

DAFTAR PUSTAKA

- Aaron, M., Rivadeneyra, F. & Sohal, S. (2017). *Fintech: Is this time different? A framework for assessing risks and opportunities for Central Banks* (No. 2017-10). Bank of Canada Staff Discussion Paper.
- Abbasi, A. Z., Ayaz, N., Kanwal, S., Albashrawi, M. & Khair, N. (2023). TikTok app usage behavior: the role of hedonic consumption experiences. *Data Technologies and Applications*, 57(3), 344-365.
- Acharya, V., Junare, S. O. & Gadhavi, D. D. (2019). E-Payment: Buzz Word or Reality. *International Journal of Recent Technology and Engineering*, 8(3S2), 397-404.
- Ain, N., Kaur, K. & Waheed, M. (2015). The influence of learning value on learning management system use: An extension of UTAUT2. *Information Development*, 32(5), 1-16.
- Alalwan A. A., Dwivedi Y. K., Rana, N. & Algharabat, R. S. (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125-138.
- Alalwan, A. A. (2020). Mobile food ordering apps: An empirical study of the factors affecting customer e-satisfaction and continued intention to reuse. *International Journal of Information Management*, 50, 28-44.
- Alazzam, M. B., Al-Sharo, Y. M. & Al-Azzam, M. K. (2018). Developing (UTAUT 2) Model of Adoption Mobile Health Application in Jordan E-Government. *Journal of Theoretical dan Applied Information Technology*, 96(12), 3846-3860.
- Ali, F., Nair, P. K. & Hussain, K. (2016). An assessment of students' acceptance and usage of computer supported collaborative classrooms in hospitality and tourism schools. *Journal of Hospitality, Leisure, Sport dan Tourism Education*, 18, 51-60.
- Alvara. (2019). LinkAja Kurang Populer dan Diminati Dibandingkan Go-Pay dan Ovo. Tersedia di <https://databoks.katadata.co.id/datapublish/2019/07/11/linkaja-kurang-populer-dan-diminati-dibandingkan-gopay-dan-ovo>, diakses tanggal 10 November 2022.
- Al-Gahtani, S. S., Hubona, G. S. & Wang, J. (2007). Information technology (IT) in Saudi Arabia: Culture and the acceptance and use of IT. *Information & Management*, 44(8), 681-691.

- Aljabaru & Sari. (2020). Analisis penggunaan Mobile Payment Linkaja dengan Menggunakan Model Unified Of Acceptance And Use of Technology (UTAUT). *Management*, 7(1), 1151-1163.
- Ananda, R. dan Fadhli, M. (2018). *Statistik Pendidikan: Teori dan Praktik Dalam Pendidikan*. Medan: CV. Widya Puspita.
- Anggraini, S., Irfani, M. H. & Rahayu, S. (2020). Analisis Penerimaan Sistem Informasi Akademik Dengan Menggunakan UTAUT 2 (Studi Kasus: Akademi Keperawatan Pembina Palembang). *JUSIFO (Jurnal Sistem Informasi)*, 6(1), 15-30.
- Anjani, W. & Mukhlis, I. (2022). Penerapan Model UTAUT (The Unified Theory of Acceptance and Use of Technology) Pada Minat dan Niat penggunaan kembali Mobile Banking. *Jurnal Ekonomi Akuntansi dan Manajemen*, 21(1), 1-22.
- Anwar, R. N. & Alviayatun, T. (2022). The effect of performance expectancy, effort expectancy, social influence, facilitating conditions on mobile wallet adoption. *Fair Value: Jurnal Ilmiah Akuntansi dan Finansial*, 4(5), 2211-2223.
- Arner, D. W., Barberis, J. & Buckley, R. P. (2015). The evolution of Fintech: A new post-crisis paradigm. *Geo. J. Int'l L.*, 47(1271), 1-44..
- Aslam, W., Ham, M. & Arif, I. (2017). Consumer behavioral intentions towards mobile payment services: An empirical analysis in Pakistan. *Market-Tržište*, 29(2), 161–176.
- Awdes, O. A., Surya, F. & Zahara (2022). Faktor-Faktor Yang Memengaruhi Niat penggunaan kembali Fitur PayLater pada Aplikasi Shopee (SPayLater) Dengan Model UTAUT2. *Accounting Information System, Taxes and Auditing Journal (AISTA Journal)*, 1(2), 104-111.
- Awwad, M. S. & Al-Majali, S. M. (2015). *Electronic library services acceptance and use*. *The Electronic Library*, 33(6), 1100-1120.
- Azizi, S. M., Roozbahani, N. & Khatony, A. (2020). Factors affecting the acceptance of blended learning in medical education: application of UTAUT2 model. *BMC medical education*, 20(367), 1-9.
- 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*, 50, 418-430.

- Bashir, N. A. A. & Dirgahayu, T. (2020). Analisis Faktor-Faktor yang Memengaruhi Penggunaan Sistem Informasi Akademik Khusus Orang Tua. *Jurnal Teknologi Technoscientia*, 12(2), 114-124.
- Bashir, I. & Madhavaiah, C. (2015). Consumer attitude and behavioural intention towards Internet banking adoption in India. *Journal of Indian Business Research*, 7(1), 67-102.
- Basri, S. (2018). Determinants of adoption of mobile banking: evidence from rural Karnataka in India. *International Journal of Trade and Global Markets*, 11(1/2), 77-86.
- Basuki, F. H. & Husein, H. (2018). Analisis SWOT Financial Technology pada Dunia Perbankan di kota Ambon. *Manajemen dan Bisnis*, 2(1), 60-74.
- Baudier, P., Kondrateva, G. & Ammi, C. (2020). The future of Telemedicine Cabin? The case of the French students acceptability. *Futures*, 122, 1-11.
- Brahanta, G. P. & Wardhani, N. I. K. (2021). Pengaruh Persepsi Kebermanfaatan, Kemudahan, Risiko Pada Minat Menggunakan Ulang Shopeepay di Surabaya. *Jurnal Sains Manajemen*, 7(2), 97-108.
- Cahyani, N. P. D. & Dewi L. G. K. (2022). Analisis Adopsi Uang Elektronik dengan Model UTAUT2. *E-Jurnal Akuntansi*, 32(01), 183-197.
- Chauhan, S. (2015). Acceptance of mobile money by poor citizens of India: Integrating trust into the technology acceptance model. *Info*, 17(3), 58-68.
- Chen, S. C., Li, S. H., Liu, S. C., Yen, D. C. & Ruangkanjanases, A. (2021). Assessing determinants of continuance intention towards personal cloud services: Extending utaut 2 with technology readiness. *Symmetry*, 13(3), 1-17.
- Chiu, C. M. & Wang, E. T. (2008). Understanding Web-based learning continuance intention: The role of subjective task value. *Information & Management*, 45(3), 194-201.
- Choi, H., Kim, Y. & Kim, J. (2011). Driving factors of post adoption behavior in mobile data services. *Journal of Business Research*, 64(11), 1212-1217.
- Chua, P. Y., Rezaei, S., Gu, M. L., Oh, Y. & Jambulingam, M. (2018). Elucidating social networking apps decisions: Performance expectancy, effort expectancy and social influence. *Nankai Business Review International*, 9(2), 118-142.

- De Sena Abrahão, R., Moriguchi, S. N. & Andrade, D. F. (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(3), 221-230.
- Dewi, S. I. K., Kurniadi, D. & Sriwahyuni, T. (2018). Analisis Tingkat Penerimaan Dan Penggunaan Aplikasi Evaluasi PBM Menggunakan Model UTAUT (Unified Theory of Acceptance and Use of Technology) yang Diperluas Di Universitas Negeri Padang. *Jurnal Vokasional Teknik Elektronika & Informatika*, 6(1), 166-171.
- Dewi, N.P.N.T. & Setiawan, P.E. (2020). Analisis Penggunaan *E-Filing* oleh Wajib Pajak Orang Pribadi dengan Menggunakan UTAUT 2. *E-Jurnal Akuntansi*, 30(12), 3081-3095.
- Dlodlo, N. (2015). The use of M-payment services in South Africa: A value based perceptions approach. *International Business & Economics Research Journal (IBER)*, 14(1), 159-178.
- Dwivedi, Y.K., Rana, N., Jeyaraj, A., Clement, M. & Williams, M.D. (2017). Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model. *Information Systems Frontiers*, 21(3), 1-16.
- Escobar-Rodriguez, T. & Carvajal-Trujillo, E. (2014). Online Drivers of Consumer Purchase of Website Airline Tickets. *Journal of Air Transport Management*, 32, 70-88.
- Faridhal, M. (2019). Analisis transaksi pembayaran nontunai melalui : Perspektif dari modifikasi model Unified Theory of Acceptance and Use of Technology 2. *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 7(2), 1-17.
- Farooq, M. S., Salam, M., Jaafar, N., Fayolle, A., Ayupp, K., Radovic-Markovic, M. & Sajid, A. (2017). Acceptance and use of lecture capture system (LCS) in executive business studies: Extending UTAUT2. *Interactive Technology and Smart Education*, 14(4), 329-348.
- Gansser, O. A. & Reich, C. S. (2021). A new acceptance model for artificial intelligence with extensions to UTAUT2: An empirical study in three segments of application. *Technology in Society*, 65(101535), 1-15.
- Groß, M. (2015). Mobile shopping: a classification framework and literature review. *International Journal of Retail & Distribution Management*, 43(3), 221-241.

- Gupta, K. & Arora, N. (2020). Investigating consumer intention to accept mobile payment systems through unified theory of acceptance model: An Indian perspective. *South Asian Journal of Business Studies*, 9(1), 88-114.
- Hair, J. F., Black, W.C., Babin B. J. & Anderson, R. E. (2014). *Multivariate Data Analysis*, 7th Edition. London: Pearson Education Limited.
- Hardani, Auliya, N.H., Andriani, H., Fardani, R.A., Ustiawaty, J., Utami, E.F., Sukmana, D.J. & Istiqomah, R.R. (2020). *Metode Riset Kualitatif dan Kuantitatif*. Yogyakarta: CV. Pustaka Ilmu.
- Harsono, I. D. & Suryana, L. A. (2014). Factors Affecting the Use Behavior of Social Media Using UTAUT 2 Model. *Proceeding of the First Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP 14 Singapore Conference)*: 1-14, tersedia di http://globalbizresearch.org/Singapore_Conference/pdf/pdf/S471.pdf, diakses tanggal 5 November 2021.
- Hartelina, H., Batu, R. & Hidayanti, A. (2021). What can hedonic motivation do on decisions to use online learning services?. *International Journal of Data and Network Science*, 5(2), 121-126.
- Hasyim, U. & Ali, H. (2022). Reuse Intention Models through Customer Satisfaction During the Covid-19 Pandemic: Cashback Promotion and E-Service Quality Case Study: OVO Electronic Money in Jakarta. *Dinasti International Journal of Digital Business Management*, 3(3), 440-450.
- Hensley, R. L. & Utley, J. S. (2021). Sequencing Error Reduction Initiatives in Services. *Journal of Service Science and Management*, 14(6), 651-662.
- Hidayat, M. T., Aini, Q. & Fetrina, E. (2020). Penerimaan Pengguna Menggunakan UTAUT 2 (Studi Kasus) (User Acceptance of Using UTAUT 2 – A Case Study). *Jurnal Nasional Teknik Elektro dan Teknologi Informasi*, 9(3), 239-247.
- Hidayatullah, S., Ardianto, Y. T., Octvie H, A., Rachmawati, I. K. & Alvianna, S. (2020). Performance Expectancy, Effort Expectancy, Social Influence on Behavioral To Use Through Behavioral Intention in Using Mobile Banking in Malang., *5th ICGSS (International Conference of Graduate School on Sustainability)*, 272-276.
- Hong, J. C., Tai, K. H., Hwang, M. Y., Kuo, Y. C. & Chen, J. S. (2017). Internet cognitive failure relevant to users' satisfaction with content and interface design to reflect continuance intention to use a government e-learning system. *Computers in Human Behavior*, 66, 353-362.

- Hussin, S. F., Abdollah, M. F. & Ahmad, I. (2023). Propose A Model of Continuance Intention to Use IOT Smart Home In Malaysia. *Journal of Theoretical and Applied Information Technology*, 101(11), 4032-4317.
- Hutabarat, Z., Suryawan, I. N., Andrew, R. & Akwila, F. P. (2021). Effect of performance expectancy and social influence on continuance intention in OVO. *Jurnal Manajemen*, 25(1), 125-140.
- Hwang, M. I. & Schmidt, F. L. (2011). Assessing moderating effect in meta-analysis: A re-analysis of top management support studies and suggestions for researchers. *European Journal of Information Systems*, 20(6), 693-702.
- Im, I., Kim, Y. & Han, H. J. (2008). The effects of perceived risk and technology type on users' acceptance of technologies. *Information & Management*, 45(1), 1-9.
- Indahyani, K. & Dewi, I. G. K. R. S. (2021). Pengaruh Nilai Harga, Literasi Finansial dan Kemampuan Finansial Pada Minat Penggunaan Dompot Digital (Shopeepay) Dalam Transaksi Finansial (Studi Kasus Pada Mahasiswa S1 Akuntansi Universitas Pendidikan Ganesha). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 12(03), 932-942.
- Indrawati & Putri D. A. (2018). Analyzing factors influencing continuance intention of e-payment adoption using modified UTAUT 2 model. In *2018 6th International Conference on Information and Communication Technology (ICoICT)* (pp. 167-173). IEEE.
- Indrawati & Amalia, F. (2019). The used of modified UTAUT 2 model to analyze the continuance intention of travel mobile application. In *2019 7th International Conference on Information and Communication Technology (ICoICT)* (pp. 1-6). IEEE.
- Intarot, P. (2018). Influencing Factor in Acceptant and Use. *International Journal of Business and Administrative Studies*, 4(4), 167-175.
- Ipsos (2020). Riset Ipsos: Evolusi Dompot Digital Menuju Keberlanjutan Bisnis. Tersedia di https://www.ipsos.com/sites/default/files/ct/news/documents/2020-02/ipsos_-_press_release_-_indonesian.pdf, diakses tanggal 10 November 2022.
- Iskandar, M., H. Hartoyo. & I. Hermadi. (2020). Analysis of factors affecting behavioral intention and use of behavioral of mobile banking using unified theory of acceptance and use of technology 2 model approach. *International Review of Management and Marketing*, 10(2), 41-49.

- Jun, J., Park, H. & Cho, I. (2019). Study on initial adoption of advanced driver assistance system: integrated model of PMT and UTAUT 2. *Total Quality Management dan Business Excellence*, 30(1), 83-97.
- Khan, M. R. & Chaipoo Pirutana, S. (2021). Factors Influencing Users' Behavioral Intention to Reuse Mobile Financial Services in Bangladesh. *Journal of Management and Marketing Review*, 5(3), 155-169.
- Kharwar, C. (2023). Mobile-Banking Penetration In Rural India: A Study Based on UTAUT-2 Model. *International Journal of Scientific Research in Engineering and Management (IJSREM)*, 07(04), 1-21.
- Kim, S. E., Kim, H., Jung, S. & Uysal, M. (2023). The determinants of continuance intention toward activity-based events using a virtual experience platform (VEP). *Leisure Sciences*, 1-26.
- Kurniawan, D. (2023). The Effect of Financial Literacy, Performance Expectancy, Effort Expectancy dan Money Saving to Use Decision Financial Technology in the Millennial Generation in North Bekasi. *East Asian Journal of Multidisciplinary Research*, 2(1), 63-72.
- Lee, S. W., Sung, H. J. & Jeon, H. M. (2019). Determinants of continuous intention on food delivery apps: extending UTAUT2 with information quality. *Sustainability*, 11(11), 1-15.
- Lim, S., Xue, L., Yen, C. C., Chang, L., Chan, H. C., Tai, B. C., Duh, H. B. L. & Choolani, M. (2011). A study on Singaporean women's acceptance of using mobile phones to seek health information. *International Journal of Medical Informatics*, 80(12), 189-202.
- Lubis, M. F. T. & Rahmiati, F. (2019). User acceptance of online travel agents agent for millenials and gen Z. *Jurnal Muara Ilmu Ekonomi dan Bisnis*, 3(2), 375-388.
- Maharani, Y. (2021). Minat Generasi Z Menggunakan Kembali Transaksi *Mobile Payment*: Pendekatan Model UTAUT 2. *Jurnal Akuntansi dan Bisnis: Jurnal Program Studi Akuntansi*, 7(2), 140-154
- Malhotra, N., Sahadev, S. & Purani, K. (2017). Psychological contract violation and customer intention to reuse online retailers: Exploring mediating and moderating mechanisms. *Journal of Business Research*, 75, 17-28.

- Manaf, N. R. & Ariyanti, M. (2017). Exploring Key Factors on Technology Acceptance of Mobile Payment Users in Indonesia Using Modified Unified Theory of Acceptance and Use of Technology (Utaut) Model Use Case: Abc Easy Tap. *International Journal of Management and Applied Science*, 3(1), 40-44.
- Manrai, R., Goel, U. & Yadav, P.D. (2021). Factors affecting adoption of digital payments by semi-rural Indian women: extension of UTAUT-2 with self-determination theory and perceived credibility. *Aslib Journal of Information Management*, 73(6), 814-838.
- Marginingsih, R. (2019). Analisis SWOT technology financial (fintech) pada industri perbankan. *Cakrawala-Jurnal Humaniora*, 19(1), 55-60.
- Mater, W., Matar, N., Alismaiel, O. A., Al Moteri, M. A., Al Youssef, I. Y. & Al-Rahmi, W. M. (2021). Factors influencing the intention behind mobile wallet adoption: Perceptions of university students. *Entrepreneurship and Sustainability Issues*, 9(1), 447-461.
- Moghavvemi, S., Salleh, N. A. M., Zhao, W. & Mattila, M. (2012). The entrepreneur's perception on information technology innovation adoption: An empirical analysis of the role of precipitating events on usage behavior. *Innovation: Management, Policy & Practice*, 14(2), 231-246.
- Nair, P. K., Ali, F. & Leong, L. C. (2015). Factors affecting acceptance and use of ReWIND: Validating the extended unified theory of acceptance and use of technology. *Interactive Technology and Smart Education*, 12(3), 183-201.
- Narayana, I. W. G. (2019). Analisis Penerapan Model UTAUT Pada Perilaku Pengguna E-Learning (Studi Kasus: STMIK STIKOM Bali). *Jurnal Teknologi Informasi Dan Komputer*, 5(1), 158-164.
- Natasya, N., Tandililing, E. M., Angelus, M. & Kevin, K. (2019). Tax E-Filing System Acceptance Level on the Taxation Compliance: An Application of the UTAUT Approach. *The Winners*, 20(1), 33-47.
- Nawawi, H.H. (2020). Penggunaan di Kalangan Mahasiswa. *Jurnal Emik*, 3(2), 189-205.
- Nguyen, T. D., Nguyen, D. T. & Cao, T. H. (2014). Acceptance and use of information system: E-learning based on cloud computing in Vietnam. In *Information and Communication Technology: Second IFIP TC5/8 International Conference, ICT-EurAsia 2014, Bali, Indonesia, April 14-17, 2014. Proceedings 2* (pp. 139-149). Springer Berlin Heidelberg.

- Palau-Saumell, R., Forgas-Coll, S., Sánchez-García, J. & Robres, E. (2019). User acceptance of mobile apps for restaurants: An expanded and extended UTAUT-2. *Sustainability*, 11(4), 1-24.
- Park, E. & Ohm, J. (2014). Factors influencing users' employment of mobile map services. *Telematics and Informatics*, 31(2), 253-265.
- Populix (2020). Consumer Preference Towards Banking and Apps. Tersedia di <https://info.populix.co/en/report/consumer-preference-towards-banking-and-apps/>, diakses tanggal 28 September 2022.
- Prodanova, J., Ciunova-Shuleska, A. & Palamidovska-Sterjadovska, N. (2019). Enriching m-banking perceived value to achieve reuse intention. *Marketing Intelligence & Planning*, 37(6), 617-630.
- Premi, W.B. & Widyaningrum, W. (2020). Analisis Penerimaan Teknologi Mobile Banking Pada Use Behavior Melalui Pendekatan Model Utaut 2 (Studi Pada Nasabah KCU BCA Malang). *Capital: Jurnal Ekonomi dan Manajemen*, 3(2), 1-21.
- Purwanto, E. & Loisa, J. (2020). The intention and use behaviour of the mobile banking system in Indonesia: UTAUT Model. *Technology Reports of Kansai University*, 62(06), 2757-2767.
- Putri, N.K.R.D. & Suardikha, I.M.S. (2020). Penerapan Model UTAUT 2 Untuk Menjelaskan Niat dan Niat penggunaan kembali E-Money di Kota Denpasar. *e-Jurnal Akuntansi*, 30(2), 540-555.
- Pynoo, B., Devolder, P., Tondeur, J., Van Braak, J., Duyck, W. & Duyck, P. (2011). Predicting secondary school teachers' acceptance and use of a digital learning environment: A cross-sectional study. *Computers in Human behavior*, 27(1), 568-575.
- Rahi, S. (2021). Assessing individual behavior towards adoption of telemedicine application during COVID-19 pandemic: evidence from emerging market. *Library Hi Tech*, 40(2), 394-420.
- Rahmatillah, I., Novirani, D. & Fitri, R. N. (2018). Analisis Pengaruh Niat penggunaan kembali Teknologi Fintech Pada Generasi Millennial di Kota Bandung. *Proceeding Seminar Nasional VII Manajemen dan Rekayasa Kualitas*: 1-8.
- Raihan, T. & Rachmawati, I. (2019). Analyzing Factors Influencing Continuance Intention of Adoption Using UTAUT 2 Model (a Case Study of Dana In Indonesia). *eProceedings of Management*, 6(2), 1-8.

- Rajasa, A. & Faturachman, F. (2015). Predicting the Intention to Re-Use on Accounting Application Software (The Case of Accurate™ Application Software Users in Indonesia). *The International Journal of Business & Management*, 3(8), 206-212.
- Ramadhani, A. F. & Azizah, N. (2022). UTAUT2 dan DOI: Analisis Pengguna Aktual Layanan Food Delivery (GoFood) di Kota Surabaya. *JUSIFO (Jurnal Sistem Informasi)*, 8(1), 1-12.
- Rachmawati, I. K., Bukhori, M., Majidah, Y. & Hidayatullah, S. (2020). Analysis of use of mobile banking with acceptance and use of technology (UTAUT). *International Journal of Scientific and Technology Research*, 9(8), 534-540.
- Raza, S. A., Shah, N. & Ali, M. (2018). Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic marketing*, 10(1), 357-376.
- Raza, S. A., Qazi, Z., Qazi, W. & Ahmed, M. (2022). E-learning in higher education during COVID-19: evidence from blackboard learning system. *Journal of Applied Research in Higher Education*, 14(4), 1603-1622.
- Rita, P., Oliveira, T., Estorninho, A. & Moro, S. (2018). Mobile services adoption in a hospitality consumer context. *International Journal of Culture, Tourism and Hospitality Research*, 12(1), 143-158.
- Roy, S., & Mohapatra, S. (2021). Problems of adoption of solar power and subsequent switching behavior: An exploration in India. *International Journal of Energy Sector Management*, 16(1), 78-94.
- Rivera, M., Gregory, A. & Cobos, L. (2015). Mobile application for the timeshare industry: the influence of technology experience, usefulness & attitude on behavioral intentions. *Journal of Hospitality and Tourism Technology*, 6(3), 242-257.
- Rudhumbu, N. (2022). Applying the UTAUT2 to predict the acceptance of blended learning by university students. *Asian Association of Open Universities Journal*, 17(1), 15-36.
- Santoso, B. S. & Siregar, S. L. (2018). Factors affecting use behavior to use transportation services applications using Unified Theory of Acceptance and Use of Technology (UTAUT) 2 model. *Jurnal Ilmiah Informatika Komputer*, 23(2), 80-94.

- Saragih, Y. W. & Rikumahu, B. (2022). Analisis Faktor Adopsi E-Wallet Gopay, OVO, dan DANA dengan Model UTAUT2 pada Masyarakat Jawa Barat. *Nominal Barometer Riset Akuntansi dan Manajemen*, 11(1), 98-121.
- Sekaran, U. and R. Bougie. (2016). *Research methods for business: a skill-building approach*, 7th Edition. West Sussex: John Wiley dan Sons Ltd.
- Setyorini, A. & Meiranto, W. (2021). Analisis Faktor-Faktor Yang Memengaruhi Penerimaan dan Penggunaan Sistem Informasi Manajemen Daerah (SIMDA) Dengan Menggunakan Model UTAUT 2 (Studi Empiris pada Pengguna Sistem informasi Manajemen Daerah (SIMDA) di Kota Salatiga). *Diponegoro Journal of Accounting*, 10(1), 1-15.
- Singh, M. & Matsui, Y. (2017). How long tail and trust affect online shopping behavior: An extension to UTAUT2 framework. *Pacific Asia Journal of the Association for Information Systems*, 9(4), 1-24.
- Sivathanu, B. (2019). Adoption of digital payment systems in the era of demonetization in India: An empirical study. *Journal of Science and Technology Policy Management*, 10(1), 143-171.
- Shin, S. & Lee, W. J. (2021). Factors affecting user acceptance for NFC mobile wallets in the US and Korea. *Innovation & Management Review*, 18(4), 417-433.
- Suparyati, S. (2019). Analisis Perilaku Pengguna E-Kinerja Menggunakan Model UTAUT. *Kilat*, 8(2), 208-218.
- Susilowati, A., Rianto, B., Wijaya, N. & Sanny, L. (2021). Effects of UTAUT 2 Model on the Use of BCA Mobile Banking in Indonesia. *Turkish Journal of Computer and Mathematics Education*, 12(10), 686-694.
- Tafesse, W. (2021). The effect of app store strategy on app rating: The moderating role of hedonic and utilitarian mobile apps. *International Journal of Information Management*, 57, 1-11.
- Tam, C., Santos, D. & Oliveira, T. (2020). Exploring the influential factors of continuance intention to use mobile Apps: Extending the expectation confirmation model. *Information Systems Frontiers*, 22, 243-257.
- Tamilmani, K., Rana, N. P., Wamba, S. F. & Dwivedi, R. (2021). The extended Unified Theory of Acceptance and Use of Technology (UTAUT2): A systematic literature review and theory evaluation. *International Journal of Information Management*, 57: 1-40.

- Tarhini, A., Arachchilage, N. A. G. & Abbasi, M. S. (2015). A critical review of theories and models of technology adoption and acceptance in information system research. *International Journal of Technology Diffusion (IJTD)*, 6(4), 58-77.
- Taylor, D. G. & Strutton, D. (2010). Has e-marketing come of age? Modeling historical influences on post-adoption era Internet consumer behaviors. *Journal of business research*, 63(9-10), 950-956.
- Triantono, H. B. & Aryusmar, A. (2019). Needs Analysis of Fintech in Financial Services toward Industry-4.0 Era in Indonesia. *Journal of International Conference Proceedings (JICP)*, 2(3), 93-98.
- Tyrvaenen, O., Karjaluo, H. & Saarijarvi, H. (2020). Personalization and hedonic motivation in creating customer experiences and loyalty in omnichannel retail. *Journal of Retailing and Consumer Services*, 57, 1-10.
- Vanduhe, V. Z., Nat, M. & Hasan, H. F. (2020). Continuance intentions to use gamification for training in higher education: Integrating the technology acceptance model (TAM), Social motivation & task technology fit (TTF). *IEEE Access*, 8, 21473-21484.
- Van Winkle, C. M., Bueddefeld, J. N., Halpenny, E. A. & MacKay, K. J. (2019). The unified theory of acceptance and use of technology 2: understanding mobile device use at festivals. *Leisure Studies*, 38(5), 634-650.
- Venkatesh, V., Morris, M.G., Davis, G.B. and Davis, F.D. (2003). User acceptance of information technology: toward a unified view. *MIS Quarterly*, 27(3), 425-478.
- Venkatesh, V., Thong, J. Y. L. & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly: Management Information Systems*, 36(1), 157-178.
- Wan, L., Xie, S. & Shu, A. (2020). Toward an understanding of university students' continued intention to use MOOCs: When UTAUT model meets TTF model. *Sage Open*, 10(3), 1-15.
- Wang, X., Goh, D. H. L. & Lim, E. P. (2020). Understanding continuance intention toward crowdsourcing games: A longitudinal investigation. *International Journal of Human-Computer Interaction*, 36(12), 1168-1177.

- Wang, Q., Khan, M. S. & Khan, M. K. (2021). Predicting user perceived satisfaction and reuse intentions toward massive open online courses (MOOCs) in the Covid-19 pandemic: An application of the UTAUT model and quality factors. *International Journal of Research in Business and Social Science* (2147-4478), 10(2), 1-11.
- Win, N. N., P. P. Aung & M. T. Phy. (2021). Factors Influencing Behavioral Intention to Use and Use Behavior of Mobile Banking in Myanmar Using a Model Based on Unified Acceptance Theory. *Human Behavior, Development and Society*, 22(1), 19-30.
- Wijayanti, N. N. (2022). Apa Itu ? Cara Kerja, Contoh, Kelebihan & Kekurangannya!, tersedia di <https://www.niagahoster.co.id/blog/-adalah/> diakses tanggal 6 Oktober 2022.
- Wong, C. H., Tan, G. W. H., Loke, S. P. & Ooi, K. B. (2015). Adoption of mobile social networking sites for learning?. *Online Information Review*, 39(6), 762-778.
- Wu, M. Y., Yu, P. Y. & Weng, Y. C. (2012). A Study on User Behavior for I Pass by UTAUT: Using Taiwan's MRT as an Example. *Asia Pacific Management Review*, 17(1), 91-110.
- Xu, X. (2014). Understanding users' continued use of online games: An application of UTAUT2 in social network games. *MMEDIA 2014*, 58-65.
- Yang, K. (2010). Determinants of US consumer mobile shopping services adoption: implications for designing mobile shopping services. *Journal of Consumer Marketing*, 27(3), 262-270.