

DAFTAR PUSTAKA

- Abdillah, W., & Hartono, J. (2015). *Partial Least Square (PLS) Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis*. CV Andi Offset.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I., & Fishbein, M. (1975). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Addison-Wesley.
- Alfansi, L., & Daulay, M. Y. I. (2021). Factor affecting the use of e-money in millennial generation: Research model UTAUT 2. *Jurnal Manajemen Dan Pemasaran Jasa*, 14(1), 109–122. <https://doi.org/10.25105/jmpj.v14i1.8212>
- Ambarwati, R., & Supardi. (2021). *Manajemen Operasional dan Implementasi dalam Industri*. Pustaka Rumah Cinta. https://www.google.co.id/books/edition/Manajemen_Operasional_dan_Implementasi_d/HYgkEAAAQBAJ?hl=id&gbpv=1&dq=ambarwati+dan+supardi+2018%5C&printsec=frontcover
- Annur, C. M. (2022). Ada 204,7 Juta Pengguna Internet di Indonesia Awal 2022. Databoks.Katadata. <https://databoks.katadata.co.id/datapublish/2022/03/23/ada-2047-juta-pengguna-internet-di-indonesia-awal-2022>
- Arain, A. A., Hussain, Z., Rizvi, W. H., & Vighio, M. S. (2019). Extending UTAUT2 toward acceptance of mobile learning in the context of higher education. *Universal Access in the Information Society*, 18(3), 659–673. <https://doi.org/10.1007/s10209-019-00685-8>
- Arif, M. (2017). *Pemodelan Sistem*. CV Budi Utama. https://www.google.co.id/books/edition/Pemodelan_Sistem/LVxDDwAAQBAJ?hl=id&gbpv=1&dq=pemodelan+sistem&printsec=frontcover
- Azizi, P. N., & Sanaji, S. (2018). Efektivitas Kampanye Social Marketing Yuk Nabung Saham Dan Theory of Reasoned Action Untuk Memprediksi Niat Berinvestasi Saham. *Jurnal Manajemen Dan Pemasaran Jasa*, 11(2), 233–246. <https://doi.org/10.25105/jmpj.v11i2.3058>
- Azzahroo, R. A., & Estiningrum, S. D. (2021). Preferensi Mahasiswa dalam Menggunakan Quick Response Code Indonesia Standard (QRIS) sebagai Teknologi Pembayaran. *Jurnal Manajemen Motivasi*, 17(1), 10–17. <https://doi.org/10.29406/jmm.v17i1.2800>
- Bayu, D. J. (2020). *Jumlah Pengguna Internet di Indonesia Capai 196,7 Juta Jumlah Pengguna Internet Berdasarkan Provinsi*. Databoks.Katadata. <https://databoks.katadata.co.id/datapublish/2020/11/11/jumlah-pengguna-internet-di-indonesia-capai-1967-juta>
- Bordoloi, S., Fitzsimmons, J. A., & Fitzsimmons, M. J. (2019). *Service management : operations, strategy, information technology* (9th ed.). McGraw-Hill Education.
- Budiansyah, A. (2019). *Tak Kuat Bakar Duit, Bos Lippo Akhirnya Ngaku Lepas Saham OVO*. Cnbcindonesia.

- <https://www.cnbcindonesia.com/tech/20191128143235-37-118727/tak-kuat-bakar-duit-bos-lippo-akhirnya-ngaku-lepas-saham-ovo>
- CNN. (2021). *Pengguna Aplikasi Dompet Digital di Indonesia Naik*. CNN. <https://www.cnnindonesia.com/teknologi/20190813154902-185-420933/pengguna-aplikasi-dompet-digital-di-indonesia-naik>
- Cooper, D. R., & Schindle, P. S. (2013). *Business Research Methods* (12th ed.). McGraw-Hill Education.
- Darson, E. (2021). *Analisis Faktor-Faktor Perilaku Konsumen Yang Berpengaruh Terhadap Niat Meneruskan Penggunaan Sakuku Berbasis Teori UTAUT2*. Universitas Multimedia Nusantara.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Deitiana, T. (2011). *Manajemen Operasional Strategis dan Analisa (Services dan Manufaktur)*. Mitra Wacana Media.
- Erwanti, N. (2019). *Analisis Faktor-Faktor yang mempengaruhi Niat Pengguna Untuk Terus Menggunakan Aplikasi GO-JEK*. Diponegoro Semarang.
- Fauzi, A., Widodo, T., & Djatmiko, T. (2018). Pengaruh Behavioral Intention terhadap Use Behavior Pada Penggunaan Aplikasi Transformasi Online (Studi Kasus Pada Pengguna GO-JEK dan Grab di Kalangan Mahasiswa Telkom University). *E-Proceeding of Management*, 5(2), 1790–1796.
- Garson, G. D. (2016). *Partial Least Squares: Regression & Structural Equation Models*. https://www.smartpls.com/resources/ebook_on_pls-sem.pdf
- Ghauri, P., Gronhaug, K., & Strange, R. (2020). *Research Methods In Business Studies* (Fifth). Markono Print Media Pte Ltd.
- Ghozali, I. (2014). *Structural Equatuin Modeling Metode Alternatif Dengan Partial Least Squares (PLS) Edisi 4* (4th ed.). UNDIP.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2021). *Partial Least Square Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris* (Edisi 3). Badan Penerbit Universitas Diponogoro.
- Gimigliano, G. (2016). *Bitcoin and Mobile Payments - Constructing a European Union Framework*. Palgrave Macmillan UK.
- Gobiz. (2021). *Tunai VS Nontunai: Mana yang Lebih Disukai Pelanggan? - GoBiz*. Gobiz. <https://gobiz.co.id/pusat-pengetahuan/tunai-nontunai/>
- Gupta, K., & Arora, N. (2019). 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>
- Hair, J. F., Blacky, W. C., Babin, B. J., & Anderson, R. E. (2009). *Multivariate Data Analysis* (7th ed.). Prentice Hall.
- Hair, J. F., M, J. G. T., & Sarstedt, R. M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Second Edition*. SAGE Publications.
- Hamdani, T. (2020). *3 Fakta Layanan OVO Sempat Error*. Detikfinance.

- <https://finance.detik.com/fintech/d-5150735/3-fakta-layanan-ovo-sempat-error>
- Heizer, J., Render, B., & Munson, C. (2017). *Operations management: sustainability and supply chain management* (12th ed.). Person Education Limited.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informasi*. Refika Aditama.
- Ipsos. (2020). *The Evolution of The Digital Wallet: Driving The Next Wave of Growth*. Ipsos. <https://www.ipsos.com/en-id/ipsos-media-conference-strategi-menang-tanpa-bakar-uang>
- Jatmika, A. (2021). *Dompet Digital Makin Diminati, Sudah Yakin dengan Keamanannya?* Kompas. <https://money.kompas.com/read/2021/10/25/183300926/dompet-digital-makin-diminati-sudah-yakin-dengan-keamanannya>
- Jaya, I. M. L. M. (2020). *Metode Penelitian Kuantitatif dan Kualitatif*. Anak Hebat Indonesia.
- Kominfo. (2021). *Sistem Pembayaran Digital Terkendala Budaya Masyarakat*. Kominfo. https://kominfo.go.id/index.php/content/detail/6416/Sistem+Pembayaran+Digital+Terkendala+Budaya+Masyarakat/0/berita_satker
- Kurniawan, A. W., & Puspitaningtyas, Z. (2016). *Metode Penelitian Kuantitatif*. Pandiva.
- Latan, H., & Noonan, R. (2017). *Partial Least Squares Path Modeling: Basic Concepts, Methodological Issues and Applications*. Springer International Publishing AG.
- Laudon, K. C., & Laudon, J. P. (2020). *Management Information Systems: Managing the Digital Firm* (16th ed.). Pearson Education.
- Mayanti, R. (2020). Faktor-Faktor Yang Mempengaruhi Penerimaan User Terhadap Penerapan Quick Response Indonesia Standard Sebagai Teknologi Pembayaran Pada Dompet Digital. *Jurnal Ilmiah Ekonomi Bisnis*, 25(2), 123–135. <https://doi.org/10.35760/eb.2020.v25i2.2413>
- Merhi, M., Hone, K., & Tarhini, A. (2019). A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust. *Technology in Society*, 59, 1–12. <https://doi.org/10.1016/j.techsoc.2019.101151>
- Naja, H. R. D. (2004). *Manajemen Fit & Proper Test*. Pustaka Widyatama. https://www.google.co.id/books/edition/Manajemen_Fit_Proper_Test/k07uUqcCC_4C?hl=id&gbpv=1&dq=5m+man+money+machine+method&pg=PA2&printsec=frontcover
- Nasution, D. S., Ec, M., Aminy, M. M., & Ramadani, L. A. (2019). *Ekonomi digital*. Universitas Islam Negeri Mataram.
- NISP, O. (2021). *Apa itu Cashless Society - Pengertian, Kelebihan, Keuntungan*. OCBC NISP. <https://www.ocbcnisp.com/id/article/2021/06/24/cashless-society>
- Nugroho, N. W. (2020). *Evaluasi Tingkat Penerimaan Masyarakat terhadap Aplikasi Jogja Istimewa menggunakan Modifikasi Unified Theory of*

- Acceptance and Use of Technology 2 (UTAUT2)*. Universitas Islam Indonesia.
- Nugroho, T. (2020). Analisis Faktor -Faktor yang Mempengaruhi Penggunaan Aplikasi Transportasi Daring Menggunakan UTAUT2 dan Faktor Budaya Hofstede. In *Jurnal Akutansi*. Universitas Islam Indonesia.
- Nurfiyah, Mayangky, N. A., Hadianti, S., & Riana, D. (2019). Analisis Technology Acceptance Model Pada Aplikasi Platform Perdagangan Elektronik Di Kalangan Mahasiswa. *Jurnal Teknik Informatika*, 12(1), 59–68. <https://doi.org/10.15408/jti.v12i1.10507>
- Nuryanto, H. (2012). *Sejarah Perkembangan Teknologi Informasi dan Komunikasi*. PT Balai Pustaka. https://www.google.co.id/books/edition/Sejarah_Perkembangan_Teknologi_I_nformasi/d5jJDAAAQBAJ?hl=id&gbpv=1&dq=nuryanto+2012+Sejarah+Perkembangan+Teknologi+Informasi+dan+Komunikasi&printsec=frontcover
- OVO. (2017). *Career OVO*. OVO. <https://www.ovo.id/career>
- Ovooint. (2021). *7 Fitur dan Keuntungan OVO yang Dapat Diperoleh*. Ovooint. <https://www.ovooint.com/keuntungan-ovo/>
- Ozturk, A. B., Wei, W., Hua, N., & Qi, R. (2020). Factors affecting attendees continued use of mobile event applications. *Journal of Hospitality and Tourism Technology*, 12(2), 307–323. <https://doi.org/10.1108/JHTT-03-2020-0058>
- Pahlevi, R. (2022). *OVO Jadi Dompet Digital Paling Banyak Dipakai Masyarakat*. Databoks.Katadata. <https://databoks.katadata.co.id/datapublish/2022/01/12/survei-dailysocial-ovo-jadi-dompet-digital-paling-banyak-dipakai-masyarakat>
- Pangeggar, I. L. T. (2020). *Analisis Niat Keberlanjutan Penggunaan Mobile Payment Menggunakan Modifikasi Extending Unified Theory of Acceptance and Use of Technology (UTAUT2) (Studi pada Pengguna DANA di Malang)*. Universitas Muhammadiyah Malang.
- Panjaitan, R. (2017). *Metodologi Penelitian*. Jusuf Aryani Learning.
- Penney, E. K., Agyei, J., Boadi, E. K., Abrokwah, E., & Ofori-Boafo, R. (2021). Understanding Factors That Influence Consumer Intention to Use Mobile Money Services: An Application of UTAUT2 With Perceived Risk and Trust. *SAGE Open*, 11, 1–17. <https://doi.org/10.1177/21582440211023188>
- Pos, J. (2020). *Perubahan Consumen Behaviour Era Industri 4.0 pada Masa Pandemi Korona*. Jawapos.Com. <https://www.jawapos.com/opini/08/11/2020/perubahan-consumen-behaviour-era-industri-4-0-pada-masa-pandemi-korona/>
- Prsaetya, A. W. (2020). *Transaksi Nontunai Jadi Salah Satu Cara Mencegah Penyebaran Covid-19*. Kompas. <https://money.kompas.com/read/2020/05/09/144045726/transaksi-nontunai-jadi-salah-satu-cara-mencegah-penyebaran-covid-19?page=all>
- Putri, N. K. R. D., & Suardikha, I. M. S. (2020). Penerapan Model UTAUT 2 Untuk Menjelaskan Niat Dan Perilaku Penggunaan E-Money di Kota Denpasar. *Jurnal Akuntansi*, 30(2), 540–555. <https://doi.org/10.24843/EJA.2020.v30.i02.p20> 232.348.971
- Radityo. (2018). *Bayar BPJS Melalui OVO Gagal, Saldo Terpotong*. DetikNews.

- <https://news.detik.com/suara-pembaca/d-4304749/bayar-bpjs-melalui-ovo-gagal-saldo-terpotong>
- Raihan. (2017). *Metodologi Penelitian*. Universitas Islam Jakarta.
- Ramadani, A. (2019). *Apa Itu OVO ? Fungsi, Cara Daftar, Keuntungan dan Kekurangan - Sakudigital*. Sakudigital. <https://www.sakudigital.com/apa-itu-ovo/>
- Ramayah, T., Cheah, J., Chuah, F., Ting, H., & Memon, M. A. (2018). *Partial Least Square Structural Equation Modeling (PLS-SEM) using SmartPLS 3.0* (2nd ed.). Pearson.
- Rizkinaswara, L. (2020). *Revolusi Industri 4.0*. Aptika Kominfo. <https://aptika.kominfo.go.id/2020/01/revolusi-industri-4-0/>
- Rosmayanti. (2019). *Mengenal Revolusi Industri dari 1.0 hingga 4.0*. Wartaekonomi. <https://wartaekonomi.co.id/read226785/mengenal-revolusi-industri-dari-10-hingga-40>
- Rumondang, A., Sudirman, A., Effendy, F., Simarmata, J., & Agustin, T. (2019). *Fintech: Inovasi Sistem Keuangan di Era Digital*. Yayasan Kita Menulis. https://www.google.co.id/books/edition/Fintech_Inovasi_Sistem_Keuangan_di_Era_D/oBDGDwAAQBAJ?hl=id&gbpv=1&dq=pembayaran+seluler&pg=PA13&printsec=frontcover
- Santia, T. (2020). *Penggunaan Alat Pembayaran Digital di Indonesia Meningkat Pesat*. Liputan6. <https://www.liputan6.com/bisnis/read/4156035/penggunaan-alat-pembayaran-digital-di-indonesia-meningkat-pesat>
- Santosa, A. D., Taufik, N., Prabowo, F. H. E., & Rahmawati, M. (2021). Continuance intention of baby boomer and X generation as new users of digital payment during COVID-19 pandemic using UTAUT2. *Journal of Financial Services Marketing*, 26(1), 1–15. <https://doi.org/10.1057/s41264-021-00104-1>
- Saputra, M., Maulidya Izzati, B., & Rahmadiani, J. (2021). The Acceptance of Government Resource Planning System Using Unified Theory of Acceptance and Use of Technology 2. *Journal of Information System*, 17(1), 1–19. <https://doi.org/https://doi.org/10.21609/jsi.v17i1.1010>
- Sebayang, R. (2019). *Siapa di Balik Kejayaan OVO dan Gopay?* Cnbcindonesia. <https://www.cnbcindonesia.com/tech/20190124081802-37-52117/siapa-di-balik-kejayaan-ovo-dan-gopay>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business* (7th ed.). John Wiley & Sons Ltd.
- Septian, W., & Siregar, K. R. (2016). Factor Affecting on Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) Toward Intention and Use Behavior of Indonesian WIFI @Wifi.id Internet Services (A study at Telkom University Bandung). *Sustainable Collaboration in Business, Technology, Information and Innovation (SCBTII)*, 2, 243–248.
- Shin, S., & Lee, W.-J. (2021). Factors affecting user acceptance for NFC mobile wallets in the U.S. and Korea. *Innovation & Management Review Journal*, 8(4), 417–433. <https://doi.org/10.1108/inmr-02-2020-0018>
- Siagian, A. O., Maiyori, C., Utama, A. S., Budiharjo, R., & Nuraini, R. (2021). *Sistem Keuangan Era Digital*. Insan Cendekia Mandiri.

- https://www.google.co.id/books/edition/Sistem_Keuangan_Era_Digital/ii5KEAAAQBAJ?hl=id&gbpv=1
- Simatupang, T. M. (1995). *Pemodelan Sistem*. Nindita.
- Siswoyo, S. D., & Sistarani, M. (2020). *Manajemen Teknik (Untuk Praktisi Dan Mahasiswa Teknik)*. CV Budi Utama. <https://books.google.co.id/books?id=03wGEAAAQBAJ>
- Stevenson, W. J. (2021). *Operations Management* (14th ed.). McGraw Hill.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV Alfabeta.
- Susanto, P., Hoque, M. E., Hashim, N. M. H. N., Shah, N. U., & Alam, M. N. A. (2020). Moderating effects of perceived risk on the determinants–outcome nexus of e-money behaviour. *International Journal of Emerging Markets*, 17(2), 530–549. <https://doi.org/10.1108/IJOEM-05-2019-0382>
- Téllez, J., & Zeadally, S. (2017). *Mobile Payment Systems: Secure Network Architectures and Protocols*. Springer International.
- Venkatesh, V., Moris, M. G., Davis, G. B., & Davis, F. G. (2003). User Acceptance of Information Technology: Toward a Unified View. *Journal International Encyclopedia of Ergonomics and Human Factors, Second Edition*, 27(3), 425–478. <https://doi.org/10.1201/9780849375477.ch230>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology. *MIS Quarterly*, 36(1), 157–178.
- Vian, M. (2020). Logo OVO. Mas Vian. <https://www.masvian.com/2020/08/download-logo-ovo-vector-format-ai.html>
- Welianto, A. (2019). *Pengertian Industri 4.0 dan Penerapannya di Indonesia*. Kompas. <https://www.kompas.com/skola/read/2019/12/16/160000169/pengertian-industri-4.0-dan-penerapannya-di-indonesia>
- Wijaya, T. (2011). *Manajemen Kualitas Jasa*. PT Indeks.
- Yu, C. W., Chao, C. M., Chang, C. F., Chen, R. J., Chen, P. C., & Liu, Y. X. (2021). Exploring Behavioral Intention to Use a Mobile Health Education Website: An Extension of the UTAUT 2 Model. *SAGE Open*, 11, 1–12. <https://doi.org/10.1177/21582440211055721>
- Yudha, A. T. R. C., Saifuddin, M., Hilmi, A. F., & Azzahra, A. (2021). *Fintech Syariah Dalam Sistem Industri Halal: Teori dan Praktik*. Syiah Kuala University Press. https://www.google.co.id/books/edition/Fintech_Syariah_Dalam_Sistem_Industri_Halal/8_hJEAAAQBAJ?hl=id&gbpv=1&dq=sistem+keuangan+digital&printsec=frontcover
- Yusuf, A. M. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan Penelitian Gabungan*. Prenadamedia Group.