PERAN KENYAMANAN, KEAMANAN, DAN KEPATUHAN REGULASI DALAM MEMBENTUK KEPERCAYAAN SERTA DAMPAKNYA PADA PENGGUNAAN DAN LOYALITAS PENGGUNA QRIS DAN DOMPET DIGITAL
Balqis Nafisah Ramadhani, Dr. Sahid Susilo Nugroho, M.Sc.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

DAFTAR PUSTAKA

Andriyani, A., Sulistyowati, T., & Rahmawati, I. (2025). Adopsi QRIS di kalangan Generasi Z: Analisis faktor literasi keuangan dan kemudahan transaksi. *Jurnal Vokasi Indonesia, 13*(1), Article 7. https://doi.org/10.7454/jvi.v13i1.1101

Bajwa, F. A., Alshamrani, K. M. A., Alghamdi, A. A., Alotaibi, T. J., & Baig, M. A. (2025). Factors influencing usage and loyalty for payment app customers in Saudi Arabia: The mediating role of trust and moderating effects of age and education. *Acta Psychologica, 253*, 104961. https://doi.org/10.1016/j.actpsy.2025.104961

Cooper, D. R., & Schindler, P. S. (2014). *Business research methods* (12th ed.). McGraw-Hill/Irwin.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review, 31*(1), 2–24.

Kementerian Komunikasi dan Digital Republik Indonesia. (2024, July 29). Transaksi QRIS melonjak 226,54%, revolusi pembayaran digital di Indonesia. *(Berita Ekonomi Digital).*

Kiew, J. P., Toh, E. T. L., Ngian, E. T., & Law, S. H. C. (2022). Perceived trust, convenience and promotion for the adoption of e-wallet. *International*

UNIVERSITAS
GADJAH MADA
PERAN KENYAMANAN, KEAMANAN, DAN KEPATUHAN REGULASI DALAM MEMBENTUK KEPERCAYAAN SERTA DAMPAKNYA PADA PENGGUNAAN DAN LOYALITAS PENGGUNA QRIS DAN DOMPET DIGITAL
Balqis Nafisah Ramadhani, Dr. Sahid Susilo Nugroho, M.Sc.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Journal of Academic Research in Business and Social Sciences, 12(9), 1001–1016.

Kuo, R.-Z. (2020). Why do people switch mobile payment services? An empirical study in Taiwan. *Technology in Society, 62*, 101312. https://doi.org/10.1016/j.techsoc.2020.101312

Matemba, E. D., & Li, G. (2018). Consumers' willingness to adopt and use WeChat wallet: An empirical study in South Africa. *Technology in Society, 53*, 55–68.

Mondego, D., & Gide, E. (2018). The effect of trust on mobile payment adoption: A comprehensive review of literature. *International Journal of Arts & Sciences, 11*(1), 375–390.

Muna, I. H., Indrawati, T., Subagja, I. K., & Jawab, I. (2024). Post-adoption model of mobile payment in Indonesia: Integration of UTAUT2 and the dedication-constraint perspective. *International Journal of Data and Network Science, 8*, 967–976.

Munfaqiroh, S., Pareira, L. C., & Bunyamin. (2025). Influence of perceived trust, convenience and security on the use of mobile banking. *IJEMA, 14*(2). https://doi.org/10.51903/ijema.v14i2.328

Primandari, A., & Suprapti, N. W. S. (2022). The role of trust mediates the effect of perceived ease of use and perceived risk toward intention to reuse QRIS. *International Journal of Business, Economics and Management, 5*(3), 120–130. https://doi.org/10.55227/ijbem.v5i3.555

UNIVERSITAS
GADJAH MADA
PERAN KENYAMANAN, KEAMANAN, DAN KEPATUHAN REGULASI DALAM MEMBENTUK KEPERCAYAAN SERTA DAMPAKNYA PADA PENGGUNAAN DAN LOYALITAS PENGGUNA QRIS DAN DOMPET DIGITAL
Balqis Nafisah Ramadhani, Dr. Sahid Susilo Nugroho, M.Sc.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

Purwaningsih, D., & Wijayanti, S. (2021). Mobile payment: Perkembangan dan dampaknya terhadap perilaku konsumen. *Jurnal Manajemen Teknologi, 20*(3), 134–145. https://doi.org/10.14710/jmt.v20i3.134-145

Ratnasari, S. L., Nurdin, N., Susilowati, Y., & Prihantono, E. (2024). The influence of customer experience on intention to reuse mobile banking application: Mediating roles of customer satisfaction, trust, and perceived risk. *Dinasti International Journal of Digital Business Management, 5*(4), 795–804.

Shao, Z., Zhang, L., Li, X., & Guo, Y. (2019). Antecedents of trust and continuance intention in mobile payment services: The moderating effect of gender. *Electronic Commerce Research and Applications, 33*, 100823.

Talwar, S., Dhir, A., Khalil, A., Mohan, G., & Islam, A. K. M. N. (2020). Point of adoption and beyond: Initial trust and mobile-payment continuation intention. *Journal of Retailing and Consumer Services, 55*, 102086. https://doi.org/10.1016/j.jretconser.2020.102086

Utami, M. K. (2021). Pengaruh kepercayaan, kegunaan, keamanan terhadap minat menggunakan mobile payment LinkAja dengan kemudahan sebagai variabel mediasi (Studi pada mahasiswa di Yogyakarta). *Jurnal Ekonomi, Bisnis dan Akuntansi.*

Web Partner. (2024, August 16). Pentingnya perlindungan data nasabah pada aplikasi pembayaran online.

Wei, M.-F., Luh, Y.-H., Huang, Y.-H., & Chang, Y.-C. (2021). Young generation's mobile payment adoption behavior: Analysis based on an extended UTAUT

UNIVERSITAS
GADJAH MADA
PERAN KENYAMANAN, KEAMANAN, DAN KEPATUHAN REGULASI DALAM MEMBENTUK KEPERCAYAAN SERTA DAMPAKNYA PADA PENGGUNAAN DAN LOYALITAS PENGGUNA QRIS DAN DOMPET DIGITAL
Balqis Nafisah Ramadhani, Dr. Sahid Susilo Nugroho, M.Sc.
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

model. *Journal of Theoretical and Applied Electronic Commerce Research, 16*(4), 618–637.