

DAFTAR PUSTAKA

- Almotairi, P. K. (2020). An Innovation Resistance Theory perspective on mobile payment solutions. *Journal of Retailing and Consumer Services*, 102059.
- Alghamdi, S., & Alhasawi, Y. (2024). Exploring the factors influencing the adoption of ChatGPT in educational institutions: Insights from Innovation Resistance Theory. *Journal of Applied Data Sciences*, 5(2), 474-490. <https://doi.org/10.47738/jads.v5i2.198>
- Al-Riyami, T., Al-Maskari, A., & Al-Ghnimi, S. (2023). Faculties Behavioural Intention Toward the Use of the Fourth Industrial Revolution Related-Technologies in Higher Education Institutions. *International Journal of Emerging Technologies in Learning (iJET)*, 18(07), 159–177. DOI: <https://doi.org/10.3991/ijet.v18i07.37051>
- Al-Riyami, T., Al-Maskari, A., & Al-Ghnimi, S. (2023). Faculties Behavioural Intention Toward the Use of the Fourth Industrial Revolution Related-Technologies in Higher Education Institutions. *International Journal of Emerging Technologies in Learning*, 18(7), 159 – 177. <https://doi.org/10.3991/ijet.v18i07.37051>
- Ansyu, Sudirman., Podung, B. J., & Sumual, S. D. M. (2023). Pengaruh Kepemimpinan Kepala Sekolah Dan Iklim Sekolah terhadap Kinerja Guru SMA Negeri di Kota Kotamobagu. *YUME: Journal of Management*, 6(2), 345-350. Diperoleh dari <https://www.journal.stteamkop.ac.id/index.php/yume/article/view/5851>
- Aripradono, H. W. (2021). Analisis Technology Readiness and Acceptance Model (TRAM) Pada Penggunaan Sport Wearable Technology. *TEKNIKA*, 10(1), 68-77. DOI: <https://doi.org/10.34148/teknika.v10i1.330>
- Aripradono, H. W. (2021). Analisis Technology Readiness and Acceptance Model (TRAM) Pada Penggunaan Sport Wearable Technology. *TEKNIKA*, 10(1), 68-77. DOI: 10.34148/teknika.v10i1.330
- Campo Elías López-Rodríguez, L. F.-C. (2024). Acceptance and Use of Technology: The Influence on Consumption in the Colombian Banking Sector. *Revista Galega de Economía*, 9714.
- Chen, Yunhao., Yuan, Jiajun., Shi, Lili., Zhou, Jiayun., Wang, Hansong., Li, Chengjin., Dong, Enhong., & Zhao, Liebin. (2024). Understanding the Role of *Technology Anxiety* in the Adoption of Digital Health Technologies (DHTs) by Older Adults with Chronic Diseases in Shanghai: An Extension of the Unified Theory of Acceptance and Use of Technology (UTAUT) Model. *Healthcare*, 12(4), 1-16. DOI: <https://doi.org/10.3390/healthcare12141421>
- Dai, R. H., Padiku, I. R., & Raupu, R. (2024). Penerapan Metode UTAUT Dalam Menganalisis Tingkat Kepuasan Pengguna Sistem Informasi Kearsipan Dinamis

Terintegrasi (Srikandi). *Digital Transformation Technology (Digitech)*, 4(1), 87-96. DOI: <https://doi.org/10.47709/digitech.v4i1.3476>

Den, Z. W. (2024). Research on the continued intention to use fitness games based on User experience. *Kybernetes*, 0368-492X.

Dodie Tricahyono,Ahmad Iman Sudrajad,, Al-Amin, Zuwardi, Eka Budi. (2023). THE ROLE OF DIGITALIZATION PERFORMANCE ON DIGITAL BUSINESS STRATEGY. *International Journal of Professional Business Review* , 1-18.

Febriana Hestika Mirandi, Dodie Tricahyono. (2023). Analysis of Acceptance and Success of Digipos Aja Telkomsel in Kalimantan Region Using The Integration of UTAUT and DeLone & McLean Models . *International Journal of Social Service and Research*, 2574-2585.

Febriarman, A. D. R., Inan, D. I., & Paiki, F. F. (2024). Factors That Obstruct The Use Of Adoption Of E-Learning In University Of Papua : Innovation Resistance Theory (Irt): Faktor-Faktor Yang Menghambat Pemanfaatan Adopsi Layanan E-Learning Di Universitas Papua : Innovation Resistance Theory (IRT). *JISTECH: Journal of Information Science and Technology*, 12(3), 9-16. <https://doi.org/10.30862/jistech.v12i3.349>

Ferghyna., Rachmadi, Aditya., & Herlambang, A. D. (2020). Pengaruh Facilitating Conditions dan Behavioral Intention terhadap Use Behavior pada Pengguna Aplikasi BNI Mobile Banking. *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer*, 4(9), 3201-3208. DOI: <https://j-ptiik.ub.ac.id/index.php/j-ptiik/article/view/7907>

Fred R. David., Forest R. David., & Meredith E. David. (2023). *Strategic Management a Competitive Advantage Approach, Concept and Cases* (17th ed., Vol. 17). Pearson Education Limited.

Hasan, Q. E., & Permana, B. (2021). Analisis Minat dan Perilaku Penggunaan Aplikasi SHAREit dengan Pendekatan Unified Theory of Acceptance and Use of Technology. *Jurnal Sistem Informasi dan Informatika (SIMIKA)*, 4(2), 170-184. DOI: <https://doi.org/10.47080/simika.v4i2.1330>

Hoquea, R., & Sorwar, G. (2017). Understanding factors influencing the adoption of mHealth by the elderly: An extension of the UTAUT model. *International Journal of Medical Informatics*, 101(1), 75-84. DOI: <https://doi.org/10.1016/j.ijmedinf.2017.02.002>

Hoquea, R., & Sorwar, G. (2017). Understanding factors influencing the adoption of mHealth by the elderly: An extension of the UTAUT model. *International Journal of Medical Informatics*, 101(1), 75-84. DOI: <https://doi.org/10.1016/j.ijmedinf.2017.02.002>

<https://doi.org/10.35817/publicuho.v5i3.19>

Indrawati. (2015). Metode Penelitian Manajemen dan Bisnis Konvergensi. Bandung: Aditama

Jang, A. H., & Yeon, J. H. (2021). A Study On The Influence Factors Of Citizenship And Attachment On Smart City Acceptance Intention For Sustainable Development: Focusing On Innovation Resistance Model. *International Journal of Electrical Engineering and Technology (IJEET)*, 12(5), 68-79. DOI: 10.34218/IJEET.12.5.2021.007

Jiunn-Woei Lian, D. C. (2014). Online shopping drivers and barriers for older adults: Age and gender differences. *Computer in Human Behavior*, 133-143.

Joachim, V., Spieth, P., & Heidenreich, S. (2018). Active Innovation Resistance: An empirical study on functional and psychological barriers to innovation adoption in different contexts. *Industrial Marketing Management*, 71, 95-107. DOI: <https://doi.org/10.1016/j.indmarman.2017.12.011>

Kaur, Puneet., Dhir, Amandeep., Singh, Naveen., Sahu, Ganesh., & Almotairi, Mohammad. (2020). An Innovation Resistance Theory perspective on mobile payment solutions. *Journal of Retailing and Consumer Services*, 55(1), 1-11. DOI: <https://doi.org/10.1016/j.jretconser.2020.102059>.

Kotler, P., & Armstrong, G. (2016). Principles of Marketing (6th ed.). London, UK: Pearson Education Limited.

Kurniawati, F., Riorini, S. V., & Lestari, S. D. (2024). Pengaruh Promosi, Emosi Positif Terhadap Pembelian Impulsif Pada Marketplace. *Innovative: Journal Of Social Science Research*, 4(3), 264–275. Diperoleh dari <http://j-innovative.org/index.php/Innovative/article/view/7421>

Limayem, Moez., Hirt, S. G., & Cheung, C. M. K. (2007). How Habit Limits The Predictive Power Of Intention: The Case Of Information Systems Continuance. *MIS Quarterly*, 31(4), 705-737. DOI: <https://doi.org/10.2307/25148817>

Liu, Wei., Wang, Yue., & Wang, Zhixin. (2020). An empirical study of continuous use behavior in virtual learning community. *Journals plos*. DOI: <https://doi.org/10.1371/journal.pone.0235814>

Malate, L. a. (2024). Examining the Impact of Resistance to Innovation On New Product Adoption Behavior : The Role of Purchase Intention. *Journal of Computing and Electronic Information Management*, 49-56.

Massoro, Z. Z., & Adewale, N. T. (2019). Influence of Attitude, Subjective Norms and Personal Innovativeness on Intention to Use Open Access Journals: a case of Agricultural Research Institutes. *Library Philosophy and Practice (e-journal)*, 1-13. Diperoleh dari

https://www.researchgate.net/publication/333104047_Influence_of_Attitude_Subjective_Norms_and_Personal_Innovativeness_on_Intention_to_Use_Open_Access_Journals_a_case_of_Agricultural_Research_Institutes

Maulana, S., Khasanah, I., & Yusuf, A. (2023). Analisis Penerimaan Pengguna terhadap Financial Technology Bareksa Menggunakan Model UTAUT. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 12(2), 527–545. <https://doi.org/10.30588/jmp.v12i2.1049>

Migliore, Giacomo., Wagner, Ralf., Cechella, F. C., & Cabanillas, F. L. (2022). Antecedents to the Adoption of Mobile Payment in China and Italy: an Integration of UTAUT2 and Innovation Resistance Theory. *Information Systems Frontiers*, 2, 2099-2122. DOI: <https://doi.org/10.1007/s10796-021-10237-2>

Moh. Riza Sutjipto, Ernie Tisnawati Sule, Sucherly, Umi Kaltum. (2019). THE EFFECT OF ORGANIZATIONAL RELATIONSHIP AND COMPETITIVE STRATEGY ON THE PERFORMANCE OF WHOLESALE NETWORK SERVICE BUSINESS IN INDONESIA. *Journal of Entrepreneurship Education*, 1-16.

Moorthy, K., Ling, C. S., Fatt, Y. W., Yee, C. M., Yin, E. C. K., Yee, K. S., & Wei, L. K. (2017). Barriers of Mobile Commerce Adoption Intention: Perceptions of Generation X in Malaysia. *Journal of Theoretical and Applied Electronic Commerce Research*, 12(2), 37-53. DOI: <https://doi.org/10.4067/S0718-18762017000200004>

Ni Luh Putu Indiani, J. S. (2025). Unlocking e-commerce potential in SMEs: an integrative framework for adoption in emerging markets. *Humanities and Social Sciences Communications*

Paul Phillips, Luiz Moutinho. (2018). *Contemporary Issues in Strategic Management*. London.

Prayogi, Arditya. (2021). Paradigma Positivisme dan Idealisme dalam Ilmu Sejarah: Tinjauan Reflektif Terhadap Posisi Sejarah Sebagai Ilmu. *Tamaddun: Jurnal Kebudayaan dan Sastra Islam*, 21(1), 75-90. DOI: <https://doi.org/10.19109/tamaddun.v21i1.8732>

Ram, S. and Sheth, J.N. (1989). Consumer resistance to innovations: the marketing problem and its solutions. *Journal of Consumer Marketing* Vol 6 No 2, 5-14

Ramli, Yanto., Harwani, Yuli., Soelton, Mochamad., Hariani, Swarmilah., Usman, Fadlil., & Rohman, Fatchur. (2021). *Journal Of Asian Finance, Economics And Business*, 8(1), 353–361. DOI: <https://doi.org/10.13106/jafeb.2021.vol8.no1.353>

Restuti, N., & Kurnia, M. (2022). Pengaruh Harga, Ulasan Produk, Kemudahan Transaksi, Kualitas Informasi Dan Kepercayaan Terhadap Keputusan Pembelian

Produk Kecantikan Secara Online Pada Marketplace Shopee. *Borobudur Management Review*, 2(1), 24-40. DOI: <https://doi.org/10.31603/bmar.v2i1.6817>

Sari, Mutia., Rachman, habibur., Astuti, N.J., Afgani, M. W., & Siroj, R. A. (2023). Explanatory Survey dalam Metode Penelitian Deskriptif Kuantitatif. *Jurnal Pendidikan Sains dan Komputer*, 3(1), 10-16. DOI: 10.47709/jpsk.v3i01.1953.

Sari, S. L., & Ratnaningsih, I. Z. (2020). Hubungan Antara Kontrol Diri Dengan Intensi Cyberloafing Pada Pegawai Dinas X Provinsi Jawa Tengah. *Jurnal EMPATI*, 7(2), 572-574. DOI: <https://doi.org/10.14710/empati.2018.21678>.

Saripah, S. N., Mahardika. F., & Santika, D. (2024). Evaluation Of School Payment Application User Readiness Using The Technology Readiness Index (TRI) Method. *Journal of Collaborative Science and Informatics Technology*, 1(1), 14-26. DOI: <https://doi.org/10.69933/jocsit.v1i1.62>

Setiawan, Bobby., Khairani, Marwah., Fadil, Tadila., Khairal, T. M. (2022). Investigasi Behavioral Intention Pada Sistem Pembayaran QRIS Di Merchant UMKM. *Jurnal Teknik Informatika dan Sistem Informasi*, 9(4), 3467-3480. DOI: <https://doi.org/10.35957/jatisi.v9i4.3364>

Shafly, N. A. (2020). Penerapan Model Utaut2 Untuk Menjelaskan Behavioral Intention Dan Use Behavior Penggunaan Mobile Banking Di Kota Malang. *Jurnal Ilmiah Mahasiswa FEB*, 8(2), 1-22. Diperoleh dari <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/6535/0>

Shantika, N.R., Suryanto, T. L. M., & Pratama, A. (2022). Analisis Faktor Pendorong Niat Menggunakan Aplikasi PeduliLindungi dengan Model Technology Acceptance. *Jurnal Teknik Informatika dan Sistem Informasi*, 8(2), 403-412. DOI: <https://doi.org/10.28932/jutisi.v8i2.4929>.

Simarmata, M. T. A., & Hia, I. J. (2020). The Role Of Personal Innovativeness On Behavioral Intention Of Information Technology. *Journal of Economics and Business*, 1(2), 18-29. DOI:10.36655/jeb.v1i2.169

Sivathanu, B. (2019). Adoption of digital payment systems in the era of demonetization in India. *Journal of Science and Technology Policy Managemen*, 143-171.

Softina, R. A., Amin, F. M., & Wahyudi, N. (2022). Analisis Faktor yang Mempengaruhi Innovation Resistance dan Intention to Use Terhadap Penerapan Pembayaran Non Tunai. *Jurnal Sistem Informasi Bisnis*, 12(1), 26-35. DOI: <https://doi.org/10.21456/vol12iss1pp26-35>

Šorgo, Andrej., Virtič, M. P., & Dolenc, Kosta. (2021). Differences in Personal Innovativeness in the Domain of Information Technology Among University Students and Teachers. *Journal of Information and Organizational Sciences*, 45(2), 553-565. DOI:10.31341/jios.45.2.11

- sowmya ga, a. P. (2024). Exploring Innovation Resistance in tourism: barriers to metaverseadoption among tourists. Information & technology managemen.
- SPIETH, S. H. (2013). Why Innovations Fail – The Case of Passive and Active Innovation Resistance. International Journal of Innovation Management, 12-13.
- Sudiantini, Dian., Ayu, M. P., Aswan, M. C. A. S., Prastuti, M. A., & Apriliya, M. (2023). Transformasi Digital: Dampak, Tantangan, Dan Peluang Untuk Pertumbuhan Ekonomi Digital. *Trending: Jurnal Ekonomi, Akuntansi dan Manajemen*, 1(3), 21-30. DOI: <https://doi.org/10.30640/trending.v1i3.1115>
- Sugiyono. (2021). Metode penelitian kuantitatif kualitatif dan r&d. Bandung: Alfabeta.
- Susanti, d. A., & Gunanto, E. Y. G. (2022). Faktor yang Mempengaruhi Intention to Recommend Produk Kosmetik Halal (Studi Kasus di Kota Tangerang Selatan). *Jurnal Ekonomi Syariah Teori dan Terapan*, 9(4), 543-558. DOI:10.20473/vol9iss20224pp543-558
- Talke, S. H. (2020). Consequences of mandated usage of innovations in organizations developing an innovation decision model of symbolic and forced adoption. AMS Review Volume 10, 279–298
- Talwar, S., Talwar, M., Kaur, P., Singh, G., & Dhir , A. (2021). Why have consumers opposed, postponed, and rejected Innovations during a pandemic? A Study of mobile payment Innovations. *Australasian Journal of Information Systems*, 25(1). DOI: <https://doi.org/10.3127/ajis.v25i0.3201>
- Tirno, R. R. (2024). Effect of business intelligence on organizational competitiveness-exploring the mediation of technology anxiety. Computers in Human Behavior Reports
- Tommi Laukkanen, S. S. (2007). Innovation Resistance among mature consumers. *Journal of Consumer Marketing*, 419-427.
- Tulungen, E. E. W., Saerang, D. P. E., & Maramis, J. B. (2022). Transformasi Digital: Peran Kepemimpinan Digital. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 10(2), 1116-1123. DOI: <https://doi.org/10.35794/emba.v10i2.41399>
- Tyge-F. Kummera, J. R. (2017). Technology-induced anxiety: Manifestations, cultural influences, and its effect on the adoption of sensor-based technology in German and Australian hospitals. *Information & Management*, 73-89.
- Venkatesh, V., Thong, J., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *Behavioral Marketing EJournal*, 36(1), 157-178. DOI: <https://doi.org/10.2307/41410412>.

- Vial, G. (2019). Understanding digital transformation: A review and a research agenda. *The Journal of Strategic Information Systems*, 118-144
- Widayanto, M. T. (2020). Analisis Penerapan Manajemen Strategik dan Pengaruhnya terhadap Kinerja Usaha. *JMK (Jurnal Manajemen dan Kewirausahaan)*, 5(3), 173-182. DOI: <https://doi.org/10.32503/jmk.v5i3.1090>
- Widodo, Teguh., & Pratama, M. R. P. (2020). Pengaruh Kecemasan Teknologi Dan Sosial Terhadap Niat Menggunakan Ovo Dengan Mediasi Manfaat Layanan Pembayaran Mobile Di Bandungthe Effect Of *Technology Anxiety* And Social Influence To Intention Using Ovo Mediated By The Benefits Of Mobile Payment Services In Bandung. *e-Proceeding of Management*, 7(2), 2336-2361. Diperoleh dari <https://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/view/12176>
- Widodo, Teguh., & Salmandani, M. A. (2023). Analysis Of Factors Affecting Online Shopping Behavior Moderated By *Technology Anxiety* On Shopee's E-Commerce Platform During The Covid-19 Pandemic (Study On Telkom University Students). *JHSS (JOURNAL OF HUMANITIES AND SOCIAL STUDIES)*, 7(3), 906-909. DOI:10.33751/jhss.v7i3.8314
- Wulandari, W. M., Fahmy, Rahmi., & Lukito, Hendra. (2022). Implementasi Learning Management System Selama Pandemi Covid-19: Sebuah Tinjauan Literatur. *Journal Publicuho*, 5(3), 946-962. DOI:
- Wulandari, Winda., Utami, M. C., & Fetrina, Elvi. (2022). Perancangan Model dan Kuisoner Pengukuran Kinerja UMKM melalui Technology-Organization-Environment. *Jurnal IKRAITH-TEKNOLOGI*, 6(1), 11-19. Diperoleh dari <https://journals.upi-yai.ac.id/index.php/ikraith-teknologi/article/view/1657>
- Yudiatmaja, W. E., Yoserizal., Edison., Kristanti, D., Tovalini, K., Samnuzulsari, T., & Malek, J.A. (2022). Adoption of Online Learning in Indonesian Higher Education during the COVID-19 Pandemic. *The Journal of Behavioral Science (TJBS)*, 17(2), 73-89. Diperoleh dari <https://so06.tci-thaijo.org/index.php/IJBS/article/view/255171>.