

DAFTAR PUSTAKA

- Abrilia, Nurya Dina dan Sudarwanto, Tri. 2020. “Pengaruh Persepsi Kemudahan dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet pada Aplikasi Dana di Surabaya”. *Jurnal Pendidikan Tata Niaga (JPTN)*. Vol. 8, No.3.
- Ajzen, Icek. 1991. “The Theory of Planned Behavior”. *Organization Behavior and Human Decision Processes*. Vol. 50, Hal 179-211.
- Arahita, Ceva Lavenja dan Hatammimi, Jurry. 2015. “Factors Affecting the Intention to Reuse Mobile Banking Service”. *International Journal of Research in Business and Social Science*. Vol. 4, No. 4
- Avianti, Ilya dan Triyono. 2021. Ekosistem Fintech Di Indonesia. Jakarta: PT. Kaptain Komunikasi Indonesia.
- Cholifah, Rizky Nur. 2020. “Pengaruh Perceived Usefulness, Perceived Ease of Use dan Trust terhadap Intention to Use”. Skripsi. Fakultas Ekonomi dan Bisnis, Jakarta: UIN Syarif Hidayatullah.
- Davis, Fred D, Richard P Bagozzi dan Paul R Warshaw. 1989. “User Acceptance of Computer Technology: A Comparison of Two Theoretical Models”. *Management Science*. Vol. 35, No. 8, Hal. 982-1003.
- Davis, Fred D. 1989. Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Management Science Quarterly*. Vol. 13, No. 3, Hal. 319-340.
- Davis, Fred D. 1993. User acceptance of information technology: system characteristics, user perceptions and behavioral impacts. *International Journal Man-Machine Studies*. Vol. 38, No. 3, Hal. 475-487.
- Dewi, Liliana. 2022. “Relationship Usefulness, “Perceived Ease of Use to Repurchase Intention E-Money: Does trust Matter? (Atmanagement Students in Private Universitas)”. *International Journal of Economics, Business and Accounting Research (IJEBAR)*. Vol. 6, No. 4.
- Fadillah, Alan Fajar, Tiara Putri Ramayanti, dan Abdul Yusuf. 2022. Pengaruh E-Trust on Re-Use Intention terhadap Platform Flip. *Jurnal Pendidikan dan Kewirausahaan*. Vol. 10, No. 3, Hal. 875-889.

- Ferdinand, Augusty. 2002. *Structural Equation dalam Penelitian Manajemen*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali dan Latan. 2015. *Partial Least Squares: Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3.0*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. 2016. *Aplikasi Analisis Multivariate dengan IBM SPSS 23 (Edisi 8) Cetakan ke VIII*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. 2017. *Model Persamaan Struktural Konsep dan Aplikasi dengan Program AMOS 24*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gunawan, Winda, Riwi Sumantyo dan Novi Tri Putri. 2022. "Effect of Trust, Perceived Ease of Use, and Perceived Usefulness on Repurchase Intention Financial Technology (Study of Eleven Maret University Student)". *Journal of Applied Economics in Developing Countries*. Vol.7, No. 1, Hal. 60-69.
- Hanggono, Aditya Arie, Siti Ragil Handayani, dan Heru Susilo. 2015. Analisis Atas Praktek TAM (Technology Acceptance Model) Dalam Mendukung Bisnis Online Dengan Memanfaatkan Jejaring Sosial Instagram. *Jurnal Administrasi Bisnis (JAB)*. Vol. 26, No. 1, Hal. 1-9.
- Hidayati, Eny. 2021. "Studi Online Trust dan Minat Beli Ulang pada Pelanggan Shopee Online Shop di Kota Semarang". Skripsi, Fakultas Ekonomi: Universitas Sultan Agung.
- Hoy, Wayne K dan Moran, Megan Tschannen. 1999. Five Faces of Trust: An empirical Confirmation in Urban Elementary Schools. *Journal of School Leadership*. Vol. 9, Hal. 184-208.
- Juliandi, Azuar, Irfan, dan Saprinal Manurung. 2014. *Metodologi Penelitian Bisnis Konsep dan Aplikasi*. Medan: UMSU PRESS.
- Keni, Keni. 2020, "How Perceived Usefulness and Perceived Ease of Use Affecting Intent to Repurchase?". *Jurnal Manajemen*. Vol. 24, No. 03, Hal. 481-496
- Kotler, Philip dan Keller, Kevin Lane. 2009. *Manajemen Pemasaran*. Penerbit Erlangga: Jakarta.
- Kotler, Philip dan Keller, Kevin Lane. 2016. *Marketing Management*. England: Pearson Education Limited.

- Kusumawardhani, Dwi Ajeng, dan Purnaningrum, Evita. 2021. Penyebaran pengguna digital wallet di Indonesia berdasarkan google trends analytics. *INOVASI*. Vol. 17, No. 2, Hal. 377-385.
- Laora, Siagian Enisia, Tetra Hidayati, dan Asnawati. 2021. “Pengaruh Perceived Ease of Use dan Perceived Usefulness Terhadap Repurchase Intention yang Dimediasi oleh Customer Trust”. *Journals of Economics and Business Mulawarman (JEBM) K I N E R J A*. Vol. 18, No. 2, Hal. 304-313.
- Prakosa, Adhi, dan Wintaka, Dimas Jati. 2020. “Analisis Faktor-Faktor yang Mempengaruhi Minat Penggunaan Ulang *E-Wallet* pada Generasi Milenial di Daerah Istimewa Yogyakarta”. *Bisman (Bisnis dan Manajemen): The Journal of Business and Management*. Vol. 3 No. 1, Hal. 72-85.
- Prasetya, Agus Fahmi dan Sukaatmadja, I Putu Gde. 2021. “The Role of Trust Mediates the Effect of Promotion Strategy and Perceived Ease on Reuse Intentions”, *International Journal of Business Management and Economic Review*, Vol. 4, No. 3.
- Prayudi, I Gede, I Putu Gde Sukaatmadja, Ni Nyoman Kerti Yasa, dan I Gst Ayu Kt. Giantari. 2022. “The Role of Trust in Mediation the Effect of Perception of Ease of Use and Perception of Usefulness on Intention to Re-Using the Mobile Banking Service”. *International Research Journal of Management, IT & Social Sciences*. Vol. 9 No. 4, Hal. 482-493.
- Primandari, I Dewa Ayu Agung Yunita dan Suprapti, Ni Wayan Sri. 2022. “The Role of Trust Mediates the Effect of Perceived Ease of Use and Perceived Risk on Intention to Reuse QRIS Payment Method”. *International Journal of Business & Management*. Vol. 5, No. 3, Hal. 201-210.
- Purwanto, Nuri, Budiyanto, dan Suhermin. 2022. *Theory of Planned Behavior: Implementasi Perilaku Electronic Word of Mouth pada Konsumen Marketplace*. Kota Malang: CV. Literasi Nusantara Abadi.
- Rahmawati, Putri dan Anwar, Muhadjir. 2023. Trust Mediated the Effect of Perceived Benefits and Perceived Convenience on the Interest in Reusing Electronic Money. *Jurnal Ekonomi dan Bisnis Digital (MINISTAL)*. Vol. 2, No. 3, Hal. 855-870.

- Ramos, Fernanda Leao, Jorge Brantes Ferreira, Angilberto Sabino de Freitas, dan Juliana Werneck Rodrigues. 2018. "The Effect of Trust in the Intention to Use m-banking", *BBR (Brazilian Business Review)*. Vol. 15, No. 2, Hal. 175-191.
- Rangkuty, Dewi Mahrani. 2021. "Apakah Penggunaan E-Wallet Masa Pandemi Covid-19 Semakin Meningkat di Indonesia?". *Prosiding Konferensi Nasional Universitas Nahdlatul Ulama Indonesia*. Vol. 01, No. 01.
- Rifa'i, Khamdan. 2023. *Kepuasan Konsumen*. Jember: UIN KHAS Press.
- Sairaga, Andre Lorenza dan Maulana, Arief. 2023. "The influence of perceived usefulness, perceived ease of use and trust on intention reuse of Go-pay". *Marketing Management Studies*. Vol. 3, No. 1, Hal. 65-73.
- Sandy, Eko, dan Firdausy, Carunia Mulya. 2021. "Pengaruh Perceived Usefulness, Perceived Ease of Use dan Trust Terhadap Minat Konsumen dalam Penggunaan Ulang Go-Pay di Kota Jakarta". *Jurnal Manajemen Bisnis dan Kewirausahaan*. Vol. 5 No. 1, Hal. 22-27.
- Sawitri, Ni Luh Putu Widya dan Giantari, I Gusti Ayu Ketut. 2020. "The Role of Trust Mediates the Effect of Perceived Ease of Use and Perceived Usefulness on Online Repurchase Intention", *American Journal of Humanities and Social Sciences Research (AJHSSR)*, Vol. 4, Issue 1, Hal. 374-381.
- Schiffman, Leon G dan Kanuk, Leslie Lazar. 2004. *Consumer Behavior, 8th International Edititon. UHaler Saddle River*. New Jersey: Prentice-Hall Inc.
- Schiffman, Leon G dan Kanuk, Leslie Lazar. 2012. *Consumer Behaviour a Europeran Outlook*. New Jersey: Prentice Hall.
- Sugiyono. 2020. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Penerbit Alfabeta.
- Syahrani, Danna P. dan Yasa, N. N. Kerti. 2022. "The Role of Trust as Mediation between Perceived Usefulness and Perceived Ease of Use on Repurchase Intention". *European Journal of Development Studies*. Vol. 2, No. 3, Hal. 36-40.
- Tobuhu, Mohammad Andika, Rizan Machmud, dan Endi Rahman. 2022. Pengaruh Kemudahan dan Kepercayaan Terhadap Sikap Penggunaan Layanan M-

- Banking (Studi Pada Bank BNI Cabang Gorontalo). *Jurnal Ilmiah Manajemen dan Bisnis (JAMBURA)*. Vol. 5, No. 2, Hal. 686-693.
- Utami, Febby Nanda, Yossinomita, dan Nia Rahayu. 2022. Pengaruh Perceived Usefulness dan Perceived Ease of Use terhadap Continuance Intention to Use Mobile Banking dengan Trust sebagai Variabel Intervening pada Pengguna Aplikasi Bank Jambi Mobile. *Jurnal Ilmiah Manajemen dan Kewirausahaan (JUMANAGE)*. Vol. 1, No. 2, Hal. 57-67.
- Venkatesh, Viswanath, James Y.L. Thong, dan Xin Xu. 2012. Consumer Acceptance and Use of Information Technology: Extending The Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*. Vol. 36, No. 1, Hal. 157-178.
- Wahyuning, Sri. 2021. *Dasar-Dasar Statistik*. Semarang: Yayasan Prima Agus Teknik.
- Warsito, Chandra. 2021. *Loyalitas Pelanggan Terhadap Merek Toko Islami*. Purwokerto: Penerbit STAIN Press.
- Wicaksono, Soetam Rizky. 2022. *Teori Dasar Technology Acceptance Model*. Malang: CV. Seribu Bintang.
- Wilson, Nicholas, Keni Keni, dan Pauline Henriette Pattyranie Tan. 2021. The Role of Perceived Usefulness and Perceived Ease of Use Toward Satisfaction and Trust Which Influence Computer Consumers Loyalty in China. *Gadjah Mada International Journal of Business*. Vol. 23, No. 3, Hal. 262-294.

SUMBER WEB

- <https://apjii.or.id/berita/d/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang> (diakses pada 28 Februari 2024)
- <https://databoks.katadata.co.id/datapublish/2023/09/20/pengguna-internet-di-indonesia-tembus-213-juta-orang-hingga-awal-2023> (diakses pada 28 Februari 2024)
- <https://databoks.katadata.co.id/datapublish/2024/01/30/penetrasi-internet-indonesia-capai-78-pada-2023-rekor-tertinggi-baru> (diakses pada 28 Februari 2024)

<https://inet.detik.com/cyberlife/d-7169749/apjii-jumlah-pengguna-internet-indonesia-tembus-221-juta-orang> (diakses pada 28 Februari 2024)

<https://info.populix.co/articles/en/report/consumer-preference-towards-banking-and-e-wallet-aHals/> (diakses pada 28 Februari 2024)

<https://kbbi.kemdikbud.go.id/entri/internet> (diakses pada 28 Februari 2024)

<https://plaid.com/resources/fintech/what-is-fintech/> (diakses pada 28 Februari 2024)

<https://pressrelease.kontan.co.id/news/capai-pertumbuhan-positif-pada-2023-dana-sambut-2024-dengan-optimistis> (diakses pada 19 Juni 2024)

<https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/10468> (diakses pada 28 Februari 2024)

<https://www.antaranews.com/berita/3940263/dana-indonesia-catatkan-170-juta-pengguna-pada-tahun-2023> (diakses pada 28 Februari 2024)

<https://www.bcg.com/publications/2023/fintech-industry-indonesia-growth> (diakses pada 28 Februari 2024)

<https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx> (diakses pada 28 Februari 2024)

<https://www.dana.id/> (diakses pada 19 Juni 2024)

<https://www.fintech.id/id/member/detail/466> (diakses pada 19 Juni 2024)

<https://www.kompasiana.com/daffaerindaziddana6529/643a545d4addee3f193a78f3/mengenal-lebih-jauh-fitur-dana-aplikasi-pembayaran-digital> (diakses pada 19 Juni 2024)

<https://www.liputan6.com/tekno/read/5191376/pengguna-dompet-digital-dana-tembus-135-juta-di-2022?page=4> (diakses pada 28 Februari 2024)

<https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-fintech> (diakses pada 28 Februari 2024)

<https://www.paper.id/blog/bisnis/digital-payment-indonesia/> (diakses pada 28 Februari 2024)

<https://insightasia.com/wp-content/uploads/2022/12/Appendix-InsightAsia-Presentation-2023-E-Wallet-Industry-Outlook.pdf>