



DAFTAR PUSTAKA

- Azjen, I., & Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior*. NJ: Prentice Hall.
- Bank Indonesia. (2019). *Penyelenggara Berizin*. Diambil kembali dari <https://www.bi.go.id/id/sistem-pembayaran/informasi-perizinan/uang-elektronik/penyelenggara-berizin/Pages/default.aspx>
- Bhattacharjee, A. (2000). Acceptance of e-commerce services: the case of electronic brokerages. *IEEE Transactions On Systems, Man, And Cybernetics - Part A: Systems and Humans*, 411-420.
- Chandra, S., Srivastava, S., & Theng, Y.-L. (2010). Evaluating the role trust in consumer adoption of mobile payment systems: an empirical analysis. *Commun Assoc Inf Syst*, 27, 561-588.
- Chen, L. (2008). A model of consumer acceptance of mobile payment. *Int J Mobile Communication*, 6, 32-52.
- Cristiane, & Daniel. (2011). Perceptions of justice after recovery efforts in internet purchasing: The impact on consumer trust and loyalty towards retailing sites and online shopping in general. *BAR*, 225-246.
- Daily Social. (2018). *Perkembangan Mobile Payment Indonesia*. Diambil kembali dari Daily Social: <https://dailysocial.id/post/perkembangan-mobile-payment-indonesia>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance. *MIS Quarterly*, 13(3), 319-340.
- Davis, F., Bagozzi, R., & Warshaw, P. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Manag Sci*, 35, 982-1003.
- Diniz, E. H., Albuquerque, J., & Cernev, A. K. (2011). Mobile Money and Payment: a literature review based on academic and practitioner-oriented publications (2001-2011). *SIG GlobDev Fourth Annual Workshop*. China.
- Donner, J., & Tellez, C. (2008). Mobile banking and economic development: linking adoption, impact, and use. *Asian Journal of Communication*, 18(4), 318-322.
- Fishbein, M., & Azjen, I. (1975). *Belief, attitude, intention and behavior: An introduction to theory and research*. MA: Addison-Wesley.
- Gefen, D., & Straub, D. (1997). Gender differences in perception and adoption of e-mail: an extension to the technology acceptance model. *MIS Quarterly*, 21, 389-400.
- Gefen, D., & Straub, D. (2003). Trust TAM in online shopping: an integrated model. *MIS Quarterly*, 27(1), 51-90.



- Ghezzi, A., Renga, F., Balocco, R., & Pescetto, P. (2010). Mobile payment applications: offer state of the art in the Italian market. *Info*, 12(5), 3-22.
- Goffman, E. (1967). *Interaction Ritual: Essays in Face to Face Behavior*. AldineTransaction.
- Grid ID. (2018). *3 Cara Bayar Pakai OVO, Praktis dan Banyak Cashbacknya!* Diambil kembali dari Grid ID: <https://www.grid.id/read/041265557/3-cara-bayar-pakai-ovo-praktis-dan-banyak-cashbacknya?page=all>
- Hair, J. F. (2009). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). Los Angeles: Sage.
- Hartono, J. (2013). *Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman-Pengalaman*. Yogyakarta: BPFE.
- Hayashi, F. (2012). *Mobile Payments: What's in It for Customers?* Diambil kembali dari <https://kansascityfed.org/media/files/publicat/econrev/econrevarchive/2011/1q12hayashi.pdf>
- Huang, Y., Tsay, W., Huan, C., Li, Y., & Lai, M. (2011). The influence factors of electronic bill presentment and payment. Case study of mobile phone bill. *IEEE*, 4844-4847.
- Jarvenpaa, S., Tractinsky, N., & Vitale, M. (2000). Consumer trust in and Internet store. *Information Technology Management*, 1, 45-71.
- Joines, J., Scherer, C., & Scheufele, D. (2003). Exploring motivations for consumer web use and their implications for E-Commerce. *J Consum Market*, 20, 90-109.
- Katadata. (2018). *Klaim Jadi yang Terbesar, OVO Catatkan 1 Miliar Transaksi pada 2018*. Diambil kembali dari Kata Data: <https://katadata.co.id/berita/2018/12/21/klaim-jadi-yang-terbesar-ovo-catatkan-1-miliar-transaksi-pada-2018>
- Kelman, H. (1958). Compliance, identification, and internalization: Three processes of attitude change. *Journal of Conflict Resolution*, 2(1), 51-60.
- 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.
- Kontan. (2018). *Diterima di 75000 Outlet, T-Cash Menargetkan 40 Juta Pengguna Hingga Akhir Tahun 2018*. Diambil kembali dari Kontan: <https://keuangan.kontan.co.id/news/diterima-di-75000-outlet-t-cash-menargetkan-40-juta-pengguna-hingga-akhir-2018>
- Lai, J., & Li, D. (2005). Technology acceptance model for Internet Banking: an invariate analysis. *Inf Manag*, 42, 373-386.



- Liébana-Cabanillas, F., Muñoz-Leiva, F., & Sánchez-Fernández, J. (2017). A global approach to the analysis of user behavior in mobile payment systems in the new electronic environment. *Service Business*, 12(1), 25-64.
- Lu, J., Yao, J., & Yu, C. (2005). Personal innovativeness, social influences, and adoption of wireless Internet services via mobile technology. *The Journal of Strategic Information Systems*, 14(3), 245-268.
- McKnight, D., & Chervany, N. (2001). What trust means in E-commerce customer relationships: an interdisciplinary conceptual typology. *Int J Electron Commer*, 6, 35-59.
- Media Digital Innovation & Mandiri Sekuritas. (2018). *Mobile Payments in Indonesia*. Jakarta: Media Digital Innovation & Mandiri Sekuritas.
- Munoz-Leiva, F., Hernandez-Mendez, J., & Sanchez-Fernandez, J. (2012). Generalising user behavior in online travel sites through the travel 2.0 website acceptance model. *Online Inf Rev*, 36, 879-902.
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer. *Computers in Human Behavior*, 61, 404-414.
- Pavlou, P. (2002). Evidence of the effect of trust building technology in electronic markets: price premiums and buyer behavior. *MIS Quarterly*, 26(3), 243-268.
- Pavlou, P. (2003). Consumer acceptance of electronic commerce: integrating trust and risk with the technology acceptance model. *Int J Electron Commer*, 7, 69-103.
- Pearson, M., Pearson, A., & Green, D. (2007). Determining the importance of key criteria in web usability. *Management Research News*, 30(11), 816-828.
- Pham, T., & Ho, J. (2015). The effects of product-related, personal-related factors and attractiveness of alternatives on consumer adoption of NFC-based mobile payments. *Technology in Society*, 43, 159-172.
- Raina, V. (2014). *Overview of Mobile Payment: Technologies and Security*. India: Birla Institute of Technology.
- Salo, J., & Karjaluoto, H. (2007). A conceptual model of trust in the online environment. *Online Information Review*, 31(5), 105-113.
- Schierz, P., Schilke, O., & Wirtz, B. (2010). Understanding consumer acceptance of mobile payment services: an empirical analysis. *Electronic Commerce Research and Applications*, 9(3), 209-216.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business* (7 ed.). Chicester: John Wiley & Sons.
- Singh, J., & Sirdeshmukh, D. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments. *J Acad Mark Sci*, 28(1), 150-167.



- Stafford, T., Turan, A., & Raisinghani, M. (2004). International and cross-cultural influences on online shopping behavior. *J Global Information Technology Management*, 7, 70-87.
- Tempo. (2018). *OVO Umumkan Kemitraan dengan Empat Perusahaan Ini Termasuk Grab*. Diambil kembali dari Tempo: <https://bisnis.tempo.co/read/1104074/ovo-umumkan-kemitraan-dengan-empat-perusahaan-ini-termasuk-grab>
- Teo, T., Srivastava, S., & Jiang, L. (2009). Trust and Electronic Government Success: an Empirical Study. *J Manag Inf Syst*, 25, 99-131.
- Thakur, R., & Srivastava, M. (2014). Adoption readiness, personal innovativeness, perceived risk and usage intention across customer groups for mobile payment services in India. *Internet Res*, 24, 369-392.
- Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273-315.
- Venkatesh, V., Morris, M., Hall, M., Davis, F., & Walton, S. (2003). User acceptance of information technology: toward a unified view. *MIS Quarterly*, 27(3), 425-478.
- Venkatesh, V., Thong, J., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36(1), 157-178.
- We Are Social. (2018). *Global Digital Report 2018*. Diambil kembali dari <https://wearesocial.com/blog/2018/01/global-digital-report-2018>
- Wu, I., & Chen, J. (2005). An extension of trust and TAM model with TPB in the initial adoption of on-line tax: an empirical study. *Int J Hum Comput Study*, 62, 784-808.
- Zimmer, J., Arsal, R., Al-Marzouq, M., & Grover, V. (2010). Investigating online information disclosure: effects of information relevance, trust and risk. *Inf Manag*, 47, 115-123.