

DAFTAR PUSTAKA

- Acikgoz, F., Elwalda, A. & Oliveira, M. J. D., 2023. Curiosity on Cutting-Edge Technology via Theory of Planned Behavior and Diffusion of Innovation Theory. *International Journal of Information Management Data Insights*, 3 (1), p. 100152.
- Adirinekso, G. P., 2021. Minat dan Penggunaan Fintech PayLater Pekerja Urban Pelanggan Traveloka dan GoJek Sebelum dan Selama Pandemi Covid-19 di DKI Jakarta. *Journal of Management and Business Review*, 18(2), pp. 228-243.
- Ajibade, P., 2018. Technology Acceptance Model Limitations and Criticisms: Exploring the Practical Applications and Use in Technology-related Studies, Mixed-method, and Qualitative Researches. *Library Philosophy and Practice*, Volume 9.
- Alifia, O. N., 2022. *Punya 3,7 Juta Mitra GoRide, GoCar, atau GoFood, Siapa Raih Cuan Terbesar Usai Pandemi?*. [Online] Available at: <https://www.dream.co.id/dinar/pengemudi-gojek-sentuh-26-juta-orang-per-juli-2022-2208046.html> [Diakses 4 February 2023].
- Amalia, N., 2022. *Pembayaran Digital di Indonesia*. [Online] Available at: <https://finantier.co.id/blog/pembayaran-digital-di-indonesia/> [Diakses 1 December 2022].
- Asja, H. J., Susanti, S. & Fauzi, A., 2021. Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta. *Jurnal Akuntansi, Keuangan, dan Manajemen*, 2(4), pp. 309-325.
- Astutik, Y., 2020. *21,7 Juta Masyarakat Indonesia Pakai Transportasi Online*. [Online] Available at: <https://www.cnbcindonesia.com/tech/20200317150135-37-145529/217-juta-masyarakat-indonesia-pakai-transportasi-online> [Diakses 4 February 2023].
- BFI Finance, 2022. *Mengenal Kredit Konsumtif dan Contohnya*. [Online] Available at: <https://www.bfi.co.id/id/blog/mengenal-kredit-konsumtif-dan-contohnya#:~:text=Membeli%20makanan%20yang%20terlalu%20mahal,yang%20ada%20dari%20layanan%20tersebut.> [Diakses 8 February 2023].
- Bhattacharjee, A., 2001. Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly*, 25(3), pp. 351-370.

- Burhan, F. A., 2021. *Transaksi E-Commerce RI Diramal Melonjak 33%, Paylater Makin Diminati*. [Online] Available at: <https://katadata.co.id/desysetyowati/digital/600af93f3854b/transaksi-e-commerce-ri-diramal-melonjak-33-paylater-makin-diminati> [Diakses 3 February 2023].
- Chargebee, 2022. *What is Free Trial?*. [Online] Available at: <https://www.chargebee.com/resources/glossaries/what-is-free-trial/> [Diakses 18 February 2023].
- Davis, F., 1989. Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, pp. 319-340.
- Deswari, F. P. & Patrisia, D., 2022. Intention to use Paylater in Indonesia based on the technology acceptance model analysis. *Operations Management and Information System Studies*, 2(4), pp. 244-259.
- DSInnovate, 2021. *Fintech Report 2021: The Convergence of (Digital) Financial Services*, Jakarta: DSInnovate.
- DSInnovate, 2022. *Open Finance Report 2022*, Jakarta: DSInnovate.
- Garson, G. D., 2016. *Partial Least Squares: Regression & Structural Equation Models*. Asheboro: Statistical Publishing Associates.
- Ghozali, I., 2016. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gojek, 2023. *How the GoPayLater free trial works*. [Online] Available at: <https://www.gojek.com/en-id/help/gopaylater/mekanisme-periode-uji-coba-gratis-gopaylater/> [Diakses 8 February 2023].
- Hai, L. C. & Kazmi, S. H. A., 2015. Dynamic Support of Government in Online Shopping. *Asian Social Science*, 11(22).
- Hair, J., Black, W., Babin, B. & Anderson, R., 2014. *Multivariate Data Analysis*. 7th penyunt. Harlow: Pearson Education Limited.
- Hair, J. F., 2011. *Multivariate Data Analysis*. New Jersey: PrenticeHall, Inc.
- Hair, J., Hult, G., Ringle, C. & Sarstedt, M., 2017. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. 2nd penyunt. Thousand Oaks: Sage Publications Inc.
- Hilmi, L. D. & Pratika, Y., 2021. Paylater Feature: Impulsive Buying Driver For E-Commerce in Indonesia. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 5(2), pp. 63-76.

- Iswara, P., 2022. *Hasil Riset Kredivo dan KIC: Konsumen Makin Meminati Paylater.* [Online]
Available at: <https://katadata.co.id/padjar/digital/62988d6b0e9e8/hasil-riset-kredivo-dan-kic-konsumen-makin-meminati-paylater>
[Diakses 3 February 2023].
- Jogiyanto, H. & Abdillah, W., 2014. *Konsep & Aplikasi PLS (Partial Least Square) untuk Penelitian Empiris.* Yogyakarta: BPFE Fakultas Ekonomika dan Bisnis UGM.
- Johnson, V., Kiser, A., Washington, R. & Torres, R. R., 2018. Limitations to the Rapid Adoption of M-payment Services: Understanding the Impact of Privacy Risk on M-Payment Services. *Computers in Human Behavior*, Volume 79, pp. 111-122.
- Kapoor, A., Sindwani, R., Goel, M. & Shankar, A., 2022. Mobile wallet adoption intention amid COVID-19 pandemic outbreak: A novel conceptual framework. *Computers & Industrial Engineering*, Volume 172, p. 108646.
- Katadata, 2020. *Masyarakat Paling Banyak Gunakan Fitur PayLater di Shopee.* [Online]
Available at: <https://databoks.katadata.co.id/datapublish/2020/12/23/masyarakat-paling-banyak-gunakan-fitur-paylater-di-shopee>
[Diakses 4 February 2023].
- Katadata, 2021. *Penggunaan E-Commerce Indonesia Tertinggi di Dunia.* [Online]
Available at: <https://databoks.katadata.co.id/datapublish/2021/06/04/penggunaan-e-commerce-indonesia-tertinggi-di-dunia>
[Diakses 3 February 2023].
- Katadata, 2022a. *10 E-Commerce dengan Pengunjung Terbanyak Kuartal II 2022.* [Online]
Available at: <https://databoks.katadata.co.id/datapublish/2022/11/21/10-e-commerce-dengan-pengunjung-terbanyak-kuartal-ii-2022>
[Diakses 4 February 2023].
- Katadata, 2022b. *Survei Populix: Traveloka Aplikasi Perjalanan Online Paling Banyak Disukai Konsumen.* [Online]
Available at: <https://databoks.katadata.co.id/datapublish/2022/12/16/survei-populix-traveloka-aplikasi-perjalanan-online-paling-banyak-disukai-konsumen>
[Diakses 28 February 2023].
- Katadata, 2022c. *Inilah Alasan Konsumen Belum Gunakan Paylater untuk Transaksi Online.* [Online]
Available at: <https://databoks.katadata.co.id/datapublish/2022/07/07/inilah-alasan-konsumen-belum-gunakan-paylater-untuk-transaksi-online>

[online#:~:text=Alasan%20utama%20konsumen%20belum%20menggunakan,dengan%20denda%20jika%20telat%20membayar.](#)
[Diakses 4 December 2022].

Kaur, P. et al., 2020. Why do People Use and Recommend M-wallets?. *Journal of Retailing and Consumer Services*, Volume 56, p. 102091.

KIC & Kredivo, 2021. *Paylater di E-Commerce Makin Diminati, Akan Gantikan COD?*. [Online]
Available at:
<https://katadata.co.id/desysetyowati/digital/60c07040442ad/paylater-di-e-commerce-makin-diminati-akan-gantikan-cod>
[Diakses 3 February 2023].

Kotler, P. & Keller, K. L., 2016. Marketing Management. Dalam: *Marketing Management*. 15th penyunt. London: Pearson Education.

Kurniasari, I. & Fisabilillah, L. W. P., 2021. Fenomena Perilaku Berbelanja Menggunakan SPayLater serta Dampaknya terhadap Gaya Hidup Mahasiswa Ilmu Ekonomi. *INDEPENDENT: Journal of Economics*, 1(3), pp. 207-218.

Manrai, R. & Gupta, K. P., 2022. A study on factors influencing mobile payment adoption using theory of diffusion of innovation. *International Journal of Business Information Systems*, 39(2), pp. 219-240.

Medina, M. I., 2022. *Free Trial: Definisi, Manfaat, dan Tips Melakukannya*. [Online]
Available at: https://glints.com/id/lowongan/free-trial-adalah/#.Y_CYsnZBy5d
[Diakses 18 February 2023].

Mehra, A., Rajput, S. & Paul, J., 2022. Determinants of adoption of latest version smartphones: Theory and evidence. *Technological Forecasting and Social Change*, Volume 175, p. 121410.

Mukminin, A., Rachman, R. & Wahyudi, H., 2019. PENERAPAN MODEL UTAUT UNTUK PERILAKU PENGGUNA "PAYLATER" DI DALAM TRAVELOKA. *Jurnal Computech & Bisnis (e-Journal)*, 13(2), pp. 81-90.

Nirmala, N. & Surveyandini, M., 2019. Faktor Penentu Pemilihan Jasa Transportasi Online pada Masyarakat Banyumas. *Sustainable Competitive Advantage (SCA)*, 9(1), pp. 339-347.

Paddle, 2022. *Offering free trials: Everything you need to know*. [Online]
Available at: <https://www.paddle.com/resources/free-trial>
[Diakses 18 February 2023].

Prastiwi, I. E. & Fitria, T. N., 2021. Konsep Paylater Online Shopping dalam Pandangan Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 7(1), pp. 425-432.

- Pratika, Y., 2022. UTAUT Model: Identifying the Driving Factors of the Intention to Use Paylater. *Jurnal Bisnis dan Manajemen*, 8(2), pp. 345-352.
- Ritonga, N. & Ameliany, N., 2022. Pengaruh Perceived Usefulness Terhadap Niat Menggunakan Aplikasi Shopee Paylater dan Dampaknya Terhadap Keputusan Pembelian. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 5(1), pp. 1130-1136.
- Rogers, E., 2003. *Diffusion of Innovations*. 5th penyunt. New York: Free Press.
- Sekaran, U. & Bougie, R., 2016. *Research Methods for Business*. Chichester: John Wiley & Sons Ltd.
- Setiawan, A. A., Silaen, Y. E., Andreas, T. & Oktavia, T., 2022. Analysis of Intention to Use on Pay Later Payment System During COVID-19 Pandemic. *International Journal of Emerging Technology and Advanced Engineering*, pp. 119-129.
- SS, V. D. & Putri, Y. K. W., 2022. Purchase Decision: Do the Paylater Ease and Consumer Satisfaction Affect It? (Case Study on Shopee Paylater and Gojek Paylater). *Sriwijaya International Journal of Dynamic Economics and Business*, 6(2), pp. 147-164.
- Vanketesh, V., Morris, M. G., Davis, G. B. & Davis, F. D., 2003. User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, pp. 425-478.
- Zebua, F., 2018. *Agencies (OTA) 2018: Traveloka dan Tiket.com Mendominasi Sektor Ini*. [Online] Available at: <https://dailysocial.id/post/laporan-dailysocial-survey-online-travel-agencies-ota-2018> [Diakses 4 February 2023].