

DAFTAR PUSTAKA

- Amin, M. K., Azhar, A., Amin, A., & Akter, A. (2016). Applying the technology acceptance model in examining Bangladeshi consumers' behavioral intention to use mobile wallet: PLS-SEM approach. *2015 18th International Conference on Computer and Information Technology, ICCIT 2015*, 93–98. <https://doi.org/10.1109/ICCITEchn.2015.7488049>
- Boesenach, E. (2018). World Cash Report 2018, 150.
- Dahlya Maryana. (2018). Users' Intention to Use Electronic Payment (e-payment) A Comparative Study of the UK and Indonesia Dahlya Maryana. *Users' Intention to Use Electronic Payment (e-Payment) A Comparative Study of the UK and Indonesia Dahlya Maryana*, (September 2018), 55. <https://doi.org/10.13140/RG.2.2.20299.23847>
- Gia-Shie Liu, & Pham Tan Tai. (2016). A Study of Factors Affecting the Intention to Use Mobile Payment Services in Vietnam. *Economics World*, 4(6), 249–273. <https://doi.org/10.17265/2328-7144/2016.06.001>
- Junadi, & Sfenrianto. (2015). A Model of Factors Influencing Consumer's Intention to Use E-payment System in Indonesia. *Procedia Computer Science*, 59(Iccsci), 214–220. <https://doi.org/10.1016/j.procs.2015.07.557>
- Khatimah, H., Susanto, P., & Abdullah, N. L. (2019). Hedonic motivation and social influence on behavioral intention of e-money: The role of payment habit as a mediator. *International Journal of Entrepreneurship*, 23(1), 1–9.
- Kock, N. (2015). Common method bias in PLS-SEM: A full collinearity assessment approach. *International Journal of E-Collaboration*, 11(4), 1–10. <https://doi.org/10.4018/ijec.2015100101>
- Logahan, J. M., Viliano, M., & Simamora, B. H. (2019). "SAKUKU" E-MONEY OF GENERATION Y IN INDONESIA, 97(20).
- Miliani, L., Purwanegara, S., Tantri, M., & Indriani, D. (2013). Adoption Behavior of E-Money Usage. *Information Management and Business Review*, 5(7), 369–378.
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. (2015). User intentions to

- adopt mobile payment services: A study of early adopters in Thailand. *Journal of Internet Banking and Commerce*, 20(1).
- Ramadhani, N. R. P., Rahadi, R. A., & Murtaqi, I. (2017). a Conceptual Study on the Use of Electronic Payment Instruments Among Generation Z in Bandung City. *Journal of Global Business and Social Entrepreneurship (GBSE)*, 3(9), 32–40. Retrieved from www.gbse.com.my
- Setiyono, C., Shihab, M. R., & Azzahro, F. (2019). The role of initial trust on intention to use branchless banking application: Case study of jenius. *Journal of Physics: Conference Series*, 1193(1). <https://doi.org/10.1088/1742-6596/1193/1/012022>
- Sigar, J. F. (2016). the Influence of Perceived Usefulness, Perceived Ease of Use and Perceived Enjoyment To Intention To Use Electronic Money in Manado. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 4(2), 498–507.
- Suwunniponth, W. (2016). Customers' Intention to Use Electronic Payment System for Purchasing. *International Journal of Economics and Management Engineering*, 10(12), 3925–3930.
- Teare, R. (1990). International Journal of Contemporary Hospitality Management. *Marketing Intelligence & Planning*, 8(5), 12–14. <https://doi.org/10.1108/EUM0000000001079>
- Teng, P. K., Ling, T. J., & Seng, K. W. K. (2018). Understanding Customer Intention to Use Mobile Payment Services in Nanjing, China. *International Journal of Community Development & Management Studies*, 2, 49–60. Retrieved from <https://www.informingscience.org/Articles/v2p049-060Teng4446.pdf>
- Thang, N. C., Mai, L. H., Thi, N., Chi, K., & Kien, V. T. (2019). FACTORS AFFECTING THE INTENTION, 7(429), 161–171.
- 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. <https://doi.org/10.18551/rjoas.2019-01.09>
- Wulandari, D., Narmaditya, B. S., Alfian Parewangi, A. M., Sakarji, S. R. B., Purnamasari, V., & Qurrata, V. A. (2018). Factors affecting the adoption of

electronic money. *International Journal of Civil Engineering and Technology*, 9(7), 1927–1934.



Universitas Internasional Batam