

DAFTAR PUSTAKA

- A, Fadlan. 2018. "Pengaruh Persepsi Kemudahan Persepsi Kegunaan Terhadap Penggunaan Mobile Banking (Studi Pada Mahasiswa Pengguna Mobile banking Universitas Brawijaya)." *Jurnal Administrasi Bisnis (JAB)* 62: 82–89.
- Abdel-Maksoud, Nahed F. 2018. "The Relationship between Students' Satisfaction in the LMS "Acadox" and Their Perceptions of Its Usefulness, and Ease of Use." *Journal of Education and Learning* 7 (2): 184–190.
- Abdillah, Willy, and Hartono Jogiyanto. 2015. *Partial Least Square (PLS)*. Yogyakarta: Penerbit Andi.
- Akdim, Khaoula, Luis V. Casalo, and Carlos Flavian. 2022. "The Role of Utilitarian and Hedonic Aspects in The Continuance Intention to Use Social Mobile Apps." *Journal of Retailing and Consumer Services* 66.
- Akhter, Ayeasha, Ahmed Al Asheq, Md Uzzal Hossain, and Md Mobarak Karim. 2020. "Exploring customer intentions to adopt mobile banking services: Evidence from a developing country." *Journal Banks and Bank Systems* 15 (2).
- Alahuhta, Petteri, Henri Löthman, Heli Helaakoski, Arto Koskela, and Juha Röning. 2005. "Apricot agent platform for user-friendly mobile service development." *Lecture Notes in Computer Science* 3432.
- Alahuhta, Petteri, Henri Löthman, Heli Helaakoski, Arto Koskela, and Juha Röning. 2007. "Experiences in developing mobile applications using the Apricot Agent Platform." *Personal and Ubiquitous Computing* 11 (1).
- Amin, Muslim, Sajad Rezaei, and Maryam Abolghasemi. 2014. "User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust." *Nankai Business Review International* 5 (3).
- Aprilia, Cut, and Rizki Amalia. 2023. "Perceived Security and Technology Continuance Theory: An Analysis Of Mobile Wallet Users' Continuance Intention." *Global Business Review*.
- Assauri, Sofjan. 2013. *Manajemen Pemasaran*. Jakarta: Rajawali Pers.
- Assauri, Sofjan. 2014. "Manajemen Pemasaran." *Manajemen Pemasaran*.
- Awaluddin, Muhammad, and Annisa Maharani Budi Santosa. 2023. "Analysis of E-Wallet's Factor Adoption in Food and Beverage Business."

- Baabdullah, Abdullah M., Ali Abdallah Alalwan, Nripendra P. Rana, Hatice Kizgin, and Pushp Patil. 2019. "Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model." *International Journal of Information Management* 44.
- Bernardo, Nicoletti. 2014. "Mobile Banking Evolution or Revolution?" *Canadian Journal of Administrative Sciences* (Palgrave Macmillan) 323.
- Bruner, Gordon C., and Anand Kumar. 2005. "Explaining consumer acceptance of handheld Internet devices." *Journal of Business Research* 58 (5).
- Choi, Tae Rang, and Yongjun Sung. 2018. "Instagram versus Snapchat: Self-expression and privacy concern on social media." *Telematics and Informatics* 35 (8).
- Damanik, Mutiara Anasta Ayu, Amrin Fauzi, and Syafrizal Helmi Situmorang. 2022. "Pengaruh Perceived Usefulness, Perceived Enjoyment dan Kepercayaan Terhadap Continuance Intention Melalui Kepuasan Pada Generasi Millenial Pengguna E-Wallet di Kota Medan." *Jurnal Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS)* 3 (4).
- Farzin, Milad, Marzieh Sadeghi, Fatemeh Yahyayi Kharkeshi, Hedyeh Ruholahpur, and Majid Fattahi. 2021. "Extending UTAUT2 in M-banking adoption and actual use behavior: Does WOM communication matter?" *Asian Journal of Economics and Banking* 5 (2).
- Giovannini, S, Y Xu, and J Thomas. 2015. "Luxury fashion consumption and Generation Y consumers: Self, brand consciousness, and consumption motivations." *Journal of Fashion Marketing and Management* 19(1): 22-40.
- Giovannini, Sarah, Yingjiao Xu, and Jane Thomas. 2015. "Luxury fashion consumption and Generation Y consumers: Self, brand consciousness, and consumption motivations." *Journal of Fashion Marketing and Management* 19 (1).
- Gon Kim, Byung, Ki Won Kim, and Hong Il Seo. 2019. "Effects of Mobile App Service Characteristics on User Satisfaction and Continuance Usage Intention." *J. Inf. Technol. Appl. Manag* 26 (3).
- Hair, Joseph F., G. T. M. Jr., Hult, C. M. Ringle, and M. Sarstedt. 2021. "A primer on partial least squares structural equations modeling (PLS-SEM). Sage Publications." *Journal of Tourism Research* 6 (2).
- Hair, Joseph F., Jeffrey J. Risher, Marko Sarstedt, and Christian M. Ringle. 2019. "When to use and how to report the results of PLS-SEM." *European Business Review* 31 (1).

- Hakim, Lukmanul, and Euphrasia Susy Suhendra. 2021. "The Influence Of Perception Of Benefits, Easy Of Use, Use, Trust, And Availability Of Features On Satisfaction Of Use Of Bca Mobile Banking Services (Sejabodetabek)." *International Journal of Science, Technology & Management* 2 (5).
- Hanif, Yasmeen, and Harjinder Singh Lallie. 2021. "Security factors on the intention to use mobile banking applications in the UK older generation (55+). A mixed-method study using modified UTAUT and MTAM - with perceived cyber security, risk, and trust." *Journal Technology in Society* 67.
- Hasna, Fiki Nurul, and Kabul Trifiyanto. 2023. "Pengaruh Perceived Usefulness, Perceived Security, dan Confirmation Terhadap Kepuasan Pengguna Fintech E-wallet DANA: Studi pada Pengguna E-wallet DANA Kabupaten Kebumen." *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)* 5 (5): 565-576.
- Hawkins, Del I, and David L Mothersbaugh. 2019. *Consumer behaviour: Building marketing strategies*. New York: McGraw-Hill.
- Hermawan, Dimas, and Maria Apsari Sugiat. 2024. "Analysis of Factors Influencing Consumer Behavioral Intention towards Lifestyle Feature on Indonesian Mobile Banking." *Jurnal Konsep Bisnis dan Manajemen*.
- Hsiao, Chun Hua, Jung Jung Chang, and Kai Yu Tang. 2016. "Exploring the influential factors in continuance usage of mobile social Apps: Satisfaction, habit, and customer value perspectives." *Telematics and Informatics* 33 (2).
- Inan, Dedi I., Achmad Nizar Hidayanto, Ratna Juita, Faiz Fadhilah Soemawilaga, Fivi Melinda, Puspacinantya Puspacinantya, and Yasmin Amalia. 2023. "Service quality and self-determination theory towards continuance usage intention of mobile banking." *Journal of Science and Technology Policy Management* 14 (2).
- Indrasari, Meithiana. 2019. *Pemasaran & Kepuasan Pelanggan*. Surabaya: Unitomo Press.
- Indrawati. 2015. *Metode Penelitian Manajemen Dan Bisnis: Konvergensi Teknologi Komunikasi Dan Informasi*. Bandung: Refika Aditama.
- Indrawati, Indrawati, and Nabila Ayu Shaina. 2021. "Analysis Of Factors That Determine Continuance Intention In Using Shopee Application During The Pandemic Covid-19." *Jurnal Ilmiah Manajemen dan Bisnis* 7 (3).

- Indrawati, Indrawati, Gadang Ramantoko, Tri Widarmanti, Izzatdin Abdul Aziz, and Farhat Ullah Khan. 2022. "Utilitarian, hedonic, and self-esteem motives in online shopping." *Spanish Journal of Marketing - ESIC* 26 (2).
- Jebarajakirthy, Charles, and Amit Shankar. 2021. "Impact of online convenience on mobile banking adoption intention: A moderated mediation approach." *Journal of Retailing and Consumer Services* 58.
- Jiang, J, J Ma, X Huang, J Zhou, and T Chen. 2024. "Extend UTAUT2 Model to Analyze User Behavior of China Construction Bank Mobile App." *Journal Sage Open* 14 (4).
- Kala Kamdjoug, Jean Robert, Serge Lopez Wamba-Taguimdje, Samuel Fosso Wamba, and Ingrid Bive e. Kake. 2021. "Determining factors and impacts of the intention to adopt mobile banking app in Cameroon: Case of SARA by afriland First Bank." *Journal of Retailing and Consumer Services* 61.
- Karim, Md Wasiul, Mohammad Arije Ulfy, and Md Nazmul Huda. 2020. "Determining intention to use smartphone banking application among millennial cohort in Malaysia." *International Journal of Management and Sustainability* 9 (1).
- Kelly, Afful Ekow, and Sellappan Palaniappan. 2023. "Using a technology acceptance model to determine factors influencing continued usage of mobile money service transactions in Ghana." *Journal of Innovation and Entrepreneurship* 12 (1).
- Kotler, Philip & Kevin L. Keller. 2011. "Manajemen pemasaran jilid 1, edisi Ketiga belas, Terjemahan Bob Sabran." *Jakarta: Erlangga*.
- Kotler, Philip dan Kevin Lane Keller. 2007. *Manajemen Pemasaran. Edisi Keduabelas Jilid 1*. Jakarta: Indeks.
- Kotler, Philip, and Gary Amstrong. 2012. *Prinsip-prinsip Pemasaran. Edisi 13 Jilid 1*. Jakarta: Erlangga.
- Kotler, Philip, and Gary Armstrong. 2020. *Principles of Marketing 18 Editon - Global Edition*. London: Pearson Education.
- Kotler, Philip, and Kevin Lane Keller. 2009. *Manajemen Pemasaran. Diterjemahkan oleh Bob Sabran M.M. Edisi Ketiga Belas*. Jakarta: Erlangga.
- Kotler, Phillip and Kevin L. Keller. 2016. *Marketing Management, 15th Edition*. New Jersey: Pearson Prentice Hall, Inc.
- Kotler, Pilip dan Gary, Armstrong. 2001. *Prinsip-prinsip Pemasaran. Alih Bahasa Imam Nurmawan*. Jakarta: Erlangga.

- Kurniawan, Steven. 2018. "Pengaruh Perceived Usefulness, Perceived Enjoyment, Social Ties, Satisfaction, Habit Terhadap Continuance Intention Pada Aplikasi Facebook Di Indonesia." *Jurnal Ilmiah Mahasiswa* 7 (1).
- Laradi, Sofiane, Benziane Roucham, Abdelhak Lefilef, Salwa Essa K. Alghamdi, Ramzi Bouderdja, and Youcef Souar. 2023. "An Arab Country's Digital Shift: A Case Study on Factors Influencing Mobile Banking Adoption in the Arab World." *Scientific Papers of the University of Pardubice, Series D: Faculty of Economics and Administration* 31 (1).
- Lee, N, and Philip Kotler. 2011. "Social Marketing: Influencing Behaviors for Good.; 4; SAGE Publications: Thousand Oaks; pp 9."
- Liébana-Cabanillas, Francisco, Francisco Muñoz-Leiva, and Francisco Rejón-Guardia. 2013. "The determinants of satisfaction with e-banking." *Industrial Management and Data Systems* 113 (5).
- Malaquias, Rodrigo Fernandes, and Altieres Frances Silva. 2020. "Understanding the use of mobile banking in rural areas of Brazil." *Journal Technology in Society* 62.
- Mamakou, Xenia J., Panagiotis Zaharias, and Maria Milesi. 2024. "Measuring customer satisfaction in electronic commerce: the impact of e-service quality and user experience." *International Journal of Quality and Reliability Management* 41 (3).
- Mangkunegara, Anwar Prabu. 2009. *Manajemen Sumber Daya Manusia*. Bandung: PT. Remaja Rosdakarya.
- Megargel, Alan, Venky Shankararaman, and Srinivas K. Reddy. 2018. "Real-Time Inbound Marketing: A Use Case for Digital Banking." *Handbook of Blockchain, Digital Finance, and Inclusion* 1: 311-328.
- Merhi, Mohamed, Kate Hone, and Ali Tarhini. 2019. "A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust." *Journal of Technology in Society* 59.
- Monica, Cindy, and Vita Briliana. 2020. "Faktor-Faktor yang Mempengaruhi Continuance Intention Pengguna Go-Food di Jakarta." *Jurnal Wira Ekonomi Mikroskil* 9 (2).
- Mowen, John C dan Minor, Micheal. 2021. *Perilaku Konsumen dialih bahasakan oleh Dwi Kartika Yahya*. Jakarta: Erlangga.
- Mowen, John C, and Michael Minor. 2002. *Perilaku Konsumen, edisi Kelima, Jilid 1 dan Jilid 2*. Jakarta: PT Penerbit Erlangga.

- MUFARIH, Muhammad, Riyanto JAYADI, and Yovin SUGANDI. 2020. "Factors Influencing Customers to Use Digital Banking Application in Yogyakarta, Indonesia." *Journal of Asian Finance, Economics and Business* 7 (10).
- Mufingatun, Mufingatun, Budi Prijanto, and Himanshu Dutt. 2020. "Analysis of factors affecting adoption of mobile banking application in Indonesia: an application of the unified theory of acceptance and use of technology (UTAUT2)." *Jurnal Bisnis dan Manajemen* 12 (2).
- Mullins Jhon W, C. Orville, Jean-Claude Larreche, dan Harper W Walker Boyd. 2005. *Manajemen Pemasaran*. Jakarta: Erlangga.
- Muqarrabin. 2019. "Teori Yang Bisa Digunakan Untuk Mengukur Perilaku Konsumen-Theory of Reasoned Action." *Journal Faculty Member of International Marketing*.
- Nisar, Tahir M., and Guru Prabhakar. 2017. "What factors determine e-satisfaction and consumer spending in e-commerce retailing?" *Journal of Retailing and Consumer Services*.
- Noviaristanti, Siska, Nuran Acur, and Kepa Mendibil. 2023. "The different roles of innovation intermediaries to generate value." *Management Review Quarterly*.
- Olubunmi Omotayo, Funmilola, and Adeyemi Rofiat Omotope. 2018. "Journal of Internet Banking and Commerce DETERMINANTS OF CONTINUANCE INTENTION TO USE ONLINE SHOPS IN NIGERIA."
- Philip Kotler, and Gary Amstrong. 2021. *Principles Of Marketing*. Vol. 14. Chicago: Science Research Associates.
- Pratama, Andhika Bayu, and I Dewa Gede Dharma Suputra. 2019. "Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Tingkat Kepercayaan Pada Minat Menggunakan Uang Elektronik." *E-Jurnal Akuntansi*.
- Putra, Chanda Vedalla, Julia Ananda Caesaria, Jonathan, Lia Willson, Mellysa, Michelle Tan, Nova Christanto, and Zendi Sia. 2024. "Analisis Digital Marketing Antara Aplikasi myBCA dan WONDR by BNI." *Jurnal Ilmiah Manajemen dan Akuntansi* 24-33.
- Qing, Tang, and Du Haiying. 2021. "How to achieve consumer continuance intention toward branded apps—from the consumer–brand engagement perspective." *Journal of Retailing and Consumer Services* 60.

- Raman, Prashant. 2019. "Understanding female consumers' intention to shop online." *Asia Pacific Journal of Marketing and Logistics* 31 (4).
- Riduwan, and Engkos Achmad Kuncoro. 2012. *Cara Menggunakan dan Memaknai Analisis Jalur (Path Analysis)*. Bandung: Alfabeta.
- . 2017. *Cara Menggunakan dan Memaknai Analisis Jalur (Path Analysis)*. Bandung: Alfabeta.
- Riptiono, Sulis, Dewi Noor Susanti, Intan Muliana Rhamdhani, Ade Irma Anggraeni, and Anton Prasetyo. 2021. "Parsing religiosity and intention to use Islamic mobile banking in Indonesia." *Journal of Banks and Bank Systems* 16 (4).
- Robaniyah, Latifah, and Heny Kurnianingsih. 2021. "PENGARUH PERSEPSI MANFAAT, KEMUDAHAN PENGGUNAAN DAN KEAMANAN TERHADAP MINAT MENGGUNAKAN APLIKASI OVO." *Image : Jurnal Riset Manajemen* 10 (1).
- Ruslim, Tommy Setiawan, and Kenny Alexandra. 2023. "Factors that Affect Continuance Usage Intention of E-Wallet Users in Jakarta." *International Journal of Application on Economics and Business* 1 (1).
- Septiana, Indah, Muhartini Salim, and Muhammad Yasser Iqbal Daulay. 2020. "Analysis The Effect Of Habit and Perceived Enjoyment Mediate by Behavioral Intention to Adoption on Students Using Mobile Banking BNI." *Managament Insight: Jurnal Ilmiah Manajemen* 15 (1).
- Silanoi, Wischaya, Phaninee Naruetharadhol, and Khwanjira Ponsree. 2023. "The Confidence of and Concern about Using Mobile Banking among Generation Z: A Case of the Post COVID-19 Situation in Thailand." *Journal Social Sciences* 12 (4).
- Sinaga, Rini Afriani, and Whony Rofianto. 2024. "ANALISIS PENGARUH TASK TECHNOLOGY FIT DAN SATISFACTION TERHADAP CONTINUANCE INTENTION: TELAAH PADA NASABAH LIVIN' MANDIRI SE- JABODETABEK." *Journal of Accounting, Management and Islamic Economics* 255-266.
- Subani, Muhammad Aurelio Putra, and Raden Roro Ratna Roostika. 2024. "Hubungan Antara Technology Acceptance Model, User Satisfaction, User Trust dan Mobile Banking Adoption Intention pada Pengguna Layanan BNI Mobile Banking." *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 3689–3704.
- Sudarsono, E. 2020. *Buku ajar: Manajemen pemasaran*. Jember: Pustaka Abadi.

- Sugiat, Maria, Ina Primiana, Umi Kaltum, and Aldrin Herwany. 2020. "Innovateit Marketing of Emeging Moslem Fashion in The Province of West Java Indonesia." *Journal of Sustainability Science and Management* 165–173.
- Sugiyono. 2019. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabet.
- Sugiyono, Djoko. 2010. *Metode penelitian kuantitatif kualitatif dan R&D*. Bandung: Alfabeta.
- Tam, Carlos, Maria Barroso, and Frederico Cruz-Jesus. 2022. "Understanding the determinants of users' continuance intention to buy low-cost airline flights online." *Journal of Hospitality and Tourism Technology* 13 (2).
- Tian, Yang, Tak Jie Chan, Norazah Mohd Suki, and Mohd Ariff Kasim. 2023. "Moderating Role of Perceived Trust and Perceived Service Quality on Consumers' Use Behavior of Alipay e-wallet System: The Perspectives of Technology Acceptance Model and Theory of Planned Behavior." *Human Behavior and Emerging Technologies* 2023.
- Tjiptono. 2012. *Pemasaran Strategik*. Yogyakarta: ANDI.
- Tjiptono, Fandy. 2008. *Strategi Pemasaran Edisi III*. Yogyakarta: Andi.
- Tyas, Ruli Wahyuning, and Nurul Azizah. 2022. "Analisa Kepuasan Pengguna Dompot Digital DANA Melalui Continuance Use Intention Dengan Expectation Confirmation Model." *Jurnal Ilmiah Poli Bisnis*.
- Umar, Husein. 2005. *Study Kelayakan Bisnis. Edisi Ketiga*. Jakarta: Gramedia Pustaka Utama.
- Venkatesh, Viswanath, and Fred D. Davis. 2000. "Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies." *Journal of Management Science* 46 (2).
- Wandira, Raju, and Ahmad Fauzi. 2022. "TAM Approach: Effect of Security on Customer Behavioral Intentions to Use Mobile Banking." *Daengku: Journal of Humanities and Social Sciences Innovation* 2 (2).
- Yatun, Ratih Fitri, and Sri Rahayu Puspita Sari. 2024. "Pengaruh Habit, Perceived Usefulness, dan Perceived Enjoyment terhadap Continuance Intention E-Wallet OVO di Bekasi." *Jurnal Akuntansi Dan Manajemen Bisnis* 37-43.