

REFERENSI

- [1] Legi, D., & Saerang, R. T. (2020). THE Analysis of Technology Acceptance Model (TAM) On Intention To Use of E-Money in Manado (Study On: GOPAY, OVO, DANA). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 8(4).
- [2] 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. *eProceedings of Management*, 6(2).
- [3] Breward, M. (2007, July). Perceived privacy and perceived security and their effects on trust, risk, and user intentions. In *Eighth World Congress on the Management of eBusiness (WCMeb 2007)* (pp. 4-4). IEEE.
- [4] D. C. Kumala, J.W.Pranata, S.Thio, “Pengaruh Perceived Usefulness, Perceived Ease Of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya”, Vol.6.No.1(2020)
DOI: <https://doi.org/10.9744/jmp.6.1.19-29>
- [5] Rahayu, R. (2022). Factors That Influence the Behavioural Intention to Use E-Payments in Indonesia. *Ekonomis: Journal of Economics and Business*, 6(1), 116-125.
- [6] Denaputri, A., & Usman, O. (2019). Effect of perceived trust, perceived security, perceived usefulness and perceived ease of use on customers’ intention to use mobile payment. *Perceived Security, Perceived Usefulness and Perceived Ease of Use on Customers’ Intention to Use Mobile Payment (December 16, 2019)*.
- [7] Reindery. R, “Analisis Penerimaan Aplikasi Bni Mobile Melalui Pendekatan Technology Acceptance Model (Tam) Dengan Penambahan Mediating Variable”,2021
- [8] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, Vol. 13 No. 3, pp.319-340
- [9] Fahmi, Z., & Evanita, S. (2019). Pengaruh Iklan dan Perceived Security terhadap minat Transaksi Pembayaran Berbasis e-Payment dengan Sikap sebagai Variabel Intervening pada Masyarakat di Kota Padang. *Jurnal Kajian Manajemen dan Wirausaha*.
- [10] Holloway, B. B., & Beatty, S. E. (2008). Satisfiers and Dissatisfiers in the Online Environment. *Journal of Service Research*, 10(4), 347–364. DOI:[10.1177/1094670508314266](https://doi.org/10.1177/1094670508314266)
- [11] Ba, Sulin & Pavlou, Paul. (2002). Evidence OF the Effect of Trust Building Technology in Electronic Markets: Price Premiums and Buyer Behavior. *MIS Quarterly*. 26. 243-268.10.2307/4132332.
- [12] APJII. 2023. Survei Internet APJII 2023. Buletin APJII.
- [13] Kotler, P. and Kevin L. K. 2013. Marketing Management. Fourteenth edition. England:Pearson Education Limited.
- [14] Tjiptono, F.(2012). *Service Management*. Yogyakarta: Andy Offset.
- [15] Tjiptono, F.(2014). *Pemasaran Jasa*. Yogyakarta: Andy Offset.

- [16] Kusumawati, R. I., & Rikumahu, B. (2019). “Penggunaan Technology Acceptance Model (TAM) dalam Analisis Niat Perilaku Penggunaan Internet Banking pada Mahasiswa Universitas Telkom”. *Jurnal Mitra Manajemen (JMM)*, Universitas Telkom. ISSN 2614-0365, e-ISSN 2599-087X. Vol.3.No.2. <http://e-jurnalmitramanajemen.com>.
- [17] Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MI S Quarterly*, Vol. 13 No. 3, pp.319-340.
- [18] Fiyah, N., Mayangky, N. A., Hadiani, S., & Riana, D. (2019). Analisis Technology Acceptance Model Pada Aplikasi Platform Perdagangan Elektronik di Kalangan Mahasiswa *Jurnal Teknik Informatika*.
- [19] Indriyarti, E, R, & Wibowo, S. (2020). Bisnis Kesehatan Berbasis Digital Intensi Pengguna Aplikasi Digital Halodoc. *Jurnal Pengabdian Dan Kewirausahaan*.
- [20] Susanto, R, D., Tjadinegara, R., Iskandar, V., & Kartika, E., W. (2021). Technology Acceptance Model (TAM) Analysis of the Use of Ovo Application in F&B Service Industry in Indonesia. *Journal of Tourism, Culinary and Entrepreneurship (Jtce)*.
- [21] Shanmugam, A., Savarimuthu, M. T., & wen, T. C. (2014). Factors Affecting Malaysian Behavioral Intention to Use Mobile Banking With Mediating Effects of Attitude. *Academic Research International*.
- [22] Mamamoba, A. J. (2019). Analisis Pengaruh Culture, Perceived Security, Performance Expectancy, Effort Expectancy dan Social Influence terhadap Intention to Use. Telaah pada Debit BCA OneKlik (Doctoral dissertation, Universitas Multimedia Nusantara).
- [23] Suryani, T. (2013). *Perilaku Konsumen di Era Internet : Implikasinya pada Strategi Pemasaran*. Yogyakarta: Graha Ilmu.
- [24] Sinha, M., Majra, H., Hutchins, J., & Saxena, R. (2019). Mobile Payments in India: the privacy factor. *International Journal of Bank Marketing*.
- [25] Riswandi, B, A. (2005). *Hukum Internet Banking*, Jakarta: Raja Grafindo Persada.
- [26] R.Milne, G. (2015). *Digital Privacy in the marketplace*. New York: Business Expert Press, LLC.
- [27] Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India - An empirical study. *International Journal of Bank Marketing*, 37(7), 1590-1618. <https://doi.org/10.1108/IJBM-09-2018-0256>.
- [28] Morgan, R. & Hunt, S.(1994). The Commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3),20-38.
- [29] Chellapa, R. K., & Pavlou, P. (2022). Perceived information security, financial liability and consumer trust in electronic commerce transactions. *Logistics Information Management*, 15(5), 358-368.

- [30] Suh.B. & Han, I. (2002). Effect of trust on consumer acceptance of Internet Banking. *Electronic Commerce Research and Applications*, 1(3), 247-263.
- [31] Flavia'n, C. and M. Guinali'u.(2006). Consumer Trust, Perceived Security and Privacy Policy Three Basic Elements of Loyalty to a Web Site. *Industrial Management & Data Systems*. 106 (5).601-620
- [32] Roca, JC., JJ. Garci'a and JJ. de la Vega.(2009).The Importance of Perceived Trust, Security and Privacy in Online Trading Systems. *Information Management & Computer Security*. 17 (2). 96- 113.
- [33] Ghozali, I. (2021). *Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris (Edisi Keti)*. Badan Penerbit Universitas Diponegoro.