electronic Service Acceptance.” *Decision Support Systems* 38, no. 3: 369–81.
- Hu, Li-tze, and Peter M Bentler. 1998. “Fit Indices in Covariance Structure Modeling: Sensitivity to Underparameterized Model Misspecification.” *Psychological Methods* 3, no. 4: 424.
- Hu, Zhongqing, Shuai Ding, Shizheng Li, Luting Chen, and Shanlin Yang. 2019. “Adoption Intention of Fintech Services for Bank Users: An Empirical Examination with an Extended Technology Acceptance Model.” *Symmetry* 11, no. 3. <https://doi.org/10.3390/sym11030340>.
- Huang, Echo, and Fa-Chang Cheng. 2012. “Online Security Cues and E-Payment Continuance Intention.” *International Journal of E-Entrepreneurship and Innovation* 3, no. 1: 42–58. <https://doi.org/10.4018/jeei.2012010104>.
- Huang, Tony Cheng-Kui, Long Wu, and Chih-Chung Chou. 2013. “Investigating Use Continuance of Data Mining Tools.” *International Journal of Information Management* 33, no. 5: 791–801.
- Indonesia, Departemen Pendidikan Nasional. 2002. “Kamus Besar Bahasa Indonesia.”
- Internetworldstats. 2021. “Pengguna Internet Indonesia Peringkat Ke-3 Terbanyak Di Asia.” March 2021. Diakses pada 23 Oktober 2021, dari <https://databoks.katadata.co.id/datapublish/2021/10/14/pengguna-internet-indonesia-peringkat-ke-3-terbanyak-di-asia>.
- Jamaludin, Fauzan. 2018. “Fitur Paylater Traveloka, Beli Dulu Bayar Belakangan.” [Www.Merdeka.Com](https://www.merdeka.com/teknologi/fitur-paylater-traveloka-beli-dulu-bayar-belakangan.html). 2018. <https://www.merdeka.com/teknologi/fitur-paylater-traveloka-beli-dulu-bayar-belakangan.html>.
- Jogiyanto, Hartono M. 2007. “Sistem Informasi Keperilakuan.” *Yogyakarta: Andi Offset*.
- Junadi, and Sfenrianto. 2015. “A Model of Factors Influencing Consumer’s Intention to Use E-Payment System in Indonesia.” *Procedia Computer Science* 59, no. Iccsci: 214–20. <https://doi.org/10.1016/j.procs.2015.07.557>.
- Kagermann, H, W D Lukas, and W Wahlster. 2013. “Final Report: Recommendations for Implementing the Strategic Initiative INDUSTRIE 4.0. Industrie 4.0 Working Group.” *Forschung Union: Frankfurt*.
- Karp, Nathaniel. 2015. “Biometrics: The Future of Mobile Payments.” *US Economic Watch, BBVA Research*.
- Kemppainen, Kari. 2017. “Digitalisation: Shaping the Retail Payment Markets While Posing New Challenges to Authorities.” *Journal of Payments Strategy & Systems* 11, no. 1: 42–47.
- Kesharwani, Ankit, and Shailendra Singh Bisht. 2012. “The Impact of Trust and Perceived risk on Internet Banking Adoption in India: An Extension of

- Technology Acceptance Model.” *International Journal of Bank Marketing* 30, no. 4: 303–22. <https://doi.org/10.1108/02652321211236923>.
- Khalilzadeh, Jalayer, Ahmet Bulent Ozturk, and Anil Bilgihan. 2017. “Security-Related Factors in Extended UTAUT Model for NFC Based Mobile Payment in the Restaurant Industry.” *Computers in Human Behavior* 70: 460–74.
- Khedmatgozar, Hamid Reza, and Arezoo Shahnazi. 2018. “The Role of Dimensions of *Perceived risk* in Adoption of Corporate Internet Banking by Pelangans in Iran.” *Electronic Commerce Research* 18, no. 2: 389–412.
- Kim, Changsu, Mirsobit Mirusmonov, and In Lee. 2010. “An Empirical Examination of Factors Influencing the Intention to Use Mobile Payment.” *Computers in Human Behavior* 26, no. 3: 310–22.
- Kim, Ki Joon, and Dong-Hee Shin. 2015. “An Acceptance Model for Smart Watches: Implications for the Adoption of Future Wearable Technology.” *Internet Research*.
- Kim, Kyongseok, and Jooyoung Kim. 2011. “Third-Party Privacy Certification as an Online Advertising Strategy: An Investigation of the Factors Affecting the Relationship between Third-Party Certification and Initial Trust.” *Journal of Interactive Marketing* 25, no. 3: 145–58.
- Kim, Kyu, and Bipin Prabhakar. 2000. “Initial Trust , *Perceived risk* , And.” *Proceedings of the Twenty First International Conference on Information Systems, Brisbane, Australia*, 537–43.
- Kominfo. 2019. “Kemkominfo: Pertumbuhan *e-commerce* Indonesia Capai 78 Persen.” Diakses pada 25 September 2021, dari [https://kominfo.go.id/content/detail/16770/kemkominfo-pertumbuhan-e-commerce-indonesiacapai-78-persen/0/sorotan\\_media](https://kominfo.go.id/content/detail/16770/kemkominfo-pertumbuhan-e-commerce-indonesiacapai-78-persen/0/sorotan_media).
- Kominfo. 2021. “Warganet Meningkatkan, Indonesia Perlu Tingkatkan Nilai Budaya Di Internet.” Kominfo. Diakses pada 13 Oktober 2021, dari <https://aptika.kominfo.go.id/2021/09/warganet-meningkat-indonesia-perlu-tingkatkan-nilai-budaya-di-internet/>.
- Kompasiana. 2022. “Perkembangan E-Commerce Menghadirkan Transaksi Paylater Berpengaruh Pada Impulse Buying.” Diakses pada 30 Januari 2022, dari <https://www.kompasiana.com/fauziahmaisarah0628/627e379a4b9a477cbd3a1712/perkembangan-e-commerce-yang-menghadirkan-kemudahan-transaksi-dengan-paylater-memberikan-pengaruh-pada-penguna-e-commerce-menjadi-impulse-buying>.
- Koponen, A. 2006. “*E-commerce*, Electronic Payments. Helsinki University of Technology.” *Telecommunications Software and Multimedia Laboratory*.
- Koufaris, Marios, Ajit Kambil, and Priscilla Ann LaBarbera. 2001. “Consumer Behavior in Web-Based Commerce: An Empirical Study.” *International Journal of Electronic Commerce* 6, no. 2: 115–38.
- Koyuncu, Cuneyt, and Gautam Bhattacharya. 2004. “The Impacts of Quickness, Price, Payment Risk, and Delivery Issues on on-Line Shopping.” *Journal of Socio-Economics* 33, no. 2. <https://doi.org/10.1016/j.soccec.2003.12.011>.
- Lara-Rubio, J., A. F. Villarejo-Ramos, and F. Liébana-Cabanillas. 2021. “Explanatory and Predictive Model of the Adoption of P2P Payment

- Systems.” *Behaviour and Information Technology* 40, no. 6: 528–41. <https://doi.org/10.1080/0144929X.2019.1706637>.
- Latan, Hengky, and Imam Ghozali. 2012. “Partial Least Square: Konsep, Teknik, Dan Aplikasi SmartPLS 2.0 M3.” *Semarang: Badan Penerbit Universitas Diponegoro*.
- Laudon, Kenneth C, and Carol Guercio Traver. 2018. *E-commerce 2018: Business, Technology, Society. E-commerce 2018*.
- Laukkanen, Tommi, and Jari Lauronen. 2005. “Consumer Value Creation in Mobile Banking Services.” *International Journal of Mobile Communications* 3, no. 4: 325–38.
- Leclerc, France, Bernd H Schmitt, and Laurette Dube. 1995. “Waiting Time and Decision Making: Is Time like Money?” *Journal of Consumer Research* 22, no. 1: 110–19.
- Lederer, Albert L, Donna J Maupin, Mark P Sena, and Youlong Zhuang. 2000. “The Technology Acceptance Model and the World Wide Web.” *Decision Support Systems* 29, no. 3: 269–82.
- Lee, Sang M., and Teuta Cata. 2005. “Critical Success Factors of Web-Based E-Service: The Case of E-Insurance.” *International Journal of E-Business Research (IJEER)* 1, no. 3: 21–40. <https://doi.org/10.4018/jebr.2005070102>.
- Legris, Paul, John Ingham, and Pierre Colletette. 2003. “Review of the Technology Acceptance Model.” *Information and Management* 40, no. 3: 191–204.
- Levi, Michael, and John Burrows. 2008. “Measuring the Impact of Fraud in the UK: A Conceptual and Empirical Journey.” *British Journal of Criminology*. <https://doi.org/10.1093/bjc/azn001>.
- Li, Yong-Hui, and Jing-Wen Huang. 2009. “Applying Theory of Perceived risk and Technology Acceptance Model in the Online Shopping Channel.” *World Academy of Science, Engineering and Technology* 53, no. 1: 919–25. <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.193.6343&rep=rep1&type=pdf>.
- Lian, Jiunn Woei. 2015. “Critical Factors for Cloud Based E-Invoice Service Adoption in Taiwan: An Empirical Study.” *International Journal of Information Management* 35, no. 1: 98–109. <https://doi.org/10.1016/j.ijinfomgt.2014.10.005>.
- Liao, Shu Hsien, and Ling Ling Yang. 2020. “Mobile Payment and Online to Offline Retail Business Models.” *Journal of Retailing and Consumer Services* 57, no. 151: 102230. <https://doi.org/10.1016/j.jretconser.2020.102230>.
- Liébana-Cabanillas, Francisco, Inmaculada García-Maroto, Francisco Muñoz-Leiva, and Iviane Ramos-de-Luna. 2020. “Mobile Payment Adoption in the Age of Digital Transformation: The Case of Apple Pay.” *Sustainability (Switzerland)* 12, no. 13: 1–15. <https://doi.org/10.3390/su12135443>.
- Liébana-Cabanillas, Francisco, Luis Javier Herrera, and Alberto Guillén. 2016. “Variable Selection for Payment in Social Networks: Introducing the Hy-Index.” *Computers in Human Behavior* 56: 45–55.



- Lim, Benjamin, Heejin Lee, and Sherah Kurnia. 2006. "Why Did an Electronic Payment System Fail? A Case Study from the System Provider's Perspective." *Di Akses Pada 18 Maret 2022* 14: 2009.
- Lin, Xiao Fan, Dandan Tang, Xuanjun Lin, Zhong Mei Liang, and Chin Chung Tsai. 2019. "An Exploration of Primary School Students' Perceived Learning Practices and Associated Self-Efficacies Regarding Mobile-Assisted Seamless Science Learning." *International Journal of Science Education*. <https://doi.org/10.1080/09500693.2019.1693081>.
- Liu, Zhunzhun, Shenglin Ben, and Ruidong Zhang. 2019. "Factors Affecting Consumers' Mobile Payment Behavior: A Meta-Analysis." *Electronic Commerce Research* 19, no. 3: 575–601.
- Luo, Xueming, and Mojtaba Seyedian. 2003. "Contextual Marketing and Pelanggan-Oriented Strategy for e-commerce: An Empirical Analysis." *International Journal of Electronic Commerce* 8, no. 2: 95–118.
- MacGregor, Robert, and Lejla Vrazalic. 2005. "Role of Small-Business Strategic Alliances in the Perception of Benefits and Disadvantages of E-commerce Adoption in SMEs." In *Advanced Topics in Electronic Commerce, Volume 1*, 1–27. IGI Global.
- Mallat, Niina. 2007. "Exploring Consumer Adoption of Mobile Payments - A Qualitative Study." *Journal of Strategic Information Systems* 16, no. 4: 413–32. <https://doi.org/10.1016/j.jsis.2007.08.001>.
- March, James. G. 1978. "Bounded Rationality , Ambiguity , and the Engineering of Choice." *The Bell Journal of Economics* 9, no. 2: 587–608. [http://www.jstor.org/sTabel/3003600?seq=1&cid=pdf-reference#references\\_tab\\_contents](http://www.jstor.org/sTabel/3003600?seq=1&cid=pdf-reference#references_tab_contents).
- Martins, Carolina, Tiago Oliveira, and Aleš Popovič. 2014. "Understanding the Internet Banking Adoption: A Unified Theory of Acceptance and Use of Technology and Perceived risk Application." *International Journal of Information Management* 34, no. 1: 1–13.
- Minton, Henry L, and Frank W Schneider. 1980. *Differential Psychology*. Waveland Press Inc.
- Mombeuil, Claudel. 2020. "An Exploratory Investigation of Factors Affecting and Best Predicting the Renewed Adoption of Mobile Wallets." *Journal of Retailing and Consumer Services* 55, no. March: 102127. <https://doi.org/10.1016/j.jretconser.2020.102127>.
- Moon, Ji-Won, and Young-Gul Kim. 2001. "Extending the TAM for a World-Wide-Web Context." *Information & Management* 38, no. 4: 217–30.
- Mustajibah, Tutik, and Agus Trilaksana. 2021. "Dinamika E-commerce Di Indonesia Tahun 1999-2015." *Avatara* 10, no. 3: 3–11.
- Mutahar, Ahmed M, Norzaidi Mohd Daud, Thurasamy Ramayah, Osama Isaac, and Adnan H Aldholay. 2018. "The Effect of Awareness and Perceived risk on the Technology Acceptance Model (TAM): Mobile Banking in Yemen." *International Journal of Services and Standards* 12, no. 2: 180–204.
- Novendra, Bayu, and Sarah Safira Aulianisa. 2020. "Konsep Dan Perbandingan Buy Now, Pay Later Dengan Kredit Perbankan Di Indonesia: Sebuah

- Keniscayaan Di Era Digital Dan Teknologi.” *Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional* 9, no. 2: 183.
- Ong, Chorng-Shyong, and Jung-Yu Lai. 2006. “Gender Differences in Perceptions and Relationships among Dominants of E-Learning Acceptance.” *Computers in Human Behavior* 22, no. 5: 816–29.
- Park, Chung-Hoon, and Young-Gul Kim. 2003. “Identifying Key Factors Affecting Consumer Purchase Behavior in an Online Shopping Context.” *International Journal of Retail & Distribution Management*.
- Park, Namkee. 2010. “Adoption and Use of Computer-Based Voice over Internet Protocol Phone Service: Toward an Integrated Model.” *Journal of Communication* 60, no. 1: 40–72.
- Park, Namkee, Kwan Min Lee, and Pauline Hope Cheong. 2007. “University Instructors’ Acceptance of Electronic Courseware: An Application of the Technology Acceptance Model.” *Journal of Computer-Mediated Communication* 13, no. 1: 163–86.
- Park, Namkee, Mohja Rhoads, Jinghui Hou, and Kwan Min Lee. 2014. “Understanding the Acceptance of Teleconferencing Systems among Employees: An Extension of the Technology Acceptance Model.” *Computers in Human Behavior* 39: 118–27. <https://doi.org/10.1016/j.chb.2014.05.048>.
- Park, Namkee, Raul Roman, Seungyeon Lee, and Jae Eun Chung. 2009. “User Acceptance of a Digital Library System in Developing Countries: An Application of the Technology Acceptance Model.” *International Journal of Information Management* 29, no. 3: 196–209.
- Patil, Pushp, Nripendra Rana, Yogesh Dwivedi, and Husam Abu-Hamour. 2018. “The Role of Trust and Risk in Mobile Payments Adoption: A Meta-Analytic Review.”
- Pavlou, Paul A. 2003. “Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model.” *International Journal of Electronic Commerce* 7, no. 3: 101–34. <https://doi.org/10.1080/10864415.2003.11044275>.
- Pelaez, Alexander, Chi Wen Chen, and Yan Xian Chen. 2019. “Effects of Perceived risk on Intention to Purchase: A Meta-Analysis.” *Journal of Computer Information Systems* 59, no. 1: 73–84. <https://doi.org/10.1080/08874417.2017.1300514>.
- Phillips, Lisa A, Roger Calantone, and Ming-Tung Lee. 1994. “International Technology Adoption: Behavior Structure, Demand Certainty and Culture.” *Journal of Business & Industrial Marketing*.
- Pratika, Yeyen, Salahudin Salahudin, Dicky Wisnu Usdek Riyanto, and Titiek Ambarwati. 2021. “Analysis of Pay Later Payment System on Online Shopping in Indonesia.” *Journal of Economics, Business, & Accountancy Ventura* 23, no. 3: 329–39. <https://doi.org/10.14414/jebav.v23i3.2343>.
- Rahadi, Dedi Rianto. 2007. “Peranan Teknologi Informasi Dalam Peningkatan Pelayanan Di Sektor Publik.” In *Seminar Nasional Teknologi*, 2007:1–13.

- Raja, J., S M. Velmurgan, and A Seetharaman. 2008. "Journal of Internet Banking and Commerce." *Journal of Internet Banking and Commerce* 13, no. 1. <http://eprints.utm.my/8136/>.
- Raja, J, and A Seetharaman Dean. 2008. "Journal of Internet Banking and Commerce E-Payments: Problems and Prospects." *Journal of Internet Banking and Commerce*. Vol. 13.
- Ring, Peter Smith, and Andrew H. van de Ven. 1994. "Developmental Processes of Cooperative Interorganizational Relationships." *The Academy of Management Review* 19, no. 1: 90. <https://doi.org/10.2307/258836>.
- Riquelme, Hernan E., and Rosa E. Rios. 2010. "The Moderating Effect of Gender in the Adoption of Mobile Banking." *International Journal of Bank Marketing* 28, no. 5: 328–41. <https://doi.org/10.1108/02652321011064872>.
- Rohunen, Anna, and Jouni Markkula. 2015. "The Role of Risk Perceptions in Privacy Concerns Evaluation." In *2015 IEEE Trustcom/BigDataSE/ISPA*, 1:1029–36. IEEE.
- Roy, Sanjit Kumar, M. S. Balaji, Ankit Kesharwani, and Harjit Sekhon. 2017. "Predicting Internet Banking Adoption in India: A Perceived risk Perspective." *Journal of Strategic Marketing* 25, no. 5–6: 418–38. <https://doi.org/10.1080/0965254X.2016.1148771>.
- Salisbury, W David, Rodney A Pearson, Allison W Pearson, and David W Miller. 2001. "Perceived Security and World Wide Web Purchase Intention." *Industrial Management & Data Systems*.
- Sameer, Gulati, Nadeau Marie-Claude, and Rajgopal Kausik. 2015. "Gauging the Disruptive Potential of Digital Wallets." *McKinsey on Payments* 8, no. 21: 3–11.
- Schierz, Paul Gerhardt, Oliver Schilke, and Bernd W. Wirtz. 2010. "Understanding Consumer Acceptance of Mobile Payment Services: An Empirical Analysis." *Electronic Commerce Research and Applications* 9, no. 3: 209–16. <https://doi.org/10.1016/j.elerap.2009.07.005>.
- See-To, Eric W K, and Kevin K W Ho. 2016. "A Study on the Impact of Design Attributes on E-Payment Service Utility." *Information & Management* 53, no. 5: 668–81.
- Shahid, Qasif, and Lubna Razaq. 2017. "Demonetisation for Changing Payment Behaviour and Building Platforms." *Journal of Payments Strategy & Systems* 11, no. 2: 158–67.
- Shin, Dong-Hee. 2009. "Towards an Understanding of the Consumer Acceptance of Mobile Wallet." *Computers in Human Behavior* 25, no. 6: 1343–54.
- Shon, Tae-Hwan, and Paula M C Swatman. 1998. "Identifying Effectiveness Criteria for Internet Payment Systems." *Internet Research*.
- Shopee. 2021. "Inilah 5 Fakta Tentang Cicilan Shopee Paylater Yang Perlu Kamu Ketahui!". Diakses pada 28 Oktober 2021, dari <https://shopee.co.id/inspirasi-shopee/fakta-tentang-cicilan-shopeepaylater-yang-perlu-kamu-ketahui/>.
- Siau, Keng, Hong Sheng, Fiona Nah, and Sid Davis. 2004. "A Qualitative Investigation on Consumer Trust in Mobile Commerce." *International Journal of Electronic Business* 2, no. 3: 283–300.

- Singh, Nidhi, Neena Sinha, and Francisco J. Liébana-Cabanillas. 2020. "Determining Factors in the Adoption and Recommendation of Mobile Wallet Services in India: Analysis of the Effect of Innovativeness, Stress to Use and Social Influence." *International Journal of Information Management* 50, no. May 2019: 191–205. <https://doi.org/10.1016/j.ijinfomgt.2019.05.022>.
- Sinha, Mona, Hufrish Majra, Jennifer Hutchins, and Rajan Saxena. 2019. "Mobile Payments in India: The Privacy Factor." *International Journal of Bank Marketing* 37, no. 1: 192–209. <https://doi.org/10.1108/IJBM-05-2017-0099>.
- Sirkemaa, Seppo. 2010. "The Role of Trust in E-Business: Understanding the Pelanggan." In *The 14th WSEAS International Conference on Computers*, 771–75.
- Sorkin, David E. 2001. "Payment Methods for Consumer-to-Consumer Online Transactions." *Akron L. Rev.* 35: 1.
- Steinert, Martin, and Larry Leifer. 2010. "Scrutinizing Gartner's Hype Cycle Approach." *PICMET '10 - Portland International Center for Management of Engineering and Technology, Proceedings - Technology Management for Global Economic Growth*, 254–66.
- Stroborn, Karsten, Annika Heitmann, Kay Leibold, and Gerda Frank. 2004. "Internet Payments in Germany: A Classificatory Framework and Empirical Evidence." *Journal of Business Research* 57, no. 12: 1431–37.
- Sugiyono, Dr. 2012. *Memahami Metode Penelitian Kuantitatif, Kualitatif, Dan Kombinasi*. Alfabeta. Alfabeta.
- Sugiyono, Dr. 2018. *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
- Sugiyono, Dr. 2013. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D*. Alfabeta.
- Sugiyono. 2017. "Metode Penelitian Bisnis: Pendekatan Kuantitatif, Kualitatif, Kombinasi, Dan R&D." *Penerbit CV. Alfabeta: Bandung* 225: 87.
- Sumanjeet. 2009. "Emergence of Payment Systems in the Age of Electronic Commerce: The State of Art." *1st South Central Asian Himalayas Regional IEEE/IFIP International Conference on Internet, AH-ICI 2009* 2, no. 2: 17–36. <https://doi.org/10.1109/AHICI.2009.5340318>.
- Suyanto, Muhmmad. 2003. *Strategi Periklanan Pada E-commerce Perusahaan Top Dunia*. Penerbit Andi.
- Tandon, Urvashi, Ravi Kiran, and Ash N Sah. 2016. "Understanding Online Shopping Adoption in India: Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) with Perceived risk Application." *Service Science* 8, no. 4: 420–37.
- Tecnocom. 2015. "Tendencias En Medios de Pago 2015." *Telecomunicaciones y Energía, S.A*, 2015.
- Tella, Adeyinka. 2012. "Determinants of E-Payment Systems Success: A User's Satisfaction Perspective." *International Journal of E-Adoption (IJEa)* 4, no. 3: 15–38.
- Teoh, Wendy Ming Yen, Siong Choy Chong, Binshan Lin, and Jiat Wei Chua. 2013. "Factors Affecting Consumers' Perception of Electronic Payment: An

- Empirical Analysis.” *Internet Research* 23, no. 4: 465–85.  
<https://doi.org/10.1108/IntR-09-2012-0199>.
- Trinh, Hoang Nam, Hong Ha Tran, and Duc Hoang Quan Vuong. 2020. “Determinants of Consumers’ Intention to Use Credit Card: A Perspective of Multifaceted *Perceived risk*.” *Asian Journal of Economics and Banking* 4, no. 3: 105–20. <https://doi.org/10.1108/ajeb-06-2020-0018>.
- Trütsch, Tobias. 2017. “The Economics of Payment-Essays on the Impact of Payment Innovations on Individual Payment Behavior.” Difo-Druck GmbH.
- Upadhyay, Parijat, and Saeed Jahanyan. 2016. “Analyzing User Perspective on the Factors Affecting Use Intention of Mobile Based Transfer Payment.” *Internet Research*.
- Venkatesh, Viswanath. 1999. “Creation of Favorable User Perceptions: Exploring the Role of Intrinsic Motivation.” *MIS Quarterly*, 239–60.
- Venkatesh, Viswanath, and Hillol Bala. 2008. “Technology Acceptance Model 3 and a Research Agenda on Interventions.” *Decision Sciences* 39, no. 2: 273–315.
- Venkatesh, Viswanath, and Fred D Davis. 2000. “A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies.” *Management Science* 46, no. 2: 186–204.
- Venkatesh, Viswanath, and Michael G Morris. 2000. “Why Don’t Men Ever Stop to Ask for Directions? Gender, Social Influence, and Their Role in Technology Acceptance and *Usage Behavior*.” *MIS Quarterly*, 115–39.
- Vijayasarathy, Leo R. 2004. “Predicting Consumer Intentions to Use On-Line Shopping: The Case for an Augmented Technology Acceptance Model.” *Information and Management* 41, no. 6: 747–62.  
<https://doi.org/10.1016/j.im.2003.08.011>.
- Vlek, Charles, and Pieter Jan Stallen. 1980. “Rational and Personal Aspects of Risk.” *Acta Psychologica* 45, no. 1–3: 273–300.  
[https://doi.org/10.1016/0001-6918\(80\)90038-4](https://doi.org/10.1016/0001-6918(80)90038-4).
- Walfajri, Maizal. 2019. “Jumlah Pengguna Naik 10 Kali Lipat, Traveloka Paylater Tingkatkan Keamanan Pengguna.” Kontan. Co. Id. Di akses 30 Januari 2022, dari <https://industri.kontan.co.id/news/jumlah-pengguna-naik-10-kali-lipat-traveloka-paylater-tingkatkan-keamanan-pengguna>.
- Wang, Wei-Tsong, and Hui-Min Li. 2012. “Factors Influencing Mobile Services Adoption: A Brand-equity Perspective.” *Internet Research*.
- Wang, Yi-Shun, Yu-Min Wang, Hsin-Hui Lin, and Tzung-I Tang. 2003. “Determinants of User Acceptance of Internet Banking: An Empirical Study.” *International Journal of Service Industry Management*.
- WeAreSocial. 2021. “Penggunaan *E-commerce* Indonesia Tertinggi Di Dunia.” Diakses pada 29 Oktober 2021, dari <https://databoks.katadata.co.id/datapublish/2021/06/04/penggunaan-e-commerce-indonesia-tertinggi-di-dunia>.
- Yang, Shuiqing, Yaobin Lu, Sumeet Gupta, Yuzhi Cao, and Rui Zhang. 2012. “Mobile Payment Services Adoption across Time: An Empirical Study of the Effects of Behavioral Beliefs, Social Influences, and Personal Traits.” *Computers in Human Behavior* 28, no. 1: 129–42.



- Yu, Hsiao Cheng, Kuo Hua Hsi, and Pei Jen Kuo. 2002. "Electronic Payment Systems: An Analysis and Comparison of Types." *Technology in Society* 24, no. 3. [https://doi.org/10.1016/S0160-791X\(02\)00012-X](https://doi.org/10.1016/S0160-791X(02)00012-X).
- Yuan, Shunbo, Yong Liu, Ruihong Yao, and Jing Liu. 2016. "An Investigation of Users' Continuance Intention towards Mobile Banking in China." *Information Development* 32, no. 1: 20–34. <https://doi.org/10.1177/0266666914522140>.
- Zhang, Liyi, Jing Zhu, and Qihua Liu. 2012. "A Meta-Analysis of Mobile Commerce Adoption and the Moderating Effect of Culture." *Computers in Human Behavior* 28, no. 5: 1902–11. <https://doi.org/10.1016/j.chb.2012.05.008>.
- Zhang, Yun, Qingxiong Weng, and Nan Zhu. 2018. "The Relationships between Electronic Banking Adoption and Its Antecedents: A Meta-Analytic Study of the Role of National Culture." *International Journal of Information Management* 40: 76–87.