

BIBLIOGRAPHY

Richowanto, M., and Ety Dwi Susanti. “*Analisis Persepsi, Perilaku Dan Preferensi Masyarakat Terhadap Penggunaan Ulang Ovo Di Surabaya.*” *Jurnal Pengembangan Wiraswasta*, vol. 23, no. 1, 2021, p. 27, doi:10.33370/jpw.v23i1.518.

Adhiim, Diko Maulana, et al. *Pengaruh e-service quality terhadap e-customer loyalty pada aplikasi ovo melalui e-customer satisfaction sebagai variabel.* no. 5, 2021, pp. 5859–74.

Sati, Ratna Asri Saras, M. Ramaditya. *Effect Of Perception Of Benefits, Easy Perception Of Use, Trust And Risk Perception Towards Interest Using E_money (Case Study of Consumer Who Use The Metland Card).* no. 11, 2020, pp. 1–19.

Drs Syahrums, MPd and Drs Salim, M. P. *Metodologi Penelitian.* 2014.

Berliana, Miranda, and Dinda Amanda Zulestiana. “*Pengaruh E-Service Quality Terhadap Customer Satisfaction Dan Loyalty Pada Pengguna Gopay Di Indonesia.*” *REMIK (Riset Dan E-Jurnal Manajemen Informatika Komputer)*, vol. 4, no. 2, 2020, p. 11, doi:10.33395/remik.v4i2.10532.

Kontan.co.id. *Integrasi Dengan Dompot Digital, Grup Telkom Berbisnis Marketplace Di Timor Leste.* 2022, pp. 1–3, <https://keuangan.kontan.co.id/news/integrasi-dengan-dompot-digital-grup-telkom-berbisnis-marketplace-di-timor-leste>.

Barbu, Cătălin Mihail, et al. “*Customer Experience in Fintech.*” *Journal of Theoretical and Applied Electronic Commerce Research*, vol. 16, no. 5, 2021, pp. 1415–33, doi:10.3390/jtaer16050080.

Siby, K. M. “*A Study on Consumer Perception of Digital Payment Methods in Times of Covid Pandemic.*” *International Journal of Scientific Research in Engineering and Management*, vol. 5, no. 3, 2021, pp. 1–12, <https://mpr.ub.uni-muenchen.de/id/eprint/107002>.

- Goel, Richa, et al. “*Moving from Cash to Cashless Economy: - A Study of Consumer Perception towards Digital Transactions.*” *International Journal of Recent Technology and Engineering*, vol. 8, no. 1, 2019, pp. 1220–26, doi:10.17492/pragati.v7i1.195425.
- Sudhir, Mr D., et al. “*Consumer Perception Towards Digital Payment.*” *Journal of Emerging Technologies and Innovative Research*, vol. 5, no. 8, 2018, pp. 350–54, www.jetir.org.
- Pai, Akhila. “*Study on Consumer Perception towards Digital Wallets.*” *International Journal of Research and Analytical Review (IJRAR)*, vol. 5, no. 3, 2018, pp. 385–91.
- Tuilan, B. M., et al. “*Analyzing Consumers’ Perception of the Use of Electronic Payment in Manado.*” *Analyzing Consumers..... 3653 Jurnal EMBA*, vol. 6, no. 4, 2018, pp. 3653–62.
- Yulia Eka Riyanti, Apriliani Adeayu Kurniawati, Emil Fawwaz, Herwikson Sitorus, Farah Margaretha. “*Faktor-Faktor Yang Mempengaruhi Minat Dalam Mengadopsi Layanan Fintech.*” *Gastronomía Ecuatoriana y Turismo Local.*, vol. 7, 2022.
- Anjelina, Anjelina. “*Persepsi Konsumen Pada Penggunaan E-Money.*” *Journal of Applied Managerial Accounting*, vol. 2, no. 2, 2018, pp. 219–31, doi:10.30871/jama.v2i2.934.
- Anzelin, Dhea Pradiza. *Persepsi Kegunaan Dan Kemudahan Dalam Penggunaan Financial Technology (Fintech) Pada Masyarakat Kota Banda Aceh.* 2020.
- Rahma, Tri Inda Fadhila. “*Persepsi Masyarakat Kota Medan Terhadap Penggunaan Financial Technology (Fintech).*” *View Metadata, Citation and Similar Papers At Core.Ac. Uk Brought To You By Core Provided By E-Journal Universitas Islam Negeri Sumatera Utara Persepsi Masyarakat Kota Medan Terhadap Penggunaan Financial Technology (Fintech), 2020, Pp. 274–82.*

Oktavia, Fani, and Budi Rustandi Kartawinata. “*Pengaruh Presepsi Kegunaan, Presepsi Kemudahan Dan Resiko Terhadap Minat Pengguna Mobile Banking Bank Nagari Kantor Pusat Padang.*” *E-Proceeding of Management*, vol. 7, no. 2, 2020, pp. 4103–14.

Telin net. Telkomcel Launches Digital Payment, TPAY. no. 05 December 2019, <https://www.telin.net/company/newsroom/191-telkomcel-launches-digital-payment--tpay>.

Amalia, Ika Putri, and Arry Widodo. “*Pengaruh E-Service Quality Terhadap E-Customer Loyalty Pada Aplikasi Kai Access Melalui E-Customer Satisfaction Sebagai Variabel Intervening Administrasi Bisnis Fkb Universitas Telkom Pendahuluan Perkembangan Teknologi Semakin Maju Saat Ini Membuat Masyar.*” *Jurnal Ilmu Administrasi Bisnis*, vol. 2, 2020.

Wikipedia. Telkomcel. 2012, pp. 2012–14, <https://id.wikipedia.org/wiki/Telkomcel>.

Statista. FinTech Timor-Leste. 2021, <https://www.statista.com/outlook/dmo/fintech/timor-leste>.