

DAFTAR PUSTAKA

- Achiriani, P., & Hasbi, I. (2021). *Pemanfaatan Jurnal Elektronik Sebagai Sumber Belajar Oleh Mahasiswa Fakultas Ekonomi dan Bisnis Islam (Febi) Uin Sumatera Utara*. 8(1), 376–388.
- Ananda, T. A., Dewi, N. K., & Saleh, M. Z. (2023). Fenomena Perubahan Strategi Pemasaran dalam Menghadapi Tantangan di Era Digital. In *Jurnal Publikasi Ilmu Manajemen (JUPIMAN)* (Vol. 2, Issue 4, pp. 98–107).
- Armstrong, P. K. G. (2021). *Principles of Marketing* (8th ed.). Pearson Education.
- Asja, H. J., Susanti, S., & Fauzi, A. (2021). Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta. In *Jurnal Akuntansi, Keuangan, dan Manajemen* (Vol. 2, Issue 4, pp. 309–325). <https://doi.org/10.35912/jakman.v2i4.495>
- Baridwan, Z., & Octavika, A. M. (2016). the Influence of Perceived Usefulness, Ease of Use, Behavioral Control, Security and Trust Towards the Behavioral Intention To Use Go-Pay (a Case Study on Accounting Students in Universitas Brawijaya). In *Jurnal Penelitian Pendidikan Guru Sekolah Dasar* (Vol. 6, Issue August, pp. 1–18).
- Chawla, D., & Joshi, H. (2019). *Consumer attitude and intention to adopt mobile wallet in India – An empirical study*. https://www.deepdyve.com/lp/emerald-publishing/consumer-attitude-and-intention-to-adopt-mobile-wallet-in-india-an-zvROn10aZd?impressionId=5d7b7793053bd&i_medium=docview&i_campaign=recommendations&i_source=recommendations
- Darmawan, H. (2022). Pengaruh Persepsi Resiko dan Persepsi Kegunaan terhadap Niat Menggunakan Fintech. In *Jurnal Manajemen Bisnis dan Kewirausahaan* (Vol. 6, Issue 2, p. 178). <https://doi.org/10.24912/jmbk.v6i2.17845>
- Davis, F. D. (1989). 249008. In *Perceived Usefulness, perceived ease of use and user acceptance of information technology* (Vol. 13, Issue 3, pp. 1–23).
- Dina Marsela, A., Nathanael, J., & Marchelyta, N. (2022). Penggunaan E-Wallet sebagai Kemajuan Teknologi Digital dalam Menentukan Preferensi Masyarakat di Surabaya. In *Prosiding Seminar Nasional Ilmu Sosial* (pp. 784–790).
- Faisal, M., & Kraugusteeliana. (2019). Analisis Behavioral Intention Pada Penggunaan Digital Payment Dengan Menggunakan Metode Technology Acceptance Model 3 (Studi Kasus Pada Aplikasi Linkaja). In *Seminar Nasional Informatika, Sistem Informasi dan Keamanan Siber (SEINASI-KESI)* (Vol. 2, Issue 1, pp. 1–11).
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro.

- Gunawan, F., Ali, M. M., & Nugroho, A. (2019). Analysis of the Effects of Perceived Ease of Use and Perceived Usefulness on Consumer Attitude and Their Impacts on Purchase Decision on PT Tokopedia In Jabodetabek. In *European Journal of Business and Management Research* (Vol. 4, Issue 5). <https://doi.org/10.24018/ejbm.2019.4.5.100>
- Hantono, H., Tjong, W., & Jony, J. (2023). Pengaruh Technology Acceptance Model Terhadap Intention To Use Dengan Kinerja Sebagai Variabel Moderasi Dalam Menggunakan Sistem Informasi Akuntansi. In *Owner* (Vol. 7, Issue 2, pp. 1815–1830). <https://doi.org/10.33395/owner.v7i2.1583>
- Hartono, N. B. Y., Jaolis, F., & Wijaya, S. (2023). the Effect of Perceived Risk, Subjective Norm, Brand Reputation on the Attitude and the Intention To Use Digital Bank Services in Indonesia. In *International Journal of Financial and Investment Studies (IJFIS)* (Vol. 4, Issue 1, pp. 1–8). <https://doi.org/10.9744/ijfis.4.1.1-8>
- Herawati, V. D., Nurmalia, D., Hartiti, T., & Dwiantoro, L. (2018). The effectiveness of coaching using SBAR (Situation, background, assessment, recommendation) communication tool on nursing shift handovers. In *Belitung Nursing Journal* (Vol. 4, Issue 2, pp. 177–185). <https://doi.org/10.33546/bnj.464>
- I'tishom, M. F., Martini, S., & Novandari, W. (2020). Persepsi Harga Terhadap Sikap Serta Keputusan Konsumen Untuk Menggunakan Go-PaPengaruh Persepsi Manfaat, Persepsi Kemudahan, Persepsi Risiko Dany. In *Jurnal Ekonomi, Bisnis, dan Akuntansi* (Vol. 22, Issue 4, pp. 514–532).
- Indiani, N. L. P., Rahyuda, I. K., Kerti Yasa, N. N., & Sukaatmadja, I. P. G. (2015). Perceived Risk and Trust as Major Determinants of Actual Purchase, Transcending The Influence of Intention. In *ASEAN Marketing Journal* (Vol. 7, Issue 1). <https://doi.org/10.21002/amj.v7i1.4601>
- Jogiyanto (2008) dalam 2021.pdf.* (n.d.).
- Kurnia, R. A., & Tandijaya, T. N. B. (2023). Pengaruh Perceived Ease of Use, Perceived Usefulness, Security Dan Trust Terhadap Intention To Use Aplikasi Jago. In *Jurnal Manajemen Pemasaran* (Vol. 17, Issue 1, pp. 64–72). <https://doi.org/10.9744/jmp.17.1.64-72>
- Laili Masfiah, A., & Rohman, M. T. (2022). Peluang Pengembangan Ekonomi Kreatif di Era Society 5.0 bagi Generasi Milenial. In *Risalah Iqtisadiyah: Journal of Sharia Economics* (Vol. 1, Issue 1, pp. 26–34). <https://doi.org/10.59107/ri.v1i1.21>
- Laksmi, K. W., Putu, G., & Permana, L. (2018). Pengunaan E-Money Dalam E-Commerce Sebagai Pedukung Less Cash Society. In *Jurnal Riset Akuntansi* (Vol. 8, Issue 2, pp. 18–23).
- Namira, N. V., & Susanto, P. (2021). The Effect of Perceived Usefulness, Perceived Ease of Use, and Perceived Risk on Behavioral Intention to Use E-money.

Operation Management and Information System Atudies, 1(3), 133–144.
<https://doi.org/10.24036/omiss.v1i3.34>

- Naufaldi, I., & Tjokrosaputro, M. (2020). Pengaruh perceived ease of use, perceived usefulness, dan trust terhadap ZALORA's application user satisfaction. *Jurnal Manajerial Dan Kewirausahaan*, 2(3), 715–722. <http://repository.uph.edu/6760/>
- Nordin, N. M., Azlinda, N., Talib, C., Hasbullah, N., Harun, H., Hamimi, S., Fariha, M. &, & Ramly, A. (2023). Understanding Customer Intention to Use E-Payment for Online Shopping. In *Information Management and Business Review* (Vol. 15, Issue 3, pp. 341–346).
- Purnamasari, Sasana, H., & Novitaningtyas, I. (2021). Pengaruh Perceived Ease Of Use, Perceived Usefulness, Perceived Risk, dan Brand Image Terhadap Keputusan Pembelian Menggunakan Metode Pembayaran Paylater. *Jurnal Manajemen*, 13(3), 420–430. <https://journal.feb.unmul.ac.id/index.php/JURNALMANAJEMEN/article/view/10130>
- Ramadya, I. R. (2022). Pengaruh Perceived Usefulness (PU) dan Perceived Ease Of Use (PEOU) terhadap Attitude Toward Using (ATU) serta Dampaknya terhadap Behavioral Intention To Use (BITU). In *Jurnal Manajemen Pemasaran dan Perilaku Konsumen* (Vol. 01, Issue 4, pp. 553–561). <http://dx.doi.org/10.21776/jmppk.2022.01.4.14>.
- Regita, A. A., & Thomas, S. (2020). Pengaruh Perceived Ease Of Use, Perceived Usefulness Dan Attitude Towards Using Terhadap Behavioural Intention To Use Pada Aplikasi Ovo. In *Agora* (Vol. 8, Issue 1, pp. 1–6).
- Rosyda, S. S., & Sukoco, I. (2020). Model Design Thinking pada Perancangan Aplikasi Matengin Aja. In *Organum: Jurnal Saintifik Manajemen dan Akuntansi* (Vol. 3, Issue 1, pp. 1–12). <https://doi.org/10.35138/organum.v3i1.69>
- Sarkar, S., Chauhan, S., & Khare, A. (2020). A meta-analysis of antecedents and consequences of trust in mobile commerce. *International Journal of Information Management*, 50, 286–301. <https://doi.org/10.1016/I.IJINFOMGT.2019.08.008>
- Schiffman, L. G., & Kanuk, L. L. (n.d.). *Consumer Behavior*.
- Shabrina, V. G. (2019). Pengaruh Revolusi Digital terhadap Pemasaran dan Perilaku Konsumen. In *Jurnal Pewarta Indonesia* (Vol. 1, Issue 2). <https://doi.org/10.25008/jpi.v1i2.16>
- Sinaga, O. S., Marpaung, F. K., Dewi, R. S., & Sudirman, A. (2021). Kontribusi perceived usefulness, perceived ease of use dan perceived security terhadap behavioral intention to use aplikasi JAKET. In *Insight Management Journal* (Vol. 1, Issue 3, pp. 86–94). <https://doi.org/10.47065/imj.v1i3.71>

- Sito Putri, R. R., & Iriani, S. S. (2021). Pengaruh Perceived Ease of Use dan Perceived Usefulness terhadap Keputusan Penggunaan Aplikasi Tokopedia melalui Trust sebagai Variabel Intervening. In *Jurnal Ilmu Manajemen* (Vol. 9, Issue 2, p. 708). <https://doi.org/10.26740/jim.v9n2.p708-722>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif*. Alfabeta.
- Sugiyono. (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. In M. Dr.Ir.Sutopo.S.Pd (Ed.), *Penerbit Alfabeta* (Edisi Kedu, Vol. 2, Issue 1). Penerbit Alfabeta.
- Supriyanto, A., & Hana, K. F. (2020). Strategi Pengembangan Desa Digital Untuk Meningkatkan Produktivitas UMKM. In *BISNIS: Jurnal Bisnis dan Manajemen Islam* (Vol. 8, Issue 2, p. 199). <https://doi.org/10.21043/bisnis.v8i2.8640>
- Syukri, A. U., & Sunrawali, A. N. (2022). Digital marketing dalam pengembangan usaha mikro, kecil, dan menengah. In *Kinerja* (Vol. 19, Issue 1, pp. 170–182). <https://doi.org/10.30872/jkin.v19i1.10207>
- Tarantang, J., Awwaliyah, A., Astuti, M., & Munawaroh, M. (2019). Perkembangan Sistem Pembayaran Digital Pada Era Revolusi Industri 4.0 Di Indonesia. In *Jurnal Al-Qardh* (Vol. 4, Issue 1, pp. 60–75). <https://doi.org/10.23971/jaq.v4i1.1442>
- Triani, M. R., & Moeliono, N. N. K. (2019). Pengaruh Trust, Perceived Risk, Perceived Usefulness, Dan Perceived Ease Of Use Terhadap Intention To Use Pada Aplikasi Mobile Tiket. com. In *Jurnal eProceedings of Management* (Vol. 6, Issue 2, pp. 4538–4544).
- Vania, A., & Anwar, S. (2022). Social entrepreneurship mengatasi krisis sosial dan ekonomi di masa Covid-19: perspektif ekonomi islam. In *Jurnal Paradigma Ekonomika* (Vol. 17, Issue 1, pp. 45–60). <https://doi.org/10.22437/jpe.v17i1.17410>
- Widiyanti, W. (2020). Pengaruh Kemanfaatan, Kemudahan Penggunaan dan Promosi terhadap Keputusan Penggunaan E-Wallet OVO di Depok. In *Moneter - Jurnal Akuntansi dan Keuangan* (Vol. 7, Issue 1, pp. 54–68). <https://doi.org/10.31294/moneter.v7i1.7567>
- Widodo, T., & Putri, S. F. (2021). Analisis Minat Penggunaan Dompet Digital LinkAja dengan Pendekatan Technology Acceptance Model (TAM) di Bandung. In *Jurnal Manajemen dan Organisasi* (Vol. 12, Issue 2, pp. 134–145). <https://doi.org/10.29244/jmo.v12i2.34462>
- Wulandari, W., Japarianto, E., Nova, T., & Tandijaya, B. (2022). *Penerapan Technology Acceptance Model (Tam) Dalam* (Vol. 16, Issue 2, pp. 126–132).