

DAFTAR PUSTAKA

- Abdillah, W. (2018). Metode penelitian terpadu sistem informasi: permodelan teoritis, pengukuran dan pengujian statistis.
- Abdullah, F., Ward, R., & Ahmed, E. (2016). Investigating the influence of the most commonly used external variables of TAM on students' perceived ease of use (PEOU) and perceived usefulness (PU) of e-portfolios. *Computers in Human Behavior*, 63, 75–90.
- Adeosun, O.T., Shittu, A.I. and Ugbede, D. (2021), "Disruptive financial innovations: the case of Nigerian micro-entrepreneurs", *Journal of Business and Socio-Economic Development*, doi:10.1108/JBSED-01-2021-0006.
- Albastaki, T., Hamdan, A., Albastaki, Y., & Bakir, A. (2024). E-payment acceptance by customers: an empirical study in the Kingdom of Bahrain. *Competitiveness Review*, 34(1), 107-124.
- Alkhaffaf, M., Mofleh, M., Kandil, T., Almomani, H., Almajali, D., & Almajali, H. (2024). Electronic payment acceptance model: A study on United Arab Emirates consumers. *International Journal of Data and Network Science*, 8, 881–892. <https://doi.org/10.5267/j.ijdns.2023.12.017>
- Alofan, F., Almarshud, M. (2024). Consumer behavior towards e-wallet usage in the post-COVID-19 era in Saudi Arabia
- Anjelina. (2018). Persepsi konsumen pada penggunaane-money. *Journal of Language, Technology & Entrepreneurship in Africa*, 2(2), 219-231
- Badan Pusat Statistik Provinsi DKI Jakarta. (2020). Jumlah Penduduk Hasil Sensus Penduduk 2020 menurut Generasi dan Kabupaten/Kota di Provinsi DKI Jakarta (Jiwa), 2020. Retrieved from Badan Pusat Statistik Provinsi DKI Jakarta: <https://jakarta.bps.go.id/id/statistics-table/2/MTA1NyMy/jumlah-penduduk-hasil-sensus-penduduk-2020-menurut-generasi-dan-kabupaten-kota-di-provinsi-dki-jakarta.html>
- Bank Indonesia. (2023, 20 Maret). *BI: Akselerasi digitalisasi pembayaran majukan ekonomi pada 2023-2028*. Antara News.

<https://www.antaranews.com/berita/3449085/bi-akselerasi-digitalisasi-pembayaran-majukan-ekonomi-pada-2023-2028>

- Camilleri, M. A. (2019). Exploring the behavioral intention to use e-government services: Validating the unified theory of acceptance and use of technology. In *International Conferences Internet Technologies & Society 2019 and Sustainability, Technology and Education 2019* (pp. 27-34).
- Candra, V., Simarmata, N. I., Purba, M. B., Purba, S., Chaerul, M., Hasibuan, A., . . . Jamaludin. (2021). *Pengantar Metodologi Penelitian*. Medan: Yayasan Kita Menulis.
- Christina., Ariyanto, H, H., Peranginangin, P. (2023). Factors Influencing the Intention to Use Mobile Payment In Indonesia. *WAHANA: Jurnal Ekonomi, Manajemen dan Akuntansi, Volume 26 No.1 Februari 202*.
- Darma, B. (2021). Statistika Penelitian Menggunakan SPSS (Uji Validitas, Uji Reliabilitas, Regresi Linier Sederhana, Regresi Linier Berganda, Uji t, Uji F, R²). Guepedia
- Darma, D. C., Purwadi, P., Sundari, I., Hakim, Y. P., & Pusriadi, T. (2020). Job characteristics, individual characteristics, affective commitments and employee performance. *Research and Review: Human Resource and Labour Management*, 10(1), 7–18.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982–1003.
- Fadhilah, J., Layyinna, C. A. A., Khatami, R., & Fitroh, F. (2021). Pemanfaatan Teknologi Digital Wallet Sebagai Solusi Alternatif Pembayaran Modern: Literature Review. *Journal of Computer Science and Engineering (Jcse)*, 2(2), 89–97. <https://doi.org/10.36596/jcse.v2i2.219>
- Ghozali, I. (2021). *Partial Least Squares : Konsep, Teknik Dan Aplikasi Menggunakan Program Smartpls 3.2.9 Untuk Penelitian Empiris (3rd Ed.)*. Semarang: Badan Penerbit Undip.

- Ghozali, I., & Latan, H. (2015). *Partial least squares konsep, teknik dan aplikasi menggunakan program smartpls 3.0 untuk penelitian empiris*. Semarang: Badan Penerbit UNDIP.
- Goodstats.id. (2023). *Daftar E-Commerce dengan Nilai Transaksi Terbesar di Indonesia*. Diakses dari <https://goodstats.id/infographic/daftar-e-commerce-dengan-nilai-transaksi-terbesar-di-indonesia-M20kO>.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., Black, W. C., & Anderson, R. E. (2019). *Multivariate data analysis (Eighth)*. Cengage Learning EMEA.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Second Edition*.
- Hair, J. F., Hult, G. T., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Business Partial Least Squares Structural Equation Modeling (Pls-Sem) Using R*. Springer.
- Handayani, Y., Hidayah, N., Kurnia, D., & Siringoringo, H. (2024). Pengaruh persepsi kemanfaatan, kemudahan dan faktor keamanan terhadap keputusan menggunakan uang elektronik pada generasi Z. *Jurnal Ilmiah Ekonomi Bisnis*, 29(1), 165–175. <https://doi.org/10.35760/eb.2024.v29i1.8525>
- Hardani, Auliya, N. H., Andriani, H., Fardani, R. A., Ustiawaty, J., Utami, E. F., . . . Istiqomah, R. R. (2020). *METODE PENELITIAN KUALITATIF & KUANTITATIF*. Yogyakarta: CV. Pustaka Ilmu.
- Imbayani, I. G. A., Anggraini, N. P. N., & Novarini, N. N. A. (2025). Increasing repurchase intention: The mediating role of utilitarian value and experience in perceived ease of use. *International Journal of Social Science and Business*, 9(1), 1–15. <https://doi.org/10.23887/ijssb.v9i1.84576>
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*. Bandung: Refika Aditama.
- Indrawati, P. D., Wai, C. K., Ariyanti, M., Mansur, D. M., Marhaeni, G. A. M. M., Tohir, L. M., Gaffar, M. R., Has, M. N., & Yuliansyah, S. (2017). *Perilaku konsumen individu dalam mengadopsi layanan berbasis teknologi informasi dan komunikasi*. First Print. Bandung. PT Refika Aditama.

- Kameswaran, V. and Muralidhar, S.H. (2019), "Cash, digital payments and accessibility – a case study from India", *Proceedings of the ACM on Human-Computer Interaction*, Vol. 3 No. CSCW, pp. 1-23.
- Kee, D. M. H. (2022). Do You Have a Digital Wallet? A Study of E-Wallet During the COVID-19 Pandemic. *International Journal of Accounting & Finance in Asia Pasific*, 5(1). <https://doi.org/10.32535/ijafap.v5i1.1413>
- Khairunnisa, E., Azhari, M., & Hidyatulloh, D. S. (2023). Pengaruh trusting beliefs terhadap intention to purchase dan making purchase pada Sociolla. *Jurnal Ilmiah Wahana Pendidikan*, 9(22), 311–320. <https://doi.org/10.5281/zenodo.10108924>
- Kurnia, R. A., & Tandijaya, T. N. B. (2023). Pengaruh perceived ease of use, perceived usefulness, security dan trust terhadap intention to use aplikasi JAGO. *Jurnal Manajemen Pemasaran*, 17(1), 64–72. <https://doi.org/10.9744/pemasaran.17.1.64-72>
- Kusnandar, V. B. (2022, Juni 22). *Transaksi Digital Marak, Jakarta Dominasi Sebaran Uang Elektronik Terdaftar di Indonesia*. Databoks. Diambil dari <https://databoks.katadata.co.id/keuangan/statistik/924d48a46f88067/transaksi-digital-marak-jakarta-dominasi-sebaran-uang-elektronik-terdaftar-di-indonesia>
- Lavinda. (2022, Januari 13). Survei KIC: Gen Z Lebih Pilih Pakai E-Wallet dibanding ATM Bank. Diambil dari: <https://katadata.co.id/finansial/keuangan/61e0ee6ef1b27/survei-kic-gen-z-lebih-pilih-pakai-e-wallet-dibanding-atm-bank>
- Liu, Z., Ben, S., & Zhang, R. (2019). Factors affecting consumers' mobile payment behavioral meta-analysis. *Electronic Commerce Research*
- Maqableh, M., Hmoud, H. Y., Jaraldat, M., & Masa'deh, R. (2021). Integrating an information systems success model with perceived privacy, perceived security, and trust: the moderating role of Facebook addiction. *Heliyon*, 7(9), e07899. <https://doi.org/10.1016/j.heliyon.2021.e07899>
- Maris, S., Baptista, J., & Dewi, A. S. (2021). The Influence of Financial Attitude, Financial Literacy, and Locus of Control on Financial Management

- Behavior. *International Journal of Social Science and Business*, 5(1), 93–98.
<https://ejournal.undiksha.ac.id/index.php/IJSSB/index>
- Mawardi, A. I., & Sholihah, D. D. (2023). Gambaran Technology Acceptance Model Mahasiswa pada Financial Technology (E-Wallet). *Jurnal Mebis*, 6(1)
- Muhamad, S., Kusairi, S., Man, M., Majida, N. F., & Kassim, W. Z. (2021). Digital adoption by enterprises in Malaysian industrial sectors during COVID-19 pandemic: A data article. *Data in Brief*, 37.
- Nguyen, H. T., & Nguyen, N. T. (2022). Identifying the factors affecting the consumer behavior in switching to e-wallets in payment activities. *Polish Journal of Management Studies*, 25(1), 292-307. <https://doi.org/10.17512/pjms.2022.25.1.18>
- Nyimbili, F., & Nyimbili, L. (2024). Types of Purposive Sampling Techniques with Their Examples and Application in Qualitative Research Studies. *British Journal of Multidisciplinary and Advanced Studies*, 5(1), 90-99.
- Pasaribu, R., & Siregar, H. (2022). Kepercayaan Konsumen terhadap Platform E-Payment dan Dampaknya terhadap Loyalitas Merek. *Jurnal Pemasaran dan Manajemen*, 8(3), 201-215.
- Pertiwi et al., ; *Perceived Usage of E-Wallet among the Y Generation in Surabaya Based on Technology Acceptance Model*. *Jurnal Teknik Industri*, Vol. 22, No. 1; 2020
- Ponsree, K., & Naruetharadhol, P. (2025). Unveiling the determinants of alternative payment adoption: Exploring the factors shaping generation Z's intentions in Thailand. *International Entrepreneurship and Management Journal*, 21, 45–78. <https://doi.org/10.1007/s11365-024-01057-2>
- Pramana, A. M., & Suryani, E. (2024). ANALISIS FAKTOR YANG MEMPENGARUHI ADOPSI DIGITAL BANKING DI INDONESIA MENGGUNAKAN MODEL UTAUT2. In *Idealis: Indonesia Journal Information System*, VII(1). Retrieved from <https://doi.org/10.36080/idealis.v7i1.3114>
- Rahmadana, M. F. (2021). Ekonomi Digital. NILACAKRA

- Rahmania, D. A., Agil, M. F., Siswanto, S. A., & Sumari, A. D. W. (2022). Pemanfaatan Video Edukasi Untuk Meningkatkan Literasi Digital Masyarakat Pada E-Wallet Di Masa Pandemi. *Jurnal Mnemonic*, 5(2), 136–144. <https://doi.org/10.36040/mnemonic.v5i2.4825>
- Ramadhani, F. Y., Astuti, Y., & Indrajaya, D. (2024). Pengaruh Religiosity Serta Theory Of Planned Behavior Pada Behavioral Intention Dan Dampaknya Terhadap Physical Well Being Pada Pembelian Makanan Halal Di Aplikasi Oleh Masyarakat Jawa Tengah. *EProceedings of Management*, 11(2).
- Santosa, P. I. (2018). Metode penelitian kuantitatif: Pengembangan hipotesis dan pengujiannya menggunakan SmartPLS
- Santoso, T. I., & Indrajaya, D. (2023). Penggunaan SEM – PLS dan Aplikasi SmartPLS Untuk Dosen dan Mahasiswa. *Jurnal Pengabdian Masyarakat Akademisi*, 2(2).
- Santoso, T. I., & Indrajaya, D. (2023). Unleashing the Potential: A Comparative Analysis of K-Worker Competencies among Telkom University Cohorts. *Journal of Industrial Engineering & Management Research*, 4(4).
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2017). Treating unobserved heterogeneity in PLS-SEM: A multi-method approach. *Partial Least Squares Path Modeling: Basic Concepts, Methodological Issues and Applications*, 197–217.
- Schermelleh-Engel, K., Moosbrugger, H., & Muller, H. (2003). Evaluating the Fit of Structural Equation Models: Tests of Significance and Descriptive Goodness-of-Fit Measures. *Methods of Psychological Research Online*, 8(2), 23-74.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach* (7th ed.). Chichester: John Wiley & Sons Ltd.
- Sekaran, U., & Bougie, R. (2020). *Research Methods For Business : A Skill Building Approach*. 8th Ed. Asia Edition. (8th Ed.). New Jersey: John Willey & Sons
- Shantika, N. R. (2022a). Analisis Adopsi Inovasi Teknologi Informasi Dompot Digital DANA Menggunakan Innovation-Diffusion Theory (IDT). *Journal*

- of Information System and Artificial Intelligence, 2(2), 110–117.
<https://doi.org/10.26486/jisai.v2i2.80>
- Shantika, N. R. (2022b). Analisis Adopsi Inovasi Teknologi Informasi Dompot Digital DANA Menggunakan Innovation-Diffusion Theory (IDT). Journal of 97 Information System and Artificial Intelligence, 2(2), 110–117.
<https://doi.org/10.26486/jisai.v2i2.80>
- Shantika, N. R. (2022c). Analisis Adopsi Inovasi Teknologi Informasi Dompot Digital DANA Menggunakan Innovation-Diffusion Theory (IDT). Journal of Information System and Artificial Intelligence, 2(2), 110–117.
<https://doi.org/10.26486/jisai.v2i2.80>
- Sholihin, M., & Ratmono, D. (2021). Analisis SEM-PLS dengan WarpPLS 7.0 untuk hubungan nonlinier dalam penelitian sosial dan bisnis. Penerbit Andi.
- Sindermann, C., Schmitt, H.S., Kargl, F., Herbert, C., Montag, C., 2021. Online Privacy Literacy and Online Privacy Behavior – The Role of Crystallized Intelligence and Personality. Int. J. Hum. –Comput. Interact. 37, 1455–1466.
<https://doi.org/10.1080/10447318.2021.1894799>
- Suntara, A. A., Widagdo, P. P., & Kamila, V. Z. (2023). Analisis Penerapan Model Unified Theory Of Acceptance And Use Of Technology (UTAUT) Terhadap Perilaku Pengguna Sistem Informasi Uang Kuliah Tunggal Universitas Mulawarman. *Kreatif Teknologi Dan Sistem Informasi (KRETISI)*, 1(1), 1–8.
- Sugiyono. (2013). *METODE PENELITIAN KUANTITATIF, KUALITATIF, DAN R&D*. Bandung: CV Alfabeta.
- Sugiyono, P. D. (2019a). Metode Penelitian Kuantitatif, Kualitatif, dan R&D (Cetakan 25). ALFABETA.
- Sugiyono, P. D. (2019b). Metode Penelitian Kuantitatif Kualitatif dan R&D (M. Dr. Ir. Sutopo. S. Pd. ALFABETA, Cv
- Suroso, I., Afandi, M. F., & Galushasti, A. (2022). Does perceived risk? A study of technology acceptance model on online shopping intention. *Academy of Strategic Management Journal*, 21(3), 1-12.

- Suroso, S., Riyanto, R., Novitasari, D., Sasono, I., & Asbari, M. (2021). Esensi Modal Psikologis Dosen: Rahasia Kreativitas dan Inovasi di Era Education 4.0. *Edumaspul: Jurnal Pendidikan*, 5(1), 437–450.
- Rahmadana, M. F. (2021). *Ekonomi Digital*. NILAC`AKRA
- Tounekti, O., Ruiz-Martínez, A., & Skarmeta-Gómez, A. (2017). An evolution analysis of electronic payment systems and mobile payment systems characteristics. *Journal of Current Issues in Media and Telecommunications*, 9(2/3), 219–252.
- Visa. (2022). *Consumer Payment Attitudes Study 2022*. Retrieved from <https://www.visa.co.th/dam/VCOM/regional/ap/documents/visa-cpa-report-smt-2022.pdf>
- Zahriyah, A., Suprianik, Parmono, A., & Mustofa. (2021). *EKONOMETRIKA*. Jember: Mandala Press.
- Zeng, N., Liu, Y., Gong, P., Hertogh, M., & Konig, M. (2021). Do right PLS and do PLS right: A critical review of the application of PLS-SEM in construction management research. *Frontiers of Engineering Management*, 9.