

DAFTAR PUSTAKA

- Abdul-Halim, N. A., Vafaei-Zadeh, A., Hanifah, H., Teoh, A. P., & Nawaser, K. (2022). Understanding The Determinants of E-Wallet Continuance Usage Intention in Malaysia. *Quality and Quantity*, 56(5), 3413–3439. <https://doi.org/10.1007/s11135-021-01276-7>
- Achir, A. Y., & Kusumaningrum, T. M. (2021). Pengaruh Penggunaan Debit Cards, Credit Cards, E-Money, dan E-Wallet Terhadap Pengeluaran Konsumsi Mahasiswa. *Jurnal Manajemen*, 13(3), 544–568. <https://doi.org/https://doi.org/10.30872/jmmn.v13i3.8503>
- Alexandra, K., & Ruslim, T. S. (2023). Factors that Affect Continuance Usage Intention of E-Wallet Users in Jakarta. *International Journal of Application on Economics and Business (IJAEB)*, 1(1), 445–454. <https://doi.org/https://doi.org/10.24912/ijaeb.11.445-454>
- Almunawar, M. N., Pablos, P. O. de, & Anshari, M. (2023). *Digital Transformation for Business and Society: Contemporary Issues and Applications in Asia* (Ed.1). <https://doi.org/https://doi.org/10.4324/9781003441298>
- Bhattacharjee, A. (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly*, 25(3), 351–370. <https://doi.org/https://doi.org/10.2307/3250921>
- Boon, L. K., Fern, Y. S., Yee, T. X., & Ling, T. C. (2023). Investigating The E-Wallet Usage Continuance Intention in Malaysia Post-Covid 19 Pandemic. *International Journal of Business and Technology Management*, 5(1), 333–350. <https://doi.org/10.55057/ijbtm.2023.5.1.26>
- Budirahardjo, M., & Laksmidewi, D. (2022). Faktor yang Mendorong Intensi untuk Melanjutkan Penggunaan Dompot Digital: Studi Pada Pengguna di Pulau Jawa. *Jurnal Aplikasi Bisnis dan Manajemen*, 8(2), 444–457. <https://doi.org/10.17358/jabm.8.2.444>
- Curvelo, I. C. G., Watanabe, E. A. de M., & Alfinito, S. (2019). Purchase Intention of Organic Food Under the Influence of Attributes, Consumer Trust and Perceived Value. *Revista de Gestao*, 26(3), 198–211. <https://doi.org/10.1108/REGE-01-2018-0010>
- Damanik, M. A. A., Fauzi, A., & Situmorang, S. H. (2022). Pengaruh Perceived Usefulness, Perceived Enjoyment dan Kepercayaan Terhadap Continuance Intention Melalui Kepuasan Pada Generasi Millennial Pengguna E-Wallet di Kota Medan. *Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS)*, 3(4), 827–834. <https://doi.org/10.47065/ekuitas.v3i4.1475>
- Darmiasih, M., & Setiawan, P. Y. (2020). Continuance Usage Intention and Its Antecedents on Using OVO E-Wallet Application in Denpasar. *International research journal of management, IT and social sciences*, 8(1), 35–46.

<https://doi.org/10.21744/irjmis.v8n1.1104>

- 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/https://doi.org/10.2307/249008>
- East Ventures. (2023). *East Ventures - Digital Competitiveness Index 2023: Equitable Digital Nation*.
- Faridhal, M. (2019). Analisis Transaksi Pembayaran Nontunai Melalui E-Wallet: Perspektif Dari Modifikasi Model Unified Theory Of Acceptance And Use Of Technology 2. *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 7(2), 1–14. <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/5933>
- Fitrianingsih, Z. Z., & 'Aini, Y. N. (2022). Pengaruh Kemudahan dan Pengalaman Terhadap Minat Menggunakan Kembali Dompot Digital ShopeePay Pada Nasabah PT Pegadaian Outlet Sidoarjo. *Jurnal Aplikasi Bisnis*, 8(2), 205–210. <http://jurnal.polinema.ac.id/index.php/jab/article/view/448>
- Francis, T., & Hoefel, F. (2018). “True Gen”: Generation Z and its implications for companies. *McKinsey & Company*, 1–10. <https://www.mckinsey.com/~media/McKinsey/Industries/Consumer Packaged Goods/Our Insights/True Gen Generation Z and its implications for companies/Generation-Z-and-its-implication-for-companies.ashx>
- Gaol, Y. M. J. L. (2023). Sistem Informasi Akuntansi. *Circle Archive Ekonomi*, 1(1), 12. <https://circle-archive.com/index.php/carc/article/view/29>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and Tam in Online Shopping: An Integrated Model. *Statewide Agricultural Land Use Baseline 2015*, 27(1), 51–90. <https://doi.org/https://doi.org/10.2307/30036519>
- Hedman, J., & Henningsson, S. (2015). The New Normal: Market Cooperation in the Mobile Payments Ecosystem. *Electronic Commerce Research and Applications*, 14(5), 305–318. <https://doi.org/10.1016/j.elerap.2015.03.005>
- Indrawan, R., & Yaniawati, R. P. (2017). *Metodologi Penelitian Kuantitatif, Kualitatif, dan Campuran Untuk Manajemen, Pembangunan, dan Pendidikan* (N. F. Atif (ed.)). Refika Aditama.
- Irawati, T., Rimawati, E., & Pramesti, N. A. (2019). Penggunaan Metode Technology Acceptance Model (TAM) Dalam Analisis Sistem Informasi Alista (Application Of Logistic And Supply Telkom Akses). *@is The Best: Accounting Information Systems and Information Technology Business Enterprise*, 4(2), 106–120. <https://doi.org/10.34010/aisthebest.v4i02.2257>
- Isrososiawan, S., Hurriyati, R., & Dirgantari, P. D. (2019). Technology Acceptance Model (TAM) Toward “DANA” E-Wallet Customer. *Jurnal Minds: Manajemen Ide dan Inspirasi*, 6(2), 181–192. <https://doi.org/10.24252/minds.v6i2.11274>

- Janie, D. N. A. (2012). Statistik Deskriptif & Regresi Linier Berganda dengan SPSS. In A. Ika (Ed.), *Semarang University Press* (Nomor April 2012). Semarang University Press.
- Jannah, F. Z. (2023). *Kejahatan Keuangan dalam Pembayaran Digital*. BI Institute. <https://www.bi.go.id/id/bi-institute/BI-Epsilon/Pages/Kejahatan-Keuangan-Dalam-Pembayaran-Digital.aspx>
- Jatmika, A. (2021). *Sering Pakai Dompnet Digital? Waspada Modus Penipuan Ini*. Kompas.com. <https://money.kompas.com/read/2021/12/02/140400726/sering-pakai-dompnet-digital-waspada-modus-penipuan-ini>
- Khiong, K., Arijanto, R., Dewi, G. C., Mulyandi, M. R., Putra, R. S., Siagian, A. O., Wijoyo, H., Purwanto, A., & Fahmi, K. (2022). The Role of Compatibility, Perceived Usefulness, Convenience Perception and Convenience Perception on Electronic Money (e-Wallet) Usage Interest. *Journal of Positive School Psychology*, 6(5), 6281–8286. <http://journalppw.com>
- Kilani, A. A. H. Z., Kakeesh, D. F., Al-Weshah, G. A., & Al-Debei, M. M. (2023). Consumer Post-Adoption of E-Wallet: An Extended UTAUT2 Perspective with Trust. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(3), 100113. <https://doi.org/10.1016/j.joitmc.2023.100113>
- Kurniawan, A., Hidayat, A., & Andika, B. T. (2022). Pengaruh Persepsi Kegunaan dan Persepsi Kemudahan terhadap Kepercayaan dan Kepuasan Konsumen pada Aplikasi Dompnet Digital. *Indonesian Journal of Economics, Business, Accounting, and Management*, 01(01), 219–232. <https://doi.org/https://doi.org/10.12345/ijebam.v1i1.17>
- Latan, H. (2014). *Aplikasi Analisis Data Statistik Untuk Ilmu Sosial Sains dengan STATA* (Cetakan 1). Alfabeta.
- Liani, A. M., & Yusuf, A. (2021). Pengaruh E-Trust terhadap E-Loyalty Dimediasi oleh E-Satisfaction pada Pengguna Dompnet Digital Gopay. *YUME : Journal of Management*, 4(1), 138–149. <https://doi.org/10.37531/yume.vxix.445>
- Limayem, M., Hirt, S. G., & Cheung, C. M. K. (2007). How Habit Limits The Predictive Power of Intention: The Case of Information System Continuance. *MIS Quarterly*, 31(4), 705–737.
- Maia, C., Lunardi, G., Longaray, A., & Munhoz, P. (2018). Factors and Characteristics that Influence Consumers' Participation in Social Commerce. *Revista de Gestao*, 25(2), 194–211. <https://doi.org/10.1108/REG-03-2018-031>
- Mardiatmoko, G. (2020). Pentingnya Uji Asumsi Klasik Pada Analisis Regresi Linier Berganda. *BAREKENG: Jurnal Ilmu Matematika dan Terapan*, 14(3), 333–342. <https://doi.org/https://doi.org/10.30598/barekengvol14iss3pp333->

- Mawardani, F., & Dwijayanti, R. (2021). Pengaruh Persepsi Kemudahan Penggunaan dan Promosi Cashback Terhadap Minat Mahasiswa Dalam Menggunakan Dompot Digital Shopeepay Pada Aplikasi Shopee. *Jurnal Pendidikan Tata Niaga (JPTN)*, 9(3), 1455–1463.
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). The Impact of Initial Consumer Trust on Intentions to Transact with a Web Site: A Trust Building Model. *Journal of Strategic Information Systems*, 11(3–4), 297–323. [https://doi.org/https://doi.org/10.1016/S0963-8687\(02\)00020-3](https://doi.org/https://doi.org/10.1016/S0963-8687(02)00020-3)
- Napitupulu, A. J. P. (2019). Re-Use Intention In Using E-Wallet Toward Perceived Of Risk, Perceived Ease Of Use, Usefulness, Benefit And Satisfaction In Ovo Electronic Payment (A Case Study On Faculty Of Economics And Business At Universitas Brawijaya). *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 7(2). <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/6002>
- Olivia, M., & Marchyta, N. K. (2022). The Influence of Perceived Ease of Use and Perceived Usefulness on E-Wallet Continuance Intention: Intervening Role of Customer Satisfaction. *Jurnal Teknik Industri*, 24(1), 13–22. <https://doi.org/10.9744/jti.24.1>.
- Pangestu, M. A., & Sukresna, I. M. (2021). Pengaruh Kualitas Pelayanan, Persepsi Nilai, dan Persepsi Kegunaan Terhadap Minat Berkelanjutan dengan Kepuasan Konsumen Sebagai Variabel Intervening (Studi Pada Pengguna Dompot Digital (e-Wallet) OVO di Kota Semarang). *Diponegoro Journal of Management*, 10(1), 1–11. <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Pemerintah Indonesia. (2018). *Peraturan Bank Indonesia Nomor 20/6/PBI/2018 tentang Uang Elektronik*.
- Prakosa, A., & Wintaka, D. J. (2020). Analisis Faktor-Faktor yang Mempengaruhi Minat Penggunaan Ulang E-Wallet Pada Generasi Milenial di Daerah Istimewa Yogyakarta. *Bisman: The Journal Of Business and Management*, 3(1), 72–85. <https://doi.org/https://doi.org/10.37112/bisman.v3i1.623>
- Pramana, E. (2023). *Waspada Modus Penipuan Online, Pelajari Kiat Jaga Dompot Digital*. JawaPos.com. <https://www.jawapos.com/aplikasi/01441076/waspada-modus-penipuan-online-pelajari-kiat-jaga-dompot-digital>
- Raihan, T., & Rachmawati, I. (2019). Analyzing Factors Influencing Continuance Intention of E-Payment Adoption Using Modified UTAUT 2 Model (A Case Study of Go-Pay from Indonesia). *e-Proceeding of Management*, 6(2), 3717–3724. <https://doi.org/http://dx.doi.org/10.1109/ICoICT.2018.8528748>
- Rakhmah, D. N. (2021). *Gen Z Dominan, Apa Maknanya bagi Pendidikan Kita? Pusat Standar dan Kebijakan Pendidikan Badan Standar, Kurikulum, dan*

Asesmen Pendidikan Kemendikbud.
<https://puslitjakdikbud.kemdikbud.go.id/produk/artikel/detail/3133/gen-z-dominan-apa-maknanya-bagi-pendidikan-kita>

- Rangkuty, D. M. (2021). Apakah Penggunaan E-wallet Masa Pandemi Covid-19 Semakin Meningkat di Indonesia? *Prosiding Konferensi Nasional Universitas Nahdatul Ulama Indonesia*, 1(1).
<https://medium.com/@arifwicaksanaa/pengertian-use-case-a7e576e1b6bf>
- Respati, A. R. (2023). *Naik 42 Persen, Pengguna DANA Tahun 2022 Tembus 135 Juta*. Kompas.com.
<https://money.kompas.com/read/2023/01/25/181000226/naik-42-persen-pengguna-dana-tahun-2022-tembus-135-juta->
- Ridhia, A., & Sutarso, Y. (2021). Peran Kepercayaan, Manfaat dan Religiusitas dalam Meningkatkan Niat Menggunakan Kembali Dompot Digital. *Journal of Business and Banking*, 10(2), 181–196.
<https://doi.org/10.14414/jbb.v10i2.2172>
- Sandy, E., & Firdausy, C. M. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use dan Trust terhadap Minat Konsumen dalam Penggunaan Ulang Go-Pay di Kota Jakarta. *Jurnal Manajemen Bisnis dan Kewirausahaan*, 5(1), 22–27. <https://doi.org/10.24912/jmbk.v5i1.10275>
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian Untuk Bisnis: Pendekatan Pengembangan-Keahlian* (Edisi 6). Salemba Empat.
- Silaen, E., & Prabawani, B. (2019). Pengaruh Persepsi Kemudahan Menggunakan E-Wallet Dan Persepsi Manfaat Serta Promosi Terhadap Minat Beli Ulang Saldo E-Wallet Ovo. *Jurnal Ilmu Administrasi Bisnis*, 8(4), 155–163.
<https://doi.org/https://doi.org/10.14710/jiab.2019.24834>
- Soelasih, Y., & Sumani, S. (2022). The Factors of Millennials' Continuance Intention to Use Digital Wallets in Indonesia. *Binus Business Review*, 13(3), 315–323. <https://doi.org/10.21512/bbr.v13i3.8561>
- Steffie, A., & Kusnawan, A. (2023). Pengaruh Kemudahan Penggunaan, Pengalaman Pengguna dan Kepuasan Pelanggan terhadap Keputusan Penggunaan Berulang ShopeePay (Studi Kasus Pada Konsumen Generasi Z). *EMABI: Ekonomi dan Manajemen Bisnis*, 2(1), 1–9.
- Sugiyono. (2020). *Metode Penelitian Kuantitatif, Kualitatif dan Kombinasi (Mixed Methods)* (Sutopo (ed.); Edisi 2). Alfabeta.
- Suheriadi. (2023). *Korban Penipuan Online Capai 130 Ribu, Ini Tips Menghindarinya*. Fortune Indonesia.
<https://www.fortuneidn.com/finance/suheriadi/korban-penipuan-online-capai-130-ribu-ini-tips-menghindarinya>
- Suyanto. (2023). Mengenal Dompot Digital di Indonesia. In Tim Kreasi CV. AA.

- Rizky (Ed.), *Jurnal Penelitian Pendidikan Guru Sekolah Dasar* (Vol. 6, Nomor August). CV. AA. Rizky.
- Syahidah, A. A., & Aransyah, M. F. (2023). Pengaruh E-Service Quality dan E-Trust Terhadap E-Customer Loyalty Pada Pengguna Dompert Digital DANA Melalui E-Satisfaction Sebagai Variabel Intervening. *Jurnal Sisfokom (Sistem Informasi dan Komputer)*, 12(1), 36–44. <https://doi.org/10.32736/sisfokom.v12i1.1593>
- Syofian, S., Setiyaningsih, T., & Syamsiah, N. (2015). Otomatisasi Metode Penelitian Skala Likert Berbasis Web. *Seminar Nasional Sains dan Teknologi*, 1–8. <https://jurnal.umj.ac.id/index.php/semnastek/article/view/540>
- Tahar, A., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). Perceived Ease of Use, Perceived Usefulness, Perceived Security and Intention to Use E-Filing: The Role of Technology Readiness. *Journal of Asian Finance, Economics and Business*, 7(9), 537–547. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.537>
- Tarantang, J., Awwaliyah, A., Astuti, M., & Munawaroh, M. (2019). Perkembangan Sistem Pembayaran Digital Pada Era Revolusi Industri 4.0 Di Indonesia. *Jurnal Al-Qardh*, 4(1), 60–75. <https://doi.org/10.23971/jaq.v4i1.1442>
- Tay, L. K. L., Chan, K. H., Ng, T. H., Cheah, Y. Y., & Hussain, H. (2022). The Continuous Intention to Use E-wallet in the Post Covid-19 Era: The Perspective of Generation Y. *Proceedings of the International Conference on Technology and Innovation Management (ICTIM 2022)*, 1, 52–67. https://doi.org/10.2991/978-94-6463-080-0_5
- Vidyanata, D. (2022). Re-Examining Millennials' Intention To Continuously Use E-Wallet Applications: the Role of Technology Acceptance Model. *Primanomics: Jurnal Ekonomi & Bisnis*, 20(3), 1–20. <https://doi.org/10.31253/pe.v20i3.1284>
- Zainuddin, N. F., Osman, I., Kassim, S., & Othman, M. Z. (2022). A Conceptual Framework of Continuance Intention of e-Wallet Usage by Rural Youth in Malaysia. *Sustainable Business and Society in Emerging Economies*, 4(3), 665–672. <https://doi.org/10.26710/sbsee.v4i3.2442>