

DAFTAR REFERENSI

- Abbas, H. A., & Hamdy, H. I. (2015). Computers in Human Behavior Determinants of continuance intention factor in Kuwait communication market : Case study of Zain-Kuwait. *Computers in Human Behavior*, 49, 648–657.
<http://dx.doi.org/10.1016/j.chb.2015.03.035>
- Amin, M., Rezaei, S., & Abolghasemi, M. (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), 258–274.
<http://dx.doi.org/10.1108/NBRI-01-2014-0005>
- Amoroso, D. L., & Magnier-Watanabe, R. (2012). Building a research model for mobile wallet consumer adoption: The case of mobile Suica in Japan. *Journal of Theoretical and Applied Electronic Commerce Research*, 7(1), 94–110.
<http://dx.doi.org/10.4067/S0718-18762012000100008>
- Amoroso, D., & Lim, R. (2017). The mediating effects of habit on continuance intention. *International Journal of Information Management*, 37(6), 693–702.
<http://dx.doi.org/10.1016/j.ijinfomgt.2017.05.003>
- Ashfaq, M., Yun, J., Waheed, A., Khan, M. S., & Farrukh, M. (2019). Customers' Expectation, Satisfaction, and Repurchase Intention of Used Products Online: Empirical Evidence From China. *SAGE Open*, 9(2).
<https://doi.org/10.1177%2F2158244019846212>
- Bhattacharjee. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly* 25(3), 351–370.
- Chi, T. (2018). Understanding Chinese consumer adoption of apparel mobile commerce: An extended TAM approach. *Journal of Retailing and Consumer Services*, 44, 274–284. <https://doi.org/10.1016/j.jretconser.2018.07.019>
- Davis, D. F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*, 13(3), 319–340.
<https://doi.org/10.2307/249008>
- Devita, D. V. (2020). E-wallet lokal masih mendominasi Q2 2019-2020. *Iprice*.
<https://iprice.co.id/trend/insights/top-e-wallet-di-indonesia-2020/>

- Emran, M., Arpaci, I., & Salloum, S. A. (2020). An empirical examination of continuous intention to use m-learning: An integrated model. *Education and Information Technologies*, 25(4), 2899–2918. <https://doi.org/10.1007/s10639-019-100942-2>
- Fungai, M. (2017). Factors influencing customer repurchase intention in the fast food industry: A case study of innscor mutare, Zimbabwe. *Business & Social Sciences Journal (BSSJ)*, 2(1), 120–141. <http://dx.doi.org/10.26831/BSSJ.2016.2.1.113-133>
- Ghozali, I., & Latan, H. (2015). *Partial least square konsep teknik dan aplikasi menggunakan program smartpls 3.0*. Badan Penerbit Universitas Diponegoro.
- Ha, Y. W., & Park, M. C. (2013). Antecedents of customer satisfaction and customer loyalty for emerging devices in the initial market of korea : an equity framework. *Psychology & Marketing*, 30(8), 676–689. <https://doi.org/10.1002/mar.20637>
- Hair, F. J., Black, C. W., Babin, J., B., & Anderson, E., R. (2010). *Multivariate data analysis : global perspective*. Pearson Education.
- Hamid, A. A., Razak, F. Z. A., Bakar, A. A., & Abdullah, W. S. W. (2016). The effects of perceived usefulness and perceived ease of use on continuance intention to use e-government. *Procedia Economics and Finance*, 35(10), 644–649. [http://dx.doi.org/10.1016/S2212-5671\(16\)00079-4](http://dx.doi.org/10.1016/S2212-5671(16)00079-4)
- Hsu, C., & Lin, J. C. (2015). Electronic commerce research and applications what drives purchase intention for paid mobile apps ? – An expectation confirmation model with perceived value. *Electronic Commerce Research and Applications*, 14(1), 46–57. <http://dx.doi.org/10.1016/j.elerap.2014.11.003>
- Hubert, M., Blut, M., Brock, C., Backhaus, C., & Eberhardt, T. (2017). Acceptance of smartphone-based mobile shopping: Mobile benefits, customer characteristics, perceived risks, and the impact of application context. *Psychology and Marketing*, 34(2), 175–194.
- Husaini, A. (2021). Snapcart survei pengguna e-wallet oleh konsumen ini dia urutan penguasanya. *Kontan*. <https://keuangan.kontan.co.id/news/snapcart-survei-penggunaan-e-wallet-oleh-konsumen-ini-dia-urutan-penguasanya>
- Joo, Y. J., Park, S., & Shin, E. K. (2017). Students' expectation, satisfaction, and continuance intention to use digital textbooks. *Computers in Human Behavior*, 69, 83–90. <http://dx.doi.org/10.1016/j.chb.2016.12.025>
- Kemp, S. (2020). Digital 2020: Indonesia — datareportal — global digital insights.

- Datareportal*. <https://datareportal.com/reports/digital-2020-indonesia>
- Limayem, M., Hirt, S. G., & Cheung, C. M. K. (2007). How habit limits the predictive power of intention: The case of information systems continuance. *MIS Quarterly: Management Information Systems*, 31(4), 705–737. <https://doi.org/10.2307/25148817>
- Lutfhi, A. (2014). Di Indonesia, smartphone sudah menjadi kebutuhan utama. *Okezonetchno*. <https://techno.okezone.com/read/2014/05/13/57/984293/di-indonesia-smartphone-sudah-menjadi-kebutuhan-utama>
- Mensah, I., & Mensah, R. D. (2018). Effects of service quality and customer satisfaction on repurchase intention in restaurants on university of cape coast campus. *Journal of Tourism, Heritage & Services Marketing*, 4(1), 27–36. <http://doi.org/10.5281/zenodo.1247542>
- Moslehpour, M., Pham, V. K., Wong, W. K., & Bilgiçli, I. (2018). E-purchase intention of Taiwanese consumers: Sustainable mediation of perceived usefulness and perceived ease of use. *Sustainability (Switzerland)*, 10(1), 234. <http://dx.doi.org/10.3390/su10010234>
- Nistanto, R. (2018). Mengenal “e-money” t-cash dan cara mengaktifkannya. *Kompas*. <https://tekno.kompas.com/read/2018/06/12/15060087/mengenal-e-money-t-cash-dan-cara-mengaktifkannya>
- Nurdin, N. (2018, February 18). Uang elektronik tidak hanya untuk bayar tol, tapi juga untuk belanja. *Kompas*. <https://ekonomi.kompas.com/read/2018/02/18/140000826/uang-elektronik-tidak-hanya-untuk-bayar-tol-tapi-juga-untuk-belanja>
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61, 404–414. <http://dx.doi.org/10.1016/j.chb.2016.03.030>
- Phuong, N. N., Luan, L. T., Van Dong, V., & Le Nhat Khanh, N. (2020). Examining customers’ continuance intentions towards e-wallet usage: The emergence of mobile payment acceptance in Vietnam. *Journal of Asian Finance, Economics and Business*, 7(9), 505–516. <https://doi.org/10.13106/jafeb.2020.vol7.no9.505>
- Reza. (2020, January 30). Masuk 2020 masih belum pakai dompet digital? Rugi banget!. *Liputan6*. <https://www.liputan6.com/lifestyle/read/4165517/masuk-2020-masih->

belum-pakai-dompet-digital-rugi-banget

- Sekaran, U., & Bougie, R. (2016). *Research methods for business a skill-building approach* (7th Ed.). Johnn Wiley and Sons.
- Shang, D., & Wu, W. (2017). Understanding mobile shopping consumers' continuance intention. *Industrial Management and Data Systems*, 117(1), 213–227. <http://dx.doi.org/10.1108/IMDS-02-2016-0052>
- Sugiyono. (2017). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Aflabeta
- Swastika. (2020). Bikin transaksi lebih praktis, kenali dulu 3 kelebihan dan kekurangan uang elektronik ini. *Rimma*. <https://www.rimma.co/100641/money/bikin-transaksi-lebih-praktis-kenali-dulu-3-kelebihan-dan-kekurangan-uang-elektronik-ini/>
- Wicaksono, A. (2021). Transaksi uang elektronik cip bakal kena biaya 0,5 persen. *CNN Indonesia*. <https://www.cnnindonesia.com/ekonomi/20210121195037-78-596890/transaksi-uang-elektronik-cip-bakal-kena-biaya-05-persen>
- Widarjono, A. (2015). *Statistika terapan dengan Excel & SPSS*. UPP STIM YKPN.
- Widianingsih, T. (2020). Strategi menghadapi risiko bisnis di new normal. *Axiqoe*. <https://blog.axiqoe.com/blog/details/m/256/strategi-menghadapi-risiko-bisnis-di-new-normal>
- Wijayanthi, I. M. (2019). Behavioral intention of young consumers towards e-wallet adoption: An empirical study among indonesian users. *Russian Journal of Agricultural and Socio-Economic Sciences*, 85(1), 79–93. <http://dx.doi.org/10.18551/rjoas.2019-01.09>