

DAFTAR PUSTAKA

- Alt, M.-A., & Agárdi, I. (2023). NFC m-payment as a driver for customer loyalty towards retailers amongst Generation Z. *International Journal of Retail & Distribution Management*, 51(3), 347–365.
- Carera, W. B., Gunawan, D. S., & Fauzi, P. (2022). Analisis Perbedaan Omset Penjualan Umkm Sebelum Dan Sesudah Menggunakan QRIS di Purwokerto. *Jurnal Ekonomi Dan Bisnis Akuntansi (JEBA)*, 24(1), 48–57.
- Gao, L., Waechter, K. A., & Bai, X. (2015). Understanding consumers' continuance intention towards mobile purchase: A theoretical framework and empirical study - A case of China. *Computers in Human Behavior*, 53, 249–262. <https://doi.org/10.1016/j.chb.2015.07.014>
- 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. <https://doi.org/10.1108/SAJBS-03-2019-0037>
- Handarkho, Y. D., & Harjoseputro, Y. (2019). Intention to adopt mobile payment in physical stores. *Journal of Enterprise Information Management*, 33(2), 285–308.
- Le, X. C. (2022). The diffusion of mobile QR-code payment: an empirical evaluation for a pandemic. *Asia-Pacific Journal of Business Administration*, 14(4), 617–636.
- Lisana, L. (2023). Factors affecting university students switching intention to mobile learning: a push-pull-mooring theory perspective. *Education and Information Technologies*, 28(5), 5341–5361.
- Loh, X.-M., Lee, V.-H., Tan, G. W.-H., Ooi, K.-B., & Dwivedi, Y. K. (2020). Switching from cash to mobile payment: what's the hold-up? *Internet Research*, 31(1), 376–399.
- Lu, S., & Ahn, J. (2023). An empirical examination of push-pull-mooring factors influencing restaurant customers' intention to use mobile payment: a comparison of mobile payment service types. *Technology Analysis & Strategic Management*, 1–13.
- Mai, X. T., & Nguyen, T. (2024). Switching behaviors in peer-to-peer mobile payment applications: the role of sociability. *Journal of Systems and Information Technology*, 26(1), 1–30.
- Saunders, M., Lewis, P., & Adrian, T. (2019). "Research Methods for Business Students"-Eighth Edition Chapter 4: Understanding research philosophy and approaches to theory development. In *Pearson Education Limited* (Issue March). https://www.researchgate.net/publication/330760964_Research_Methods_for_Business_Student

s_Chapter_4_Understanding_research_philosophy_and_approaches_to_theory_development%0
Ahttps://www.pearson.com/nl/en_NL/higher-education/subject-catalogue/business-and-m

Shin, S., & Lee, W.-J. (2021). Factors affecting user acceptance for NFC mobile wallets in the U.S. and Korea. *Innovation & Management Review*, 18(4), 417–433.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information: Toward a Unified View. *MIS Quarterly*, 27(3), 425–478.
<https://www.jstor.org/stable/30036540>

Venkatesh, V., Thong, J. y. ., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology by Viswanath Venkatesh, James Y.L. Thong, Xin Xu :: SSRN. *MIS Quarterly*, 36(1), 157–178.
https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2002388

Wang, L., Luo, X. (Robert), Yang, X., & Qiao, Z. (2019). Easy come or easy go? Empirical evidence on switching behaviors in mobile payment applications. *Information & Management*, 56(7), 103150.

Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. (2022). Safety first: extending UTAUT to better predict mobile payment adoption by incorporating perceived security, perceived risk and trust. *Journal of Science and Technology Policy Management*, 13(4), 952–973.

Wu, Z., & Liu, Y. (2023). Exploring country differences in the adoption of mobile payment service: the surprising robustness of the UTAUT2 model. *International Journal of Bank Marketing*, 41(2), 237–268.

Yusfiarto, R., Sunarsih, S., & Darmawan, D. (2023). Understanding Muslim's switching from cash to m-payments: based on push-pull-mooring framework. *Journal of Islamic Marketing*, 14(2), 342–365.

Zhou, Z., Pan, T., Zhao, Q., Cheng, X., & Wang, D. (2024). Factors influencing seniors' switching to m-government services: A mixed-methods study through the lens of push-pull-mooring framework. *Information & Management*, 61(3), 103928.

Hair, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use “PLS-SEM or CB-SEM: updated guidelines on which method to use.” In *Organizational Research Methods, MIS Quarterly, and International Journal* (Vol. 1, Issue 2).