

DAFTAR PUSTAKA

- Agag, G., & El-Masry, A. (2016). Understanding consumer intention to participate in online travel community and effect on consumer intention to purchase travel online and WOM: an integration of innovation diffusion tehory and TAM with trust. *Comput. Hum. Behav.*, 97-111.
- Agustianto, M., Sachari, A., & Budiwaspada, A. E. (2019). Pengaruh Tampilan Visual Website Bank BNP terhadap Kepercayaan Visitor. *Jurnal Desain Komunikasi Visual dan Multimedia*, 153-168.
- Agustina, U. I., & Arief, M. (2015). Pengaruh Pe rsepsi Manfaat dan Persepsi Kemudahan terhadap Sikap Penggunaan Layanan Internet Banking (Study Pada Komunitas Virtual E- Banking BCA). *Jurnal Ekonomi Bisnis*, 53-138.
- Ahmad, H., & Kartini, D. (2017). Developing Conceptual Model for Online Shopping Attitude in Indonesia: Based on the diffusion of innovations theory. *International Journal of Economics, Commerce, and Management*, 1-25.
- Alamsyah, M. F., & Malanua, W. (2021). Pengaruh Investment Opportunity Set, Corporate Social Responsibility, dan Risiko Bisnis Terhadap Nilai Perusahaan. *Jurnal Fokus Manajemen Bisnis*, 154-172.
- Allen, R., & Stone, J. (2005). Textbook Neglect of the Constant Coeffiecient. *Journal of Economic Education* 36.4, 379-384.
- Almunawwaroh, M., & Marliana, R. (2018). Pengaruh CAR, NPF, dan FDR terhadap Profitabilitas Bank Syariah di Indonesia. *Jurnal Ekonomi dan Keuangan Syariah*, 1-18.
- Annur, C. M. (2022, July). *Databoks Katadata*. Retrieved from Inilah Alasan Konsumen Belum Gunakan Paylater untuk Transaksi Online: <https://databoks.katadata.co.id/datapublish/2022/07/07/inilah-alasan-konsumen-belum-gunakan-paylater-untuk-transaksi-online>
- Anwar, R. (2016). *Taraf Signifikan*. Scribd Company.
- Atkinson, N. L. (2014). Developing a Quesionnaire to Measure Perceived Attributes of eHealth Innovations. *American Journal of Health Behavior*, 612-621.
- Aydin, G., & Burnaz, S. (2016). Adoption of mobile payment systems: a study on mobile payment. *Journal Business Economic Finance*, 73-92.
- Basil, D., Diaz-Meneses, G., & Basil, M. (2019). *Social Marketing in Action Cases from Around the World*. Switzerland: Springer.
- Bayu, D. J. (2021). *Belanja di E-Commerce, Masyarakat Lebih Suka Pakai Dompot Digital*. Retrieved from Databoks Katadata: <https://databoks.katadata.co.id/datapublish/2021/06/09/belanja-di-e-commerce-masyarakat-lebih-suka-pakai-dompot-digital>
- BPS. (2021). *Statistik E-Commerce 2021*. Jakarta: Badan Pusat Statistik.
- Burhan, F. A. (2022, January). *Transaksi PayLater Tokopedia Melejit, tapi Shopee Pemimpinnya*. Retrieved from katadata.co.id: <https://katadata.co.id/amp/desyetyowati/digital/61de796484c55/transaksi-paylater-tokopedia-melejit-tapi-shopee-pemimpinnya>
- Chung, K. C. (2019). Mobile (Shopping) Commerce Intention in central Asia. *Asia-Pacific Journal of Business*, 251-266.
- Creswell, J. W. (2014). *Research Design Qualitative, Quantitative, and Mixed Methods Approaches*. London: SAGE.
- Davis, F. (1985). A Technology Acceptance Model for emprically testing new end-user information systems. *Theory and Result. A dissertation, Wayne State University*.

- Geldman, A. (2021, July). *Online Marketplace in Southeast Asia: A Unique Region for Ecommerce*. Retrieved from Webretailer: www.webretailer.com/b/online-marketplaces-southeast-asia/
- Ghozali, I. (2013). *Aplikasi Analisis Mutivariate dengan Program IBM SPSS 21 Update PLS Regresi*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hamadi, Z. B., & Fournès, C. (2023). Understanding the Adoption or Rejection of Management Accounting Innovations within an SME using Rogers' Conceptual Frameworks. *Journal Accounting & Organizational Change*, 142-163.
- iPrice. (2022, Maret). *Peta E-Commerce Indonesia*. Retrieved from iPriceInsight: iprice.co.id/insights/mapofecommerce
- Johnson, V., Kiser, A., Washington, R., & Torres, R. (2018). Limitations to the rapid adoption of M-payment service: Understanding the impact of privacy risk on M-payment service. *Computers in Human Behavior*, 111-122.
- Jorgenson, D., & Vu, K. (2016). The ICT Revolution, World Economic Growth, and Policy issues. *Telecommunication Policy*, 383-397.
- Karnadi, A. (2020, December). *COD Jadi Metode Pembayaran Favorit di E-Commerce*. Retrieved from DataIndonesia.id: <https://dataindonesia.id/digital/detail/cod-jadi-metode-pembayaran-favorit-di-ecommerce>
- Katiya, R. A., & Rikumahu, B. (2022). Analisis Minat Penggunaan Fitur Paylater Sebagai Media Pembayaran Online (Fintech) Menggunakan Diffusion Of Innovation Theory. *Journal of Management and Business*, 324-336.
- Kaur, P., Dhir, A., Bodhi, R., Singh, T., & Almotairi, M. (2020). Why do people use and recommend m-wallets? *Journal of Retailing and Consumer Services*, 1-11.
- Lake, R. (2022, May). *Buy Now, Pay Later (BNPL): What It Is, How It Works, Pros & Cons*. Retrieved from Investopedia : <https://www.investopedia.com/buy-now-pay-later-5182291>
- Laora, S. E., Hidayati, T., & Asnawati. (2021). Pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Repurchase Intention yang Dimediasi oleh Customer Trust. *Jurnal Fakultas Ekonomika dan Bisnis Universitas Mulawarman*, 304-313.
- Liebana-Cabanillas, F., Japutra, A., Molinilo, S., Singh, N., & Sinha, N. (2020). Assessment of mobile technology use in the emerging market: Analyzing intention to use m- payment service in India. *Telecommunications Policy*.
- Lind, D., Marchal, W., & Wathen, S. (2012). *Statistical techniques in business & economics*. New York: McGraw Hill.
- Longyara, T., & Van, H. (2015). Diffusion of innovation in asian: a study of mobile NFC (near field communication) payment in korea and Thailand. *International Journal Management*, 36-42.
- Mariani, M., Styven, M., & Teulon, F. (2021). Explaining the intention to use digital personal data stores: An empirical study. *Technological Forecasting and Social Change*.
- Maulana, A. (2021, December). *Paylater dan Pinjol, Serupa Tapi Tak Sama*. Retrieved from CNN Indonesia: <https://www.cnnindonesia.com/ekonomi/20211130132822-78-727876/paylater-dan-pinjol-serupa-tapi-tak-sama>
- Moghaddam, H., Rajaei, A., & Jafari, F. (2022). Determining Effective Factors in Cloud Computing Acceptance Using Rogers' Diffusion of Innovation Model and Davis' Technology Adoption Model (A Case of Financial Institution). *JOrunal of Electrical and Computer Engineering Innovation*, 175-194.
- Mombeul, C., & Uhde, H. (2021). Relative convenience, relative advantage, perceived security, perceived privacy, and continous use intention of China's WeChat Pay:

- A mixed-method design study. *Journal of Retailing and Consumer Services*.
- Nabila, M. (2019, November). *Shopee Marketplace Berikutnya yang Memiliki Produk PayLater*. Retrieved from DailySocial: <https://dailysocial.id/amp/post/shopee-paylater>
- Nindya, I., & Astuti, R. D. (2022). Factors Affecting Intention to Use of Online. 8-19.
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile Payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 404-414.
- Pahlevi, R. (2021, November). *Dompot Digital Jadi Produk Fintech Paling Populer di Indonesia*. Retrieved from Databoks Katadata: <https://databoks.katadata.co.id/datapublish/2021/11/12/dompot-digital-jadi-produk-fintech-paling-populer-di-indonesia>
- Rafique, H., Almagrabi, A., Shamim, A., Anwar, F., & Bashir, A. (2020). Investigating Acceptance of Mobile Library Applications with an Extended Technology Acceptance Model. *Journal of Computers and Education*.
- Rani, F., Lambey, L., & Pinatik, S. (2018). Pengaruh Integritas, Kompetensi, dan Profesionalisme terhadap Produktivitas Kerja Karyawan Bagian Akuntansi pada PT Bank Mandiri (Persero) Tbk Manado. *Jurnal Riset Akuntansi Going Concern*, 41-51.
- Riduwan, & Akdon. (2013). *Rumus dan Data dalam Aplikasi Statistika*. Bandung: Alfabeta.
- Roger, E. (2003). *Diffusion of Innovation 5th ed*. New York: Free Press.
- Rogers, E. (1983). *Diffusion of Innovations, Third ed*. New York: Free Press.
- Santoso, W. (2019). *Revolusi Digital: "New Paradigm" di Bidang Ekonomi dan Keuangan*. Surakarta: Universitas Sebelas Maret.
- Savira, A. P., & Chotiyaputta, V. (2020). Behavioral Intention of E-Wallet Adoption in Jakarta, Indonesia. *Apheit International Journal*, 61-79.
- Setpres, B. (2021, October). *Presiden Jokowi: Jaga dan Kawal Perkembangan Digitalisasi Keuangan*. Retrieved from KemenPANRB: <https://www.menpan.go.id/site/berita-terkini/dari-istana/presiden-jokowi-jaga-dan-kawal-perkembangan-digitalisasi-keuangan>
- Shaikh, A., & Karjaluoto, H. (2015). Mobile banking adoption: a literature review. *Telematics Information*, 129-142.
- Shaw, N., Eschenbrenner, B., & Brand, B. (2021). Towards a Mobile App Diffusion of Innovations Model: A multinational study of mobile wallet adoption. *Journal of Retailing and Consumer Services*.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Suyudi, T. (2020, July). *Inilah Pembayaran Digital Paling Diminati di Shopee*. Retrieved from itWorks.id: <https://www.itworks.id/30491/inilah-pembayaran-digital-paling-diminati-di-shopee.html>
- Syahadiyanti, L., & Subriadi, A. P. (2018). Diffusion of Innovation Theory Utilization Online Financial Transaction: Literature Review. *International Journal of Economics and Financial Issues*, 2019-226.
- Wang, S.-T. E. (2022). Influences of Innovation Attributes on Value Perceptions and Usage Intentions of Mobile Payment. *Journal of Electronic Commerce Research*, 45-58.
- Yulia, Y., Arizona, N., & Wong, V. (2020). Analisis Pengaruh Ekuitas Merek Pada Keputusan Pembelian Smartphone Iphone Xs Max di Indonesia. *Jurnal Produktivitas*.