

## REFERENCES

- Ajija, Shochrul Rohmatul, dkk. 2011. Cara Cerdas Menguasai Eviews. Jakarta: Salemba Empat.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125–138. <https://doi.org/10.1016/j.jretconser.2017.08.026>
- Alalwan, Ali Abdallah, et al. "Factors Influencing Adoption of Mobile Banking by Jordanian Bank Customers: Extending UTAUT2 with Trust." *International Journal of Information Management*, vol. 37, no. 3, June 2017, pp. 99–110. *ScienceDirect*, <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>.
- Aritonang, Y. A. L., dan Arisman, A. (2017). "Pengaruh Persepsi Kemudahan dan Persepsi Manfaat Terhadap Minat Menggunakan E-money." *Jurnal AkuntansiSTIE Multi Data Palembang*, hal 1-17.
- Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44(July 2018), 38–52. <https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
- Chaouali, W.; Ben Yahia, I.; Souiden, N., (2016), The Interplay Of Counter- Conformity Motivation, Social Influence, And Trust In Customers' Intention To Adopt Internet Banking Services: The Case Of An Emerging Country. *J. Retail. Consum. Serv.* 28, 209–218.
- Cudjoe, Agbemabiese George, et al. "Determinants of Mobile Banking Adoption in the Ghanaian Banking Industry: A Case of Access Bank Ghana Limited." *Journal of Computer and Communications*, vol. 03, no. 02, 2015, pp. 1–19. *DOI.org (Crossref)*, <https://doi.org/10.4236/jcc.2015.32001>.
- Evan I., Wing WW., Hanson PP., (2021), Evaluasi Tingkat Penerimaan E-Money Di Kalangan Mahasiswa Yogyakarta Menggunakan Modifikasi UTAUT2, *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, Vol. 10. No. 01, Hal 11-22.

- Fithri Meuthia, R., Putra Ananto, R., & Afni, Z. (2020). Analisis Faktor-Faktor yang Mempengaruhi Minat UMKM Terhadap Penggunaan Uang Elektronik Di Kota Padang. *Akuntansi Dan Manajemen*, 15(1), 143–155. <https://doi.org/10.30630/jam.v15i1.113>
- Ghozali, I. (2011). Aplikasi analisis multivariate dengan program IBM SPSS 19. Semarang: Universitas Diponegoro.
- Ghozali, I. (2016). Aplikasi Analisis Multivariate dengan Program IBM SPSS 23 (8 ed.). Badan Penerbit Universitas Diponegoro.
- Hikmah, Hikmah, and Muslimah Muslimah. "Validitas dan Reliabilitas Tes dalam Menunjang Hasil Belajar PAI." *Proceedings of Palangka Raya International and National Conference on Islamic Studies (PINCIS)*. Vol. 1. No. 1. 2021.
- Junadi & Sfenrianto (2015). A Model of Factors Influencing Consumer's Intention To Use E-Payment System in Indonesia. *Procedia Computer Science* 59 (2015), 214-220
- Lim, F.-W., Ahmad, F., & Abdul Talib, A. N. (2019). Behavioural intention Towards Using Electronic Wallet : A Conceptual Framework In The Light Of the Unified Theory of Acceptance and Use of Technology (UTAUT). *Imperial Journal of Interdisciplinary Research*, 5(1), 79-86
- Limayem, et al. "How Habit Limits the Predictive Power of Intention: The Case of Information Systems Continuance." *MIS Quarterly*, vol. 31, no. 4, 2007, p. 705. *DOI.org (Crossref)*, <https://doi.org/10.2307/25148817>.
- Macedo, Isabel Maria. "Predicting the acceptance and use of information and communication technology by older adults: An empirical examination of therevised UTAUT2." *Computers in Human Behavior* 75 (2017): 935-948.
- Martins, C.; Oliveira, T.; Popovič, A., (2014), Understanding The Internet Banking Adoption: A Unified Theory Of Acceptance And Use Of Technology And Perceived Risk Application. *Int. J. Inf. Manag.*, 34, 1–13.
- Piarna, Rian, and Ferdi Fathurohman. "Adopsi E-commerce oleh konsumen milenial pada produk UMKM di kota subang menggunakan model UTAUT in consumer contex." *Jurnal Teknologi Informasi dan Ilmu Komputer* 7.5 (2020): 1021-1028.

- Priambodo, and B. Prabawani, (2015). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Dan Persepsi Risiko Terhadap Minat Menggunakan Layanan Uang Elektronik (Studi Kasus pada Masyarakat di Kota Semarang), *Jurnal Ilmu Administrasi Bisnis*, Vol. 5, No. 2, pp. 127-135
- Riadi, Muchlisin. "Populasi dan Sampel Penelitian (Pengertian, Proses, Teknik Pengambilan dan Rumus)." Diambil kembali dari KAJIANPUSTAKA. COM: <https://www.kajianpustaka.com/2020/11/populasi-dan-sampel-penelitian.html> (2020).
- Saputri, N. "Readiness of SMEs on Digital Payment for Business Sustainability. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, 3 (2), 140–144." (2021).
- Sekaran, U., & Bougie, R. (2016). *Research Methods For Business* (7 ed.). John Wiley & Sons Ltd.
- Sheikh, Z., Islam, T., Rana, S., Hameed, Z., & Saeed, U. (2017). Acceptance of Social Commerce Framework in Saudi Arabia. *Telematics and Informatics*, August. <https://doi.org/10.1016/j.tele.2017.08.003>
- Sheikh, Zaryab, et al. "Impact of social commerce constructs and social support on social commerce intentions." *Information Technology & People* 32.1 (2019): 68-93.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta, CV.
- Sugiyono. *Metode Penelitian kuantitatif, kualitatif dan R & D* / Sugiyono. Bandung :: Alfabeta,, 2014.
- Utami, S., & Kusumawati, B. (2017). Faktor-faktor Yang Memengaruhi Minat Penggunaan Emoney (Studi Pada Mahasiswa STIE Ahmad Dahlan Jakarta). *Jurnal Balance*, 14(2), 29-41
- Venkatesh, Viswanath, et al. "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology." *MIS Quarterly*, vol. 36, no. 1, 2012, pp. 157–78. *JSTOR*, <https://doi.org/10.2307/41410412>.