DAFTAR PUSTAKA

Abrahão, R., de, S., Moriguchi, S. N., & Andrade, D. (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*, 221-230.

Aji et al (2020) yang berjudul "The effects of subjective norm and knowledge about riba on intention to use -money in Indonesia".

Amberg, M. H. (2004). The Compass Acceptance Model for the Analysis and Evaluation of Mobile Services. *International Journal of Mobile Communications*, 248-259.

Amin, M., Rezaei, S., & Abolghasemi. (2014). User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust. *Nankai Business Review International, 5*.

Baby, A., & Kannammal, A. (2019). Network Path Analysis for developing an enhanced TAM model: a user centric e-learning perspective. *Comput Hum Behav*.

Badan Pusat Statistik. (2022). *Jumlah Penduduk Indonesia.* Jakarta: Badan Pusat Statistik.

Badan Pusat Statistik. (2022, 12 19). *Statistik E-Commerce 2022.* Retrieved from BPS: https://www.bps.go.id/publication/2022/12/19/d215899e13b89e516caa7a44/statistik-e-commerce-2022.html

Bank Indonesia. (2017, 11 29). *PERATURAN BANK INDONESIA.* Diambil kembali dari https://www.bi.go.id/id/publikasi/peraturan/Documents/PBI_191217.pdf.

Bauer, R. A. (1960). Consumer behavior as risk taking. In Cox, D. (Ed.), Risk tking and information handling in consumer behavior. Cambridge, MA:Harvard University Press.

Behzad, F., Shah, M., Ramayah, T., Iranmanesh, M. (2019). The effects of peripheral service quality on spectators' emotions and behavioural intentions. *International Journal of Sport Marketing and Sponsorship.*

Busu, S., Karim, N. A., & Haron, H. (2018). Factors of adoption intention for near field. *Indonesian Journal of Electrical Engineering and Computer Science*, 98–104.

Chin, W. (1998). The partial least squares approach to structural equation modeling. *Modern Methods Bus Res*, 395–336.

Chong, Y., Chan, F., & Ooi, K. (2012). Predicting consumer decisions to adopt mobile commerce: cross country empirical examination between China and Malaysia. *Decis Support Syst*, 34-43.

Dahlberg, T., Mallat, N., Ondrus, J., & Bachfischer, A. (2008). Past, Present and Future of Mobile Payments Research: A Literature Review. *Electronic Commerce Research and Applications*, 165-181.

Daştan, İ., & Gürler, C. (2016). Factors Affecting the Adoption of Mobile Payment Systems: An Empirical Analysis. *Emerging Markets Journal*.

Daragmeh, A., Sagi, J., Zoltan, Z. (2021). Continuous Intention to Use E-Wallet in the Context of the COVID-19 Pandemic: Integrating the Health Belief Model (HBM) and Technology Continuous Theory (TCT). *Journal of Open Innovation Technology, Market, and Complexity.*

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*.

Denaputri, A., & Usman, O. (2019). Effect of Perceived Trust, Perceived Security, Perceived Usefulness and Perceived Ease of use on Customers' Intention to Use Mobile Payment. *SSRN Journal Electronic.*

Dewi, N., & Warmika, I. (2016). Peran Persepsi Kemudahan Penggunaan, Persepsi Manfaat Dan Persepsi Resiko Terhadap Niat Menggunakan Mobile Commerce Di Kota Denpasar. *E-Jurnal Manajemen Unud*, 5(4), 2606–2636.

Dutot, V., Bhatiasevi, V., & Bellallahom, N. (2019). Applying the technology acceptance model in a threecountries study of smartwatch adoption. Journal of High Technology Management Research, 30, 1–14.

Febriyani K., dan Suprajitno, D. (2020). Analisis Pengaruh Technology Acceptance Model (TAM) Pada Penggunaan Sistem Keuangan Desa (Studi Pada Pengelola Dana Desa Di Kecamatan Sruweng). Jurnal Ilmiah Mahasiswa Manajemen, Bisnis dan Akuntansi, JIMMBA. 2(4):515-528.

Garson, D.G. (2016), "Partial Least Squares: Regression & Strictural Equation Models," Statistical Associates Blue Book Series. Available at: https://www.smartpls.com/resources/ebook_on_pls-sem.pdf, accessed on January 13, 2021.

Hair, J. J., Hult, G., Ringle, C., & Sarstedt, M. (2014). A Primer on Partial Least Squares Structural Equation Modelling (PLS-SEM). *Sage Publication*.

Hajazi, A., Chan, S., Ya'kob, A. (2021). Usage Intention of Qr Mobile Payment System Among Millennials in Malaysia. *International Journal of Academic Research in Business and Social Sciences.*

Henseler, J., Ringle, C.M., Sinkovics, R. (2009), "The Use of Partial Least Squares Path Modeling in International Marketing," Advance International Marketing, 277-319.

Henseler, J., Hubona, G., & Ray, P. (2016). Testing measurement invariance of composite using partial least squares. *Internasional Marketing Review*, 405-431.

Hoehle, H., & Scornavacca, E. (2012). Three decades of research on consumer adoption and utilization of electronic banking channels: A literature analysis. *Decision Support Systems*, 122-132.

Hsu, C., Lee, M., & Su, C. (2013). The role of privacy protection in healthcare information systems adoption. *J Med Syst*.

Jarvenpaa, S. L., & Staples, D. S. (2000). The use of collaborative electronic media for information sharing: an exploratory study of determinants. The Journal of Strategic Information Systems, 9(2-3), 129-154

Jatmiko, A. (2022, 8 16). *Mencermati Sistem Mobile Payment dan Perkembangannya di Indonesia*. Retrieved from Katadata: https://katadata.co.id/amp/agungjatmiko/ekonopedia/62fb3471db11f/mencermati-sistem-mobile-payment-dan-perkembangannya-di-indonesia

Jaya, I. N., & Sumertajaya, I. M. (2008). Pemodelan Persamaan Struktural Dengan Partial Least Square. *Jurnal Seminar Nasional Matematika dan Pendidikan Matematika*.

Jogiyanto. (2008). *Sistem Informasi Keperilakuan.* Yogyakarta: Andi.

Johnson, V., Kiser, A., Washington, R., & Torres, R. (2018). Limitations to the rapid adoption of M-payment Services: understanding the impact of privacy risk on M-Payment Services. *Comput Hum Behav*, 111-122.

Khakim, K., Hadiprajitno. (2011). Analisis Faktor-Faktor Yang Memepengaruhi Penerimaan dan Penggunaan Software Akuntansi MYOB Dengan Menggunakan Pendekatan Technologi Accepatance Model (TAM). Retrieved from https://repofeb.undip.ac.id/5425/

Kim, C., Mirusmonov, M., & Lee, I. (2010). An Empirical Examination of Factors Influencing the Intention to Use Mobile Payment. *Computers in Human Behavior, 26*, 310-322.

Koran Sindo. (2022, 5 27). *Transaksi Tunai Masih Diminati*. Retrieved from Sindo News: https://ekbis.sindonews.com/newsread/780637/34/transaksi-tunai-masih-diminati-1653581108

Kuswadi. (2005). *Meningkatkan Laba Melalui Pendekatan Akuntansi Keuangan dan Akuntansi*. Jakarta: PT. Elex Media Komputindo.

Lee, M. (2009). Factors infuencing the adoption of internet banking: an integration of tam and tpb with. *Electron Commer Res Appl*, 130-141.

Lema, A. (2017). Factors influencing the adoption of mobile financial services in the. *Inkanyiso: Journal of Humanities and Social Sciences*.

Leong, M.C., Tan., L.C., Puah, H.C., dan Chong, M.S (2020). Predicting mobile network operators users m-payment intention. *European Business Review Emerald Publishing Limited*. DOI: 10.1108/EBR-10-2019-0263.

Liébana-Cabanillas, F., Luna, D.R.I., Rios, M.J.F. (2017). Intention to use new mobile payment systems; a comparative analysis of SMS and NFC payments. *Economics Research-Ekonomska Istrazivanja*.

Lin, H. (2011). An empirical investigation of mobile banking adoption: the efect of innovation attributes. *Int J Inf Manage*, 252-260.

Lin, J., Wang, B., Wang, N., Lu, Y. (2014), "Understanding the evolution of consumer trust in mobile commerce: a longitudinal study," Information Technology Management, Vol. 15, 37-49.

Liu, Y., Wang, M., Huang, D., Huang, Q., Yang, H., & Li, Z. (2019). The impact of mobility, risk, and cost on the users' intention. *Information Systems and e-Business Management*, 319-342.

Luarn, P., & Lin, H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Comput Hum Behav*, 873-891.

Ma, L., Su, X., Yu, Y., Wang C, Lin, K., & Lin, M. (2018). What Drives the Use of MPayment? An Empirical Study about Alipay and WeChat Payment. *15th International Conference on Service Systems and Service Management*.

McKnight, D.H., Choudury, V., Kacmar, C. (2002), "The impact of initial consumer trust on intentions to transact with a web site: a trust building model," Journal of Strategic Information Systems, Vol. 11, 297-323.

Mallat, N., Rossi, M., Virpi Kristiina Tuunainen, V. K., & Öörni, A. (2009). The Impact of use Context on Mobile Services Acceptance: The Case of Mobile Ticketing. *Information & Management*, 190-195.

Nugraheni, A. (2022, 2 13). *Pembayaran Tunai Masih Diminati dalam Ekosistem Digital*. Retrieved from Kompas: https://www.kompas.id/baca/metro/2022/02/11/pembayaran-tunai-masih-diminati-dalam-ekosistem-digital

Nuryasman, M., & Warningsih, S. (2021). Determining Factors of Digital Wallet Usage. Jurnal Manajemen, 25(2), 271.

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. Hlm. 69-103.

Phonthanukitithaworn, C., Sellitto, C., & Fong, M. (2016). An Investigation of Mobile Payment (M-Payment) Services in Thailand. *Asia-Pacific Journal of Business Administration*, 37-54.

PLS, S. (2022). *Fit Measures in SmartPLS*. Retrieved from Smart PLS: https://www.smartpls.com/documentation/algorithms-and-techniques/model-fit/

Populix. (2022). *Consumer Preference Towards Banking and E-Wallet Apps*. Retrieved from Populix: https://info.populix.co/en/report/consumer-preference-towards-banking-and-e-wallet-apps/

Purnama, C. A., & Widianto, I. (2012). Studi Tentang Minat Beli E-Toll Card Di Kota Semarang. *Diponegoro Journal Of Management,* Vol. 1, No. 2.

S, G. (2022, 4 13). *Projected growth of mobile wallet penetration rate in the Asia-Pacific region between 2020 and 2025, by country or territory*. Retrieved from Statista: https://www.statista.com/statistics/1302361/apac-growth-of-mobile-wallet-penetration-by-country/

Sadya, S. (2023, 1 17). *Pengguna Smartphone Indonesia Terbesar Keempat Dunia pada 2022*. Retrieved from Data Indonesia: https://dataindonesia.id/digital/detail/pengguna-smartphone-indonesia-terbesar-keempat-dunia-pada-2022

Sarwono, Jonathan (2014), "Mengenal PLS-SEM, "Jonathan Sarwono Info. Available at: http://jonathansarwono.info/teori_spss/PLSSEM.pdf, accessed on January 13, 2021.

Schmidthuber, L., Hilgers, D., Hofman, S. (2020). International public sector accounting standards (IPSASs): a systematic literature review and future research agenda. *Financial Accountability and Management.*

Schindler,, & Pamela, S. (2019). *Business Research Methods* (13th edition ed.). New York: Business Research Methods.

Shao, Z., Zhang, L., Li, X., & Guo, Y. (2019). Antecedents of Trust and Continuance Intention in Mobile Payment Platforms: The Moderating Effect of Gender. *Electronic Commerce Research and Applications, 33*.

Simanjuntak, M. H. (2023, 1 19). *BI: Transaksi uang elektronik 2022 melonjak, capai Rp399,6 triliun*. Retrieved from Antara: https://m.antaranews.com/amp/berita/3356820/bi-transaksi-uang-elektronik-2022-melonjak-capai-rp3996-triliun

Singh, N., & Sinha, N. (2020). How perceived trust mediates merchant's intention to use a mobile wallet technology. *Journal of Retailing and Consumer Services*.

Singh, N., Sinha, N., & Liébana-Cabanillas, F. J. (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, 191–205.

Sriwidharmanely dan Vina Syafrudin. (2012). An Empirical Study of Accounting Software Acceptance among Bengkulu City Students. *Asian Journal of Accounting and Governance 3*, 99-112.

Subaramaniam, K., Kolandaisamy, R., Jalil, A. B., Kolaindaisamy, I. (2020). The impect of E-wallets for current generation. J. Adv. Res. Dyn. Control Syst, 2 (1), 751-759.

Sugiono. (2008). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R & D.* Bandung: Alfabeta.

Talwar, S., Dhir, A., Khalil, A., Mohan, G., Najmul Islam, A.K.M. (2020), "Point of Adoption and Beyond: Initial trust and Mobile-Payment Continuance Intention," Retailing and Consumer Services, Vol. 55.

Tan, W., Ooi, K., Chong, S., & Hew, T. (2014). NFC mobile credit card: the next frontier of mobile payment? *Telematics Inform*, 292-307.

Teo, A. C., Tan, G. W. H., Cheah, C. M., Ooi, K. B., & Yew, K. T. (2012). Can the demographic and subjective norms influence the adoption of mobile banking. International Journal of Mobile Communications, 10(6), 578–597. https://doi.org/10.1504/IJMC.2012.049757

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly, 27*, 425-478.

Wibowo, A. (2008). Kajian Tentang Perilaku Pengguna Sistem Informasi Dengan Pendekatan Technology Acceptance Model (TAM).

Wijanto, S.H. (2008), "Structural Equation Modelling dengan Lisrel 8.8" Graha Ilmu, Yogyakarta.

Wijoyo, H., Haudi, H., Ariyanto, A., Sunarsi, D., & Akbar, M. F. (2020). Pelatihan Pembuatan Konten Digital Marketing Dalam Meningkatkan Kompetensi Mahasiswa (Pengabdian Kepada Masyarakat Kerjasama Antar Kampus). *Ikra-Ith Abdimas*, 169-175.

Wu, J., Lin, L., & Huang, L. (2017). Consumer acceptance of mobile payment across time. *Ind Manag Data Syst*, 1761–1776.

Yen, Y. S., & Wu, F. S. (2016). Predicting the adoption of mobile fnancial services: the impacts of perceived. *Comput Hum Behav*, 31-42.

Zhou, T. (2011). The efect of initial trust on user adoption of mobile payment. *Inf Dev*, 290-300.