

DAFTAR PUSTAKA

- Abrillia, D. N., & Sudarwanto, T. (2020). PENGARUH PERSEPSI KEMUDAHAN DAN FITUR LAYANAN TERHADAP MINAT MENGGUNAKAN E-WALLET PADA APLIKASI DANA DI SURABAYA. *Jurnal Pendidikan Tata Niaga (JPTN)*, 8.
- Adelia, A., & Indah, D. R. (2023). Analisis Faktor-Faktor Penerimaan *E-Wallet* Menggunakan Metode Unified Theory Of Acceptance and Use of Technology 2 (UTAUT 2)(Studi Kasus Pada Mahasiswa Universitas Sriwijaya Pengguna ShopeePay). *JUPITER (Jurnal Penelitian Ilmu dan Teknik Komputer)*, 15(1d), 753–762.
- Akhamadi, D. D. M., & Martini, E. (2020). *PENGARUH E-SERVICE QUALITY TERHADAP KEPUASAN DAN LOYALITAS PELANGGAN APLIKASI OVO*. 4(5), 708–720.
- Alifiardi, A. A. (2019). THE INFLUENCE OF PERCEIVED USEFULNESS, EASE OF USE, TRUST, AND RISK TOWARDS GOJEK ACTUAL USAGE WITH BEHAVIORAL INTENTION TO USE AS INTERVENING VARIABEL. *International Undergraduate Program in Accounting, Faculty of Economics and Business*. <http://www.feb.ub.ac.id>
- Almunawar, M. N., Anshari, M., & Ariff Lim, S. (2020). Customer acceptance of ride-hailing in Indonesia. *Journal of Science and Technology Policy Management*, 12(3), 443–462. <https://doi.org/10.1108/JSTPM-09-2019-0082>
- Andini, A. V., & Himawan, I. F. A. (2023). Pengaruh Perceived Ease Of Use, Perceived Security, *Perceived Risk* dan Trust Terhadap Minat Penggunaan Aplikasi Pospay. *SEIKO : Journal of Management & Business*, 6(1), 48–61. <https://doi.org/10.37531/sejaman.v6i1.3410>
- Andriyaningtyas, I., Adam, M., & Herianingrum, S. (2021). Penerimaan *e-wallet* syariah LinkAja dalam rangka pengembangan ekonomi digital di Indonesia. *EKUITAS (Jurnal Ekonomi dan Keuangan)*, 5(4), 534–552.
- Anggraini, E. L., & Rachmawati, I. (2019). Analysis Factors Influencing the Adoption of Mobile Payment Using the UTAUT2 Model (A Case Study of OVO in Indonesia). *International Journal of Scientific Research and Engineering Development*, 3. www.ijsred.com
- Anggreani, R. (2023). *Intip Strategi E-wallet Dana Bersaing dengan Layanan Digital Bank*. *Bisnis.com*. <https://finansial.bisnis.com/read/20230330/563/1642113/intip-strategi-e-wallet-dana-bersaing-dengan-layanan-digital-bank>
- Annur, C. M. (2023, September 20). *Pengguna Internet di Indonesia Tembus 213 Juta Orang hingga Awal 2023*. *databoks.katadata.co.id*. <https://databoks.katadata.co.id/datapublish/2023/09/20/pengguna-internet-di-indonesia-tembus-213-juta-orang-hingga-awal->

- Dzakiyyah, N., & Nugraha, J. (2023). UTAUT Model Analysis on *E-Wallet* Usage of Vocational School Students. *Jurnal Pendidikan Administrasi Perkantoran (JPAP)*, 11(2), 86–98.
- Ghozali, I. (2021). Partial least squares konsep, teknik dan aplikasi menggunakan program smartpls 3.0 untuk penelitian empiris. *Semarang: Badan Penerbit UNDIP*.
- Hafifah, L. L., Utami, N. W., & Putri, I. G. A. P. D. (2022). Analisis Faktor Yang Mempengaruhi *Behavioral Intention* Dan User Behavior Pada *Fintech* Shopeepay Menggunakan Model Unified Theory of Acceptance and Use of Technology (Utaut). *Jurnal Akuntansi Bisnis*, 15(2).
- Hair, J. F., Hult, T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*.
- Hamzah, N. N., & Setiawati, C. I. (2022). Analisis Penerapan Model Utaut 2 pada Adopsi Gopay di Kota Bandung. *Economics and Digital Business Review*, 3(1), 220–238.
- Hidayat, M. T., Aini, Q., & Fetrina, E. (2020). Penerimaan pengguna *e-wallet* menggunakan UTAUT 2 (Studi kasus). *Jurnal Nasional Teknik Elektro Dan Teknologi Informasi/ Vol*, 9(3).
- Horas, E., Iskandar, S., Abidin, Z., & Daryanti, D. (2023). Effect of *Performance Expectancys*, *Effort Expectancys*, Social Influence, and Facilitation Conditions on *Behavioral Intentions* in Sharia Entrepreneurship. *JESI (Jurnal Ekonomi Syariah Indonesia)*, 13(2), 170–182.
- Hosea, Y., & Berlianto, M. P. (2022). VARIABEL YANG MEMPENGARUHI PERCEIVED VALUE DAN IMPLIKASINYA KEPADA INTENTION TO SUBSCRIBE; TELAAH PADA APLIKASI NETFLIX. *Ultima Management: Jurnal Ilmu Manajemen*, 14(1), 125–142.
- Hwang, E. C., & Mulyana, E. W. (2022). Analysis of factors influencing use behavior on *e-commerce* users in Batam City. *Enrichment: Journal of Management*, 12(5), 4221–4229.
- Ibrahim, M. (2024, Januari 30). *Saldo Pengguna Raib, Ini yang Dilakukan DANA / Infobanknews*. infobanknews. <https://infobanknews.com/saldo-pengguna-raib-ini-yang-dilakukan-dana/>
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis : Konvergensi Teknologi Komunikasi dan Informasi*. Refika Aditama.
- Irdianty, A., & Aditya, B. R. (2021). Student Awareness of Digital Payment Services (Case Study in Indonesia). *Journal of Physics: Conference Series*, 1823(1). <https://doi.org/10.1088/1742-6596/1823/1/012036>
- Jabarprov. (2022, Agustus 10). *Beranda Berita Teknologi Bandung Peringkat Satu Transaksi Digital Se-Jabar*. <https://jabarprov.go.id/berita/bandung-peringkat-satu-transaksi-digital-se-jabar-6553>.

- Kamila, Z., & Efendi, R. (2023). *Perlindungan Hukum Atas Kehilangan Saldo Pengguna E-Wallet Dana di Tinjau Dari Fatwa DSN MUI No.16/Dsn Mui/Ix/2017 Tentang Uang Elektronik Syariah (Studi Kasus Pengguna E-Wallet Dana di Kecamatan Medan Tembung, Kota Medan)*. 6(2).
<https://doi.org/10.31933/unesrev.v6i2>
- Kanthi, Y. A., Tirtana, A., & Sulistiyo, M. A. (2022). Analysis Of The Application Of The UTAUT Model In Understanding The Acceptance And Use Of OVO Applications In Malang City. *Procedia of Social Sciences and Humanities*, 3, 334–342.
- Komalasari, D. T. (2022, April 23). *Generasi Muda Jadi Agen Perubahan dalam Transformasi Digital RI - Teknologi Katadata.co.id*. katadata.
<https://katadata.co.id/digital/teknologi/62643990d2204/generasi-muda-jadi-agen-perubahan-dalam-transformasi-digital-ri>
- Kosim, K. P., & Legowo, N. (2021). Factors affecting consumer intention on QR payment of mobile banking: A case study in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(5), 391–401.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15 ed.). Pearson.
- Mortimer, G., Fazal-e-Hasan, S. M., Grimmer, M., & Grimmer, L. (2020). Explaining the impact of consumer religiosity, *perceived risk* and moral potency on purchase intentions. *Journal of Retailing and Consumer Services*, 55, 102115.
- Nabila, M. (2023, September 22). *Simak Profil Pendiri Dompot Digital DANA, Sejak Awal Tak Pernah Diawasi OJK*. entrepreneur.
<https://entrepreneur.bisnis.com/read/20230922/265/1697635/simak-profil-pendiri-dompot-digital-dana-sejak-awal-tak-pernah-diawasi-ojk>
- Paat, T. B. S., Tulung, J. E., & Saerang, R. T. (2022). ANALYZING BEHAVIORAL INTENTION OF E-WALLET USAGE IN FOOD AND BEVERAGE AT MICRO SMALL AND MEDIUM ENTERPRISES (MSME) IN MANADO. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 10(2), 227–238.
- 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(3), 21582440211023188.
- Phan, T. N., H0, T. V., & Le-Hoang, P. V. (2020). Factors Affecting the *Behavioral Intention* and Behavior of Using E-Wallets of Youth in Vietnam. *The Journal of Asian Finance, Economics and Business (JAFEB)*, 7(10), 295–302.
- Rabbani, A. N., & Haryatiningsih, R. (2024). Pengaruh Tingkat Penerimaan Teknologi E-Wallet Terhadap Perilaku Konsumtif Generasi Milenial Kota Bandung. *Bandung Conference Series: Economics Studies*.
<https://doi.org/10.29313/bcses.v4i1.ID.10729>

- Rewah, A. T., Mangantar, M., & Saerang, R. T. (2022). THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND PERCEIVED RISK ON BEHAVIORAL INTENTION OF E-WALLET USER (CASE STUDY: MANADO). Dalam *Saerang 717 Jurnal EMBA* (Vol. 10, Nomor 4).
- Rifaldi, R., Giri, W., Apriliani, D., & Sofia, A. (2019). *Behavioral Intention Analysis on E-Money Services in Indonesia: Using the modified UTAUT model. 1st International Conference on Economics, Business, Entrepreneurship, and Finance (ICEBEF 2018)*, 65.
- Sajid, S., Rashid, R. M., & Haider, W. (2022). Changing Trends of Consumers' Online Buying Behavior During COVID-19 Pandemic With Moderating Role of Payment Mode and Gender. *Frontiers in Psychology*, 13.
<https://doi.org/10.3389/fpsyg.2022.919334>
- Saputri, M. E., Saraswati, T. G., & Oktafani, F. (2022). PENGARUH PERFORMANCE EXPECTATION, EFFORT EXPECTANCY, SOCIAL INFLUENCE, PERCEIVED RISK, PERCEIVED COST PADA MINAT MENGGUNAKAN MOBILE PAYMENT DI INDONESIA. *Jurnal Sosioteknologi*, 21(1), 9–21.
- Sekaran, & Bougie. (2016). *Research Methods for Business*. John Wiley & Sons Ltd.
- Sekaran, U., & Bougie, R. (2021). *Research Methods for Business: A Skill-Building Approach* (8 ed.). wiley.
- Septiantika, A. D., & Rachmawati, I. (2023). THE INFLUENCE OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN DANA APPLICATION. *Jurnal Ekonomi*, 12, 327–344.
<http://ejournal.seaninstitute.or.id/index.php/Ekonomi>
- Setiawan, A. (2023, Agustus 18). *Keunggulan Menggunakan Aplikasi DANA yang Tidak Ada pada Aplikasi Lain, Berikut Penjelasan*. medialampung.
<https://medialampung.disway.id/amp/665967/keunggulan-menggunakan-aplikasi-dana-yang-tidak-ada-pada-aplikasi-lain-berikut-penjelasan/16>
- Setyawati, R. E. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use Terhadap *Behavioral Intention* To Use dengan Attitude Towards Using sebagai Variabel Intervening (Studi Kasus Pada Gopay Dikota Yogyakarta). *Jurnal Ekobis Dewantara*, 3(1), 39–51.
- Sholihin, M., & Ratmono, D. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk hubungan nonlinier dalam penelitian sosial dan bisnis*. Penerbit Andi.
- Sinha, N., & Singh, N. (2023). Moderating and mediating effect of perceived experience on merchant's *behavioral intention* to use mobile payments services. *Journal of Financial Services Marketing*, 28(3), 448–465.
<https://doi.org/10.1057/s41264-022-00163-y>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.

- Tiffany, M. A., & Nuryasman, M. N. (2023). The Effect of Social Influence, Perceived Usefulness, and Financial Risk on Intention in Using OVO. *International Journal of Application on Economics and Business*, 1(1), 191–198.
- Ventre, I., & Kolbe, D. (2020). The impact of perceived usefulness of online reviews, trust and *perceived risk* on online purchase intention in emerging markets: A Mexican perspective. *Journal of International Consumer Marketing*, 32(4), 287–299.
- Wahyuningtyas, R., Disastra, G. M., & Rismayani, R. (2021). *Digital Innovation and Capability to Create Competitiveness Model of Cooperatives in Bandung, Indonesia*. *Jurnal Manajemen Indonesia*, 21(2), 171. <https://doi.org/10.25124/jmi.v21i2.3633>
- Wardani, L. P. A. K., & Masdiantini, P. R. (2022). Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Faktor Sosial Budaya, Motivasi Hedonis dan Nilai Harga Terhadap Minat Penggunaan Quick Response Code Indonesian Standard (QRIS). *Jurnal Ilmiah Akuntansi dan Humanika*, 12(1), 254–263.
- Widia, K. D. (2022). PENGARUH EKSPEKTASI KINERJA DAN EKSPEKTASI USAHA TERHADAP PENGGUNAAN SISTEM INFORMASI AKUNTANSI PADA BUMDES DI KECAMATAN KABILA BONE KABUPATEN BONE BOLANGO. *Skripsi*, 1(921418157).
- Xie, J., Ye, L., Huang, W., & Ye, M. (2021). Understanding FinTech platform adoption: impacts of perceived value and *perceived risk*. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1893–1911.
- Yesidora, A. (2022, Maret 21). *Profil DANA, Dompot Digital Bagian Grup Emtek dan Sinarmas - Profil Katadata.co.id*. katadata. <https://katadata.co.id/ekonopedia/profil/623835fd7de77/profil-dana-dompot-digital-bagian-grup-emtek-dan-sinarmas>
- Zahrani. (2019, Agustus 29). *Inilah 4 dompet digital yang Paling Diminati Mahasiswa* . Gesindo .
- Zidan, H., & Auliya, Z. F. (2023). The influence of *Performance Expectancys*, Business Expectations, and Facilitating Conditions on Interest in Using the QRIS System. *Dinamis: Journal of Islamic Management and Bussiness*, 6(1), 17–32.