

DAFTAR PUSTAKA

- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2018). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Alalwan, A. A. (2020). Mobile food ordering apps: An empirical study of the factors affecting customer e-satisfaction and continued intention to reuse. *International Journal of Information Management*, 50(February 2019), 28–44. <https://doi.org/10.1016/j.ijinfomgt.2019.04.008>
- Ansori, A. D., & Nugroho, S. S. (2024). The role of trust on the continuance usage intention of Indonesian mobile payment application. *Gadjah Mada International Journal of Business*, 26(2), 231-257.
- Awang, A. H., Zain, Z. M., Ismail, S., & Abd, N. H. (2023). COVID 19: E-wallet acceptance among low-income Malaysians using UTAUT Theory. *International Journal of Academic Research in Business and Social Sciences*, 13(8), 1093-1107.
- 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, 38–52. <https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
- Bhattacharjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly*, 25(3), 351-370. <https://doi.org/10.2307/3250921>
- Berry, L. L., Seiders, K., & Grewal, D. (2002). Understanding service convenience. *Journal of Marketing*, 66(3), 1–17. <https://doi.org/10.1509/jmkg.66.3.1.18505>
- Butt, M. M., Wilkins, S., Hazzam, J., & Marder, B. (2024). Rollover service contracts: the influences of perceived value, convenience, confusion and switching costs on consumer satisfaction and service loyalty. *Journal of Strategic Marketing*, 32(8), 1336-1356.
- Bi, Y., & Kim, I. (2020). Older travelers' e-loyalty: The roles of service convenience and social presence in travel websites. *Sustainability (Switzerland)*, 12(1). <https://doi.org/10.3390/SU12010410>
- Bougie, S. & B. (2016). Research Methods for Business: A Skill-Building Approach. *Research Methods for Business : A Skill-Building Approach / Uma Sekaran and R*, 34(7), 700–701. <https://doi.org/10.1108/lodj-06-2013-0079>

- Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India—An empirical study. *International Journal of Bank Marketing*, 37(7), 1590-1618.
- Chen, S. C., Chen, H. H., & Chen, M. F. (2009). Determinants of satisfaction and continuance intention towards self-service technologies. *Industrial Management and Data Systems*, 109(9), 1248–1263. <https://doi.org/10.1108/02635570911002306>
- Chuenyindee, T., et al. (2022). Factors influencing the adoption of mobile payment services during the COVID-19 pandemic: Empirical evidence from Thailand. *Sustainability*, 14(9), 5090. <https://doi.org/10.3390/su14095090>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Djan, I., & Adawiyyah, S. R. (2020). *The Effect of Convenience and Trust to Purchase Decision and Its Impact to Customer Satisfaction*. 9(4), 263–269. <https://doi.org/10.11648/j.ijber.20200904.23>
- Do, N. B., & Do, H. N. T. (2020). An investigation of generation Z's intention to use electronic wallet in Vietnam. *Journal of Distribution Science*, 18(10), 89-99.
- Duarte, P., Costa e Silva, S., & Ferreira, M. B. (2018). How convenient is it? Delivering online shopping convenience to enhance customer satisfaction and encourage e-WOM. *Journal of Retailing and Consumer Services*, 44(May), 161–169. <https://doi.org/10.1016/j.jretconser.2018.06.007>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51-90.
- Gu, W., Xu, Y., & Sun, Z. J. (2021). Does MOOC quality affect users' continuance intention? Based on an integrated model. *Sustainability*, 13(22), 12536.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate SPSS 23*.
- Ghozali, I. (2016). *Aplikasi analisis multivariate dengan program IBM SPSS 23* (8th ed.). Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). Sage Publications.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2019). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). SAGE Publications.

- Hair, J. F., Hult, G. T., Ringle, C., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) - Joseph F. Hair, Jr., G. Tomas M. Hult, Christian Ringle, Marko Sarstedt. In *Sage*.
- Hariyanto, S. D. (2021). Pengaruh Service Convenience Terhadap Repurchase Intention Yang Di Mediasi Oleh Customer Satisfaction Pada Konsumen Zalora. *Agora*, 9(2), 358498.
- Hasyim, U., & Ali, H. (2022). Reuse Intention Models Through Customer Satisfaction During The Covid-19 Pandemic: Cashback Promotion And E-Service Quality Case Study: Ovo Electronic Money In. *Dinasti International Journal of Digital Business Management*, 3(3), 440-452.
- Hui, G., Al, A., Nurul, M., Reza, H., & Mohd, W. (2025). Heliyon An empirical study on logistic service quality , customer satisfaction , and cross-border repurchase intention. *Heliyon*, 11(1), e41156. <https://doi.org/10.1016/j.heliyon.2024.e41156>
- Hukama, A. (2023). Peran Mediasi Customer Satisfaction Pada Pengaruh Service Convenience Dan Religious Motive Terhadap Word Of Mouth Nasabah Bank Syaria™ ah. *Jurnal Ilmiah Ekonomi Islam*, 9(3), 4353-4363.
- Humbani, M., & Wiese, M. (2019). An integrated framework for the adoption and continuance intention to use mobile payment apps. *International Journal of Bank Marketing*, 37(2), 646-664.
- Jannah, S. M., & Al-Banna, H. (2021). HALAL AWARENESS AND HALAL TRACEABILITY: MUSLIM CONSUMERS' AND ENTREPRENEURS' PERSPECTIVES. *Journal of Islamic Monetary Economics and Finance*, 7(2), 285-316.
- Jebarajakirthy, C., & Shankar, A. (2021). Impact of online convenience on mobile banking adoption intention: A moderated mediation approach. *Journal of Retailing and Consumer Services*, 58. <https://doi.org/10.1016/j.jretconser.2020.102323>
- Jiang, Y., & Lau, A. K. W. (2021). Roles of consumer trust and risks on continuance intention in the sharing economy: An empirical investigation. *Electronic Commerce Research and Applications*, 47(November 2019), 101050. <https://doi.org/10.1016/j.elerap.2021.101050>
- Kaura, V., Prasad, D., & Sharma, S. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International journal of bank marketing*, 33(4), 404-422.
- Karim, M. W., Haque, A., Ulfy, M. A., Hossain, M. A., & Anis, M. Z. (2020). Factors influencing the use of E-wallet as a payment method among Malaysian young adults. *Journal of International Business and Management*, 3(2), 1-12.

- Latan, H., & Ghozali, I. (2015). *Partial least squares: Konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0 untuk penelitian empiris*. Badan Penerbit Universitas Diponegoro.
- Liébana-Cabanillas, F., Singh, N., Kalinic, Z., & Carvajal-Trujillo, E. (2021). Examining the determinants of continuance intention to use and the moderating effect of the gender and age of users of NFC mobile payments: a multi-analytical approach. *Information Technology and Management*, 22(2), 133–161. <https://doi.org/10.1007/s10799-021-00328-6>
- Lim, F., Ahmad, F., Nizam, A., & Talib, B. A. (2020). *Behavioural Intention towards Using Electronic Wallet : A Conceptual Framework in the Light of the Unified Theory of Acceptance and Use of Technology (UTAUT)*. March.
- Mayer Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of management review*, 20(3), 709-734.
- Marlina, L., Mundzir, A., & Pratama, H. (2020). Cashless Dan Cardless Sebagai Perilaku Transaksi Di Era Digital: Suatu Tinjauan Teoretis Dan Empiris. *Jurnal Co Management*, 3(2), 533-542.
- Narahdita, A. P., Aisjah, S., & Kusniyah, N. (2020). Trust and perceived benefit as antecedents of reuse intention in mobile payment services. *Jurnal Aplikasi Manajemen*, 18(4), 682-691.
- Ngoc, N., Phuong, D., Luan, L. T., Dong, V. Van, Le, N., & Khanh, N. (2020). *Memeriksa Niat Kelanjutan Pelanggan terhadap Penggunaan E-wallet : Munculnya Penerimaan Pembayaran Seluler di Vietnam*. 7(9), 505–516. <https://doi.org/10.13106/jafeb.2020.vol7.no9.505>
- Oliver, R. L. (1997). *Satisfaction: A behavioral perspective on the consumer*. McGraw-Hill.
- Oliver, R. L. (2010). Customer satisfaction. In *Wiley International Encyclopedia of Marketing*. <https://doi.org/10.1002/9781444316568.wiem03008>
- Pham, Q. T., Tran, X. P., Misra, S., Maskeliūnas, R., & Damaševičius, R. (2018). Relationship between convenience, perceived value, and repurchase intention in online shopping in Vietnam. *Sustainability*, 10(1), 156.
- Phuong, N. N. D., LUAN, L. T., Van DONG, V., & KHANH, N. L. N. (2020). Examining customers' continuance intentions towards e-wallet usage: The emergence of mobile payment acceptance in Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(9), 505-516.
- Puschel, J., Mazzon, J. A., & Hernandez, J. M. C. (2020). Antecedents of reuse intention in mobile payment services. *Journal of Internet Banking and Commerce*, 18(4), 1–15.

- Reza, M. D. S. binti M., Tan, S. H., Chong, L. L., & Ong, H. B. (2024). Continuance usage intention of e-wallets: Insights from merchants. *International Journal of Information Management Data Insights*, 4(2), 100254. <https://doi.org/10.1016/j.jjime.2024.100254>
- Roy, S. K., Shekhar, V., Lassar, W. M., & Chen, T. (2018). Customer engagement behaviors: The role of service convenience, fairness and quality. *Journal of Retailing and Consumer Services*, 44(July), 293–304. <https://doi.org/10.1016/j.jretconser.2018.07.018>
- Gupta, A., & Singhal, R. (2021). Fashion of trade at stock exchange by a way of Digital Payments and Mobile Application: a study of NSE & BSE stock market. *International Journal of Advanced Research in Commerce, Management & Social Science (ijaremss)*.
- Sarinah Husin, et al. (2024). Understanding technology adoption in digital payment: Applying TAM and trust in Indonesian context. *Journal of Financial Innovation and Digital Economy*, 6(1), 45–60.
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-building approach* (7th ed.). Wiley.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Edisi ke-24). Bandung: Alfabeta.
- Sukma, M., & Riptiono, S. (2022). Pengaruh Transaction Convenience, Coupon Sales Promotion, dan Perceived Value terhadap Repurchase Intention dengan Customer Satisfaction sebagai Variabel Intervening. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)*, 4(1), 131–153. <https://doi.org/10.32639/jimmba.v4i1.69>
- Sun, S., & Pan, Y. (2023). Effects of Service Quality and Service Convenience on Customer Satisfaction and Loyalty in Self-Service Fitness Centers: Differences between Staffed and Unstaffed Services. *Sustainability (Switzerland)*, 15(19). <https://doi.org/10.3390/su151914099>
- Sutanto, F., & Keni, K. (2021). Pengaruh service quality, service convenience, dan perceived price and fairness terhadap loyalitas nasabah bank dengan kepuasan nasabah sebagai variabel mediasi. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 5(2), 129-134.
- Toh, E. B. H., & Kung, Z. X. (2025). The Stimulating Effect of E-Wallet on Impulse Purchase From the Perspective of Customers in Klang Valley. In *Managing Customer-Centric Strategies in the Digital Landscape* (pp. 371-406). IGI Global Scientific Publishing.

- Trung, Q., Id, P., Tran, X. P., Misra, S., & Maskeliu, R. (2018). *Hubungan antara Kenyamanan , Nilai yang Dipersepsikan , dan Niat Beli Ulang dalam Belanja Online di Vietnam*. <https://doi.org/10.3390/su10010156>
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Wang, Q., Khan, M. S., & Khan, M. K. (2021). Predicting user perceived satisfaction and reuse intentions toward Massive Open Online Courses (MOOCs) in the Covid-19 pandemic. *International Journal of Research in Business and Social Science* (2147- 4478), 10(2), 1–11. <https://doi.org/10.20525/ijrbs.v10i2.1045>
- Wardana, A. A., Saputro, E. P., Wahyuddin, M., & Abas, N. I. (2022, June). The effect of convenience, perceived ease of use, and perceived usefulness on intention to use e-wallet. In *International Conference on Economics and Business Studies (ICOEBS 2022)* (pp. 386-395). Atlantis Press.
- Yang, M., Al Mamun, A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless transactions: A study on intention and adoption of e-wallets. *Sustainability (Switzerland)*, 13(2), 1–18. <https://doi.org/10.3390/su13020831>
- Yoon, C., & Kim, S. (2007). Convenience and TAM in a ubiquitous computing environment: The case of wireless LAN. *Electronic Commerce Research and Applications*, 6(1), 102-112.
- Yin, Z., Xia, H., & Wu, J. (2021). Factors influencing user continuance intention of mobile payment services in China: An extended TAM perspective. *International Journal of Bank Marketing*, 39 (2), 230–252. <https://doi.org/10.1108/IJBM-09-2019-0324>
- Zhang, J., Lu, X., Zheng, W., & Wang, X. (2024). Electronic Commerce Research and Applications It ' s better than nothing : The influence of service failures on user reusage intention in AI chatbot. *Electronic Commerce Research and Applications*, 67(August2023), 101421. <https://doi.org/10.1016/j.elerap.2024.101421>
- Zhang, L., Shao, Z., Zhao, T., Li, X., & Zhang, J. (2024). Digitally-enabled antecedents of trust, repurchase intention and the impact of blockchain traceability labels. *Electronic Commerce Research and Applications*, 68, 101469.
- Bank Indonesia. (2022). *Blueprint Sistem Pembayaran Indonesia 2025*. Jakarta: Departemen Kebijakan Sistem Pembayaran.
- Bank Indonesia. (2023). *Laporan Perekonomian Indonesia*. <https://www.bi.go.id>

Statista. (2023). Number of e-wallet users in Indonesia 2020–2025. Retrieved from <https://www.statista.com>

Statista. (2023). Number of e-wallet users in Indonesia 2020–2025. Retrieved from <https://www.statista.com>

Bjcoid2. (2023, Agustus 25). bankjombang. Retrieved from Metode pembayaran yang paling banyak digunakan di indonesia 2023: <https://bankjombang.co.id/e-wallet-jadi-metode-pembayaran-terpopulerdi-indonesia-2022-ini-potensinya-pada-2025-mendatang/>

Kharisma, G. (2024, Agustus 27). id.techinasia. Retrieved from Data fintech Indonesia: <https://id.techinasia.com/data-fintech-indonesia-panduanlengkap>

Lintang, I. (2024, Juni 14). inilahcom. Retrieved from Data 10 Aplikasi E-Wallet Terpopuler di Indonesia: <https://www.inilah.com/aplikasi-e-walletterpopuler-di-indonesia>

