

REFERENCE

- Adriana, I. L., & Widodo, T. (2019). PERAN BRAND AWARENESS DAN BRAND IMAGE DALAM MEMEDIASI PENGARUH SOCIAL MEDIA MARKETING ACTIVITY TERHADAP E-WOM DAN KOMITMEN PELANGGAN TOKOPEDIA. *E-Proceeding of Management*, 6(2), 35–43.
- Ahyar, H. (2020). *Buku Metode Penelitian Kualitatif & Kuantitatif*.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211.
- Alfanur, F., & Kadono, Y. (2019). Analysis on E-commerce Purchase Intention and Decision in Java and Sumatra. *2019 International Conference on Information Management and Technology (ICIMTech)*, 635–640. <https://doi.org/10.1109/ICIMTech.2019.8843731>
- Alwahaishi, S., & Snasel, V. (2013). Consumers' Acceptance and Use of Information and Communications Technology: A UTAUT and Flow Based Theoretical Model. *Journal of Technology Management & Innovation*, 8 (2), 61–73.
- Bougie, R., & Sekaran, U. (2016). *Research Methods For Business: A Skill Building Approach*. (7th Edition). Wiley & Sons.
- Castanha, J., Pillai, S. K. B., & Indrawati. (2021). What Influences Consumer Behavior Toward Information and Communication Technology Applications: A Systematic Literature Review of UTAUT2 Model. *ICT Systems and Sustainability. Advances in Intelligent Systems and Computing*, 317–327. https://doi.org/10.1007/978-981-15-8289-9_30
- Çelik, S. (2016). *Setting New Standards for In-service Teacher Training* (pp. 300–310). <https://doi.org/10.4018/978-1-5225-1747-4.ch017>
- Chan, T.-J., Wok, S., Sari, N. N., & Mubén, M. A. (2021). FACTORS INFLUENCING THE INTENTION TO USE MYSEJAHTERA APPLICATION AMONG MALAYSIAN CITIZENS DURING COVID-19: A PLS-SEM Analysis. *Journal of Applied Structural Equation Modeling*, 5(2). [https://doi.org/10.47263/JASEM.5\(2\)06](https://doi.org/10.47263/JASEM.5(2)06)
- Chang, A. (2012). UTAUT AND UTAUT 2: A REVIEW AND AGENDA FOR FUTURE RESEARCH. *Journal The WINNERS*, 13(2), 106–114.
- Chatterjee, S., & Kumar Kar, A. (2020). Why do small and medium enterprises use social media marketing and what is the impact: Empirical insights from India. *International*

Journal of Information Management, 53, 102103.
<https://doi.org/10.1016/j.ijinfomgt.2020.102103>

- Chin, W. W., Peterson, R. A., & Brown, S. P. (2008). Structural Equation Modeling in Marketing: Some Practical Reminders. *Journal of Marketing Theory and Practice*, 16(4), 287–298. <https://doi.org/10.2753/MTP1069-6679160402>
- Databoks. (2021, October 14). *Pengguna Internet Indonesia Peringkat ke-3 Terbanyak di Asia*.
- DataIndonesia.Id. (2023, February 3). *Pengguna Internet di Indonesia Sentuh 212 Juta pada 2023*.
- de Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). Mobile payment is not all the same: The adoption of mobile payment systems depending on the technology applied. *Technological Forecasting and Social Change*, 146, 931–944. <https://doi.org/10.1016/j.techfore.2018.09.018>
- Detikfinance. (2016, November 1). *Soal Penggunaan Uang Elektronik, RI Masih Kalah dari Malaysia Baca artikel detikfinance, "Soal Penggunaan Uang Elektronik, RI Masih Kalah dari Malaysia."*
- Dwivedi, Y. K., Rana, N., Chen, H., & Williams, M. D. (2011). A Meta-analysis of the Unified Theory of Acceptance and Use of Technology (UTAUT). *Governance and Sustainability in Information Systems. Managing the Transfer and Diffusion of IT - IFIP WG 8.6 International Working Conference, Hamburg, Germany, September 22-24, 2011. Proceedings*.
- Elok, A. Y., Yulianto, A., & Sulhadi. (2021). Evaluation of School Administration Management Model Based on Academic Information System. *Educational Management*, 10(2), 299–310.
- Garavand, A., Samadbeik, M., Nadri, H., Rahimi, B., & Asadi, H. (2019). Effective Factors in Adoption of Mobile Health Applications between Medical Sciences Students Using the UTAUT Model. *Methods of Information in Medicine*, 58(04/05), 131–139. <https://doi.org/10.1055/s-0040-1701607>
- Gefen, D., Rigdon, E., & Straub, D. (2011). An update and extension to SEM guidelines for administrative and social science research. *MIS Quarterly*, 35(2).
- Ghozali. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS*. Badan Penerbit Universitas Diponegoro.

- Ghozali, I. (2021). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris* (3 Edition). Universitas Diponegoro .
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0*. Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* ((3rd edition)). Sage.
- Hair, J., Hult, T., Ringle, C., Danks, N., Marko, S., & Soumya, R. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R A Workbook*. Springer.
- Hamzah, M. I., Ramli, F. A. A., & Shaw, N. (2023). The moderating influence of brand image on consumers' adoption of QR-code e-wallets. *Journal of Retailing and Consumer Services*, 73, 103326. <https://doi.org/10.1016/j.jretconser.2023.103326>
- Hawkins, D. I., & Mothersbaugh, D. L. (2010). *Consumer Behavior: Building Marketing Strategy* (11th edition).
- Hsieh, N., & Liu, H. (2021). Social Relationships and Loneliness in Late Adulthood: Disparities by Sexual Orientation. *Journal of Marriage and Family*, 83(1), 57–74. <https://doi.org/10.1111/jomf.12681>
- Hutabarat, Z., Suryawan, I. N., Andrew, R., & Akwila, F. P. (2021). Effect of performance expectancy and social influence on continuance intention in OVO. *Jurnal Manajemen*, 125–140.
- INDONESIA.GO.ID. (2022, December 6). *Porsi Kredit Diperbesar, Sektor UMKM Segera Naik Kelas*.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informasi*. Refika Aditama.
- Indrawati. (2017). *Perilaku Konsumen Individu dalam Mengadopsi Layanan Berbasis Teknologi Informasi dan Komunikasi*. Refika Aditama.
- Indrawati, Ramantoko, G., & Widarmanti, T. (2021). Utilitarian, hedonic, and self-esteem motives in online shopping. *Spanish Journal of Marketing-ESIC*, 26(2), 231–246.
- Kock, N., & Hadaya, P. (2018). Minimum sample size estimation in PLS-SEM: The inverse square root and gamma-exponential methods. *Information Systems Journal*, 28(1), 227–261.
- Kotler, P., & Keller, K. L. (2016). *Marketing management 15th edition* (15th ed). Pearson Education.

- Le, T., Park, N., & Lee, D. (2022). SHIELD: Defending Textual Neural Networks against Multiple Black-Box Adversarial Attacks with Stochastic Multi-Expert Patcher. *In Proceedings of the 60th Annual Meeting of the Association for Computational Linguistics, 1*, 6661–6674.
- Liu, Z., Ben, S., & Zhang, R. (2019). Factors affecting consumers' mobile payment behavior: a meta-analysis. *Springer, 19*(3), 575–601.
- Luyao, L., Al Mamun, A., Hayat, N., Yang, Q., Hoque, M. E., & Zainol, N. R. (2022). Predicting the intention to adopt wearable payment devices in China: The use of hybrid SEM-Neural network approach. *Plos One, 17*(8).
- Mahfud, S., & Ratmono, D. (2013a). *Analisis SEM-PLS dengan WarPLS 3.0*. Andi Offset.
- Mahfud, S., & Ratmono, D. (2013b). *Analisis SEM-PLS dengan WarPLS 3.0*. Andi Offset.
- Malik, M. A. R., Butt, A. N., & Choi, J. N. (2015). Rewards and employee creative performance: Moderating effects of creative self-efficacy, reward importance, and locus of control. *Journal of Organizational Behavior, 36*(1), 59–74. <https://doi.org/10.1002/job.1943>
- Martin, H. S., & Herrero, Á. (2012). Influence of the user's psychological factors on the online purchase intention in rural tourism: Integrating innovativeness to the UTAUT framework. *Tourism Management, 33*(2), 341–350.
- Mater, W., Matar, N., Alismaid, O. A., Al Moteri, M. A., Al Youssef, I. Y., & Al-Rahmi, W. M. (2021). Factors influencing the intention behind mobile wallet adoption: perceptions of university students. *Entrepreneurship and Sustainability Issues, 9*(1), 447–461. [https://doi.org/10.9770/jesi.2021.9.1\(28\)](https://doi.org/10.9770/jesi.2021.9.1(28))
- Muzaldin, N., Rahman, S., Sanifudin, S., & Zaini, M. (2022). A Study on Behavioural Intention to Use Mobile Wallet with Special Reference to Citizens in Shah Alam, Selangor, Malaysia . *Journal of Mobile Technologies Knowledge and Society* . <https://doi.org/10.5171/2022.512221>
- Nag*, Dr. A. K., & Gilitwala, Dr. B. (2019). E-Wallet- Factors Affecting Its Intention to Use. *International Journal of Recent Technology and Engineering (IJRTE), 8*(4), 3411–3415. <https://doi.org/10.35940/ijrte.D6756.118419>
- Nur, T., & Panggabean, R. R. (2021). Factors Influencing the Adoption of Mobile Payment Method among Generation Z: the Extended UTAUT Approach. *Journal of Accounting Research, Organization, and Economics, 4*(1), 14–28.

- Pitchayadejanant, K. (2011). Intention to use of smart phone in Bangkok extended UTAUT model by perceived value. *International Conference on Management (ICM 2011) Proceeding, Conference Master Resources*.
- Putra, G., & Ariyanti, M. (2013). PENGARUH FAKTOR-FAKTOR DALAM MODIFIED UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY 2(UTAUT 2) TERHADAP NIAT PROSPECTIVE USERS UNTUK MENGADOPSI HOME DIGITAL SERVICESPT. TELKOM DI SURABAYA. *Jurnal Manajemen Indonesia*, 12(4).
- Quin Seng, W., & Choon Hee, O. (2021). Factors Influencing the Intention to Use E-Wallet: An Extended Hedonic-Motivation System Adoption Model. *International Journal of Academic Research in Business and Social Sciences*, 11(11). <https://doi.org/10.6007/IJARBS/v11-i11/11379>
- Rathore, D. H. S. (2016). ADOPTION OF DIGITAL WALLET BY CONSUMERS. *BVIMSR's Journal of Management Research*, 8(1).
- Riyanto, S., & Hatmawan, A. A. (2020a). *Metode Riset Penelitian Kuantitatif*. Deepublish.
- Riyanto, S., & Hatmawan, A. A. (2020b). *Metode Riset Penelitian Kuantitatif Penelitian Di Bidang Manajemen, Teknik, Pendidikan Dan Eksperimen*. Deepublish.
- Sciffman, & Kanuk. (2007). *Perilaku Konsumen. Edisi Kedua* (2nd ed.). PT. Indeks Gramedia.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach* (Wiley & Sons, Ed.; 7th ed.).
- Shao, X., & Siponen, M. (2011). Consumer Acceptance and Use of Information Technology: Adding consumption theory to UTAUT2. *Sprouts*.
- Singh, N., Sinha, N., & Liébana-Cabanillas, F. J. (2020). Determining factors in the adoption and recommendation of mobile wallet services in India: Analysis of the effect of innovativeness, stress to use and social influence. *International Journal of Information Management*, 50, 191–205. <https://doi.org/10.1016/j.ijinfomgt.2019.05.022>
- Solomon, M., Bamossy, G. J., Askegaard, S., & Hogg, M. K. (2006). *Consumer Behaviour: A European Perspective* ((3rd Edition)). Prentice Hall.
- Sticpay. (2021, May 17). *E-wallet Trends In Southeast Asia*.

- Stocchi, L., Michaelidou, N., & Micevski, M. (2019). Drivers and outcomes of branded mobile app usage intention. *Journal of Product & Brand Management*, 28(1), 28–49. <https://doi.org/10.1108/JPBM-02-2017-1436>
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, R & D*. Alfabeta.
- Sugiyono. (2019). *Metode Penelitian Pendidikan (Kuantitatif, Kualitatif, Kombinasi, R&D dan Penelitian Pendidikan)*. Alfabeta.
- Sugiyono. (2020). *Metode Penelitian Kualitatif*. Alfabeta.
- Syifa, N., & Tohang, V. (2020). The Use Of E-Wallet System. *2020 International Conference on Information Management and Technology (ICIMTech)*, 342–347. <https://doi.org/10.1109/ICIMTech50083.2020.9211213>
- Tamilmani, K., Rana, N. P., Wamba, S. F., & Dwivedi, R. (2021). The extended Unified Theory of Acceptance and Use of Technology (UTAUT2): A systematic literature review and theory evaluation. *International Journal of Information Management*.
- Venkatesh, P., Gnanadass, R., & Padhy, N. P. (2003). Comparison and application of evolutionary programming techniques to combined economic emission dispatch with line flow constraints. *IEEE Transactions on Power Systems*, 18(2), 688–697. <https://doi.org/10.1109/TPWRS.2003.811008>
- Wang, W., & Li, H. (2012). Factors influencing mobile services adoption: a brand-equity perspective. *Internet Research*, 22(2), 142–179. <https://doi.org/10.1108/10662241211214548>
- Widodo, A., & Yusiana, R. (2021). *Metodologi Penelitian, Penentuan Metode dengan Pendekatan Partial Least Square (PLS) Structural Equation Modelling (SEM)*. PT. Refika Adyama.
- Widodo, T. (2017). *Metodologi Penelitian, Populer & Praktis*. PT. Raja Grafindo Persada.
- Wijanto, S. (2008). *Structural Equation Modeling dengan Lisrel 8.8*. Graha Ilmu.
- Winarno, K. O., & Indrawati, I. (2022). IMPACT OF SOCIAL MEDIA MARKETING AND ELECTRONIC WORD OF MOUTH (E-WOM) ON PURCHASE INTENTION. *Jurnal Aplikasi Manajemen*, 20(3). <https://doi.org/10.21776/ub.jam.2022.020.03.15>