

## DAFTAR PUSTAKA

- . 2018. *CNN Indonesia*. 5 Juli. Diakses Maret 26, 2019.  
<https://www.cnnindonesia.com/teknologi/20180705164934-185-311816/gandeng-grab-ovo-kini-punya-10-juta-pengguna-aktif>.
- Abrazhevich, Dennis. 2004. *Electronic Payment Systems: a User-Centered Perspective and Interaction Design*. Eindhoven: Technical University of Eindhoven.
- Agusta, Joshua. 2018. *Mobile Payments in Indonesia*. Jakarta: MDI Ventures.
- Annur, Cindy Mutia. 2019. *Kata Data*. 26 Februari. Diakses Maret 26, 2019.  
<https://katadata.co.id/berita/2019/02/26/riset-morgan-stanley-ovo-lebih-banyak-digunakan-ketimbang-go-pay>.
- Chandra, Shalini, Shirish C. Srivastava, dan Yin-Leng Theng. 2003. "Evaluating the Role of Trust in Consumer Adoption of Mobile Payment Systems: An Empirical Analysis." 562-590.
- Chen, Lei-da. 2008. "A model of consumer acceptance of mobile payment." *Int. J. Mobile Communications* 6 (1).
- Cooper, Donald R., dan Pamela S. Schindler. 2014. *Business Research Methods*. New York: McGraw-Hill.
- Davis, Fred D. 1989. "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology." *MIS Quarterly* 319-340.
- Eka, Randi. 2018. *Daily Social*. 6 Maret. Diakses Maret 26, 2019.  
<https://dailysocial.id/post/perkembangan-mobile-payment-indonesia>.
- Fauzi, Moch Prima. 2018. *detik finance*. 24 Januari. Diakses Maret 26, 2019.  
<https://finance.detik.com/energi/d-3831906/go-jek-cs-diprediksi-bakal-beralih-ke-bisnis-fintech>.
- Franedy, Roy. 2019. *CNBC Indonesia*. 11 Februari. Diakses Maret 26, 2019.  
<https://www.cnbcindonesia.com/fintech/20190211111337-37-54753/transaksi-gopay-tahun-lalu-rp-87-t-ovo-berapa>.
- Gefen, David, Elena Karahanna, dan Detmar W. Straub. 2003. "Trust and TAM in Online Shopping: An Integrated Model." 51-90.

- Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS* 25. Semarang: Badan Penerbit Universitas Diponegoro.
- Gurajati, Damodar N. 2003. *Basic Econometrics*. Singapore: McGraw-Hill International Education.
- Hair, J. F., W. C. Black, B. J. Babin, dan R. E. Anderson. 2010. *Multivariate data Analysis 7th Edition*. New York: Prentice Hall.
- Karahanna, Elena, W. Detmar Straub, dan Norman L. Chervany. 1999. "Information Technology Adoption Across Time: A Cross-Sectional Comparison of Pre- Adoption and Post-Adoption Beliefs." 183-213.
- Kim, Changsu, Mirsobit Mirusmonov, dan In Lee. 2009. " An empirical examination of factors influencing the intention to use mobile payment." *Computers in Human Behavior* 310-322.
- Luarn, Pin, dan Hsin-Hui Lin. 2005. "Toward an understanding of the behavioral intention to use mobile banking." *Computers in Human Behavior* 873-891.
- Mallat, Niina, dan Virpi Kristiina Tuunainen. 2008. "Exploring Merchant Adoption of Mobile Payment Systems: An Empirical Study." 24-57.
- Mayer, Roger C., dan F. David Schoorman. 1995. "An Integrative Model of Organizational Trust." *Academy of Management Review* 709-734.
- Ozkan, Sevgi, Gayani Bindusara, dan Ray Hackney. 2010. "Facilitating the adoption of e-payment systems: theoretical constructs and empirical analysis." *Journal of Enterprise Information Management* 305-325.
- Pavlou, Paul A. 2014. "Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model." *International Journal of Electronic Commerce* 101-134.
- Phonthanakitithaworn, Chanchai , Carmine Sellitto, dan Michelle W. L. Fong. 2016. "A Comparative Study of Current and Potential Users of Mobile Payment Services." (SAGE) 1-14.
- Phonthanakitithaworn, Chanchai, Carmine Sellitto, dan Michelle W.L. Fong. 2016. "An investigation of mobile payment (m-payment) services in Thailand." *Asia-Pacific Journal of Business Administration* 37-54.

- Reily, Michael. 2017. *Kata Data*. 12 Desember. Diakses Maret 26, 2019. <https://katadata.co.id/berita/2017/12/14/grabpay-bisa-diisi-ulang-lagi-setelah-gandeng-e-money-ovo-milik-lippo>.
- Rogers, Everett M. 2003. *Diffusion of Innovations*. New York: Free Press.
- Savitri, Agnes. 2018. *CNN Indonesia*. 24 Januari. Diakses Maret 26, 2019. <https://www.cnnindonesia.com/teknologi/20180124185554-185-271365/cerita-di-balik-gojek-dan-grab-akuisisi-perusahaan-fintech>.
- Schierz, Paul Gerhardt, Oliver Schilke, dan Bernd W. Wirtz. 2010. "Understanding consumer acceptance of mobile payment services: An empirical analysis." *Electronic Commerce Research and Application* (Science Direct).
- Sciffman, Leon G., dan Leslie Lazar Kanuk. 2009. *Consumer Behavior*. Vol. 10th edition. Pearson Prentice Hall.
- Sekaran, Uma, dan Roger Bougie. 2013. *Research Methods for Business: A Skill Building Approach 6th Edition*. Chichester: John Wiley and Sons, Ltd.
- Strauss, Judy, dan Raymond Frost. 2014. *E-Marketing*. Upper Saddle River: Pearson.
- Syahputera, Ridzki. 2019. *Techinasia*. 16 Januari. Diakses Maret 26, 2019. <https://id.techinasia.com/akhir-perang-subsidi-ovo-go-pay>.
- Taylor, Shirley, dan Peter A. Todd. 1995. "Understanding Information Technology Usage: A Test of Competing Models." *Information Systems Research* 6 (2): 144-176.
- Venkatesh, Viswanath, dan Fred D. Davis. 2000. "A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies." *Management Science* 186-204.
- Venkatesh, Viswanath, Michael G. Morris, Gordon B. Davis, dan Fred D. Davis. 2003. "User Acceptance of Information Technology: Toward a Unified View." 425-478.

- Wei, Toh Tsu, Govindan Marthandan, Alain Yee-Loong Chong, Keng-Boon Ooi, dan Seetharam Arumugam. 2009. "What drives Malaysian m-commerce adoption? An empirical analysis." *Industrial Management & Data Systems* 370-388.
- Woolridge, J. M. 2013. *Introductory Econometrics: A Modern Approach: 5th Edition*. Ohio: South-Western Cengage Learning.
- Yang, Yongqing, Yong Liu, Hongxiu Li, dan Benhai Yu. 2015. "Understanding perceived risks in mobile payment acceptance." *Industrial Management & Data Systems* 253-269.
- Zhou, Tao. 2011. "The Effect of Initial Trust on User Adoption of Mobile Payment." *Information Development* 290-300.