

## DAFTAR PUSTAKA

- Abdul-Halim, N. A., Vafaei-Zadeh, A., Hanifah, H., Teoh, A. P., & Nawaser, K. (2022). Understanding the determinants of E-Wallet continuance usage intention in Malaysia. *Quality and Quantity*, 56(5). <https://doi.org/10.1007/s11135-021-01276-7>
- Afthanorhan, A., Awang, Z., & Aimran, N. (2020). An extensive comparison of cb-sem and pls-sem for reliability and validity. *International Journal of Data and Network Science*, 4(4). <https://doi.org/10.5267/j.ijdns.2020.9.003>
- Al-Sharafi, M. A., Al-Qaysi, N., Iahad, N. A., & Al-Emran, M. (2022). Evaluating the sustainable use of mobile payment contactless technologies within and beyond the COVID-19 pandemic using a hybrid SEM-ANN approach. *International Journal of Bank Marketing*, 40(5). <https://doi.org/10.1108/IJBM-07-2021-0291>
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Simintiras, A. C. (2016). Jordanian consumers' adoption of telebanking: Influence of perceived usefulness, Trust and self-efficacy. *International Journal of Bank Marketing*, 34(5). <https://doi.org/10.1108/IJBM-06-2015-0093>
- Alwi, S., Nadia, M., Salleh, M., Alpandi, R. M., Farazh Ya'acob, F., Mariam, S., & Abdullah, M. (2021). Fintech As Financial Inclusion: Factors Affecting Behavioral Intention To Accept Mobile E-Wallet During Covid-19 Outbreak. In *Turkish Journal of Computer and Mathematics Education* (Vol. 12, Issue 7).
- Ariffin, S. K., Abd Rahman, M. F. R., Muhammad, A. M., & Zhang, Q. (2021). Understanding the consumer's intention to use the E-Wallet services. *Spanish Journal of Marketing - ESIC*, 25(3). <https://doi.org/10.1108/SJME-07-2021-0138>
- Aslami, N., Apriani, A., Widayati, C. C., Losi, R. V. (2022). The Role of Trust in Mediating Perceived Ease of Use, Perceived Risk and E-WOM on Purchase intention. *Jurnal Perspektif Manajerial dan Kewirausahaan (JPMK)*. Volume 2, Issue 2, Mei. Page 69 - 81. E-ISSN : 2747-0199. P-ISSN : 2747-0180.
- Basbeth, I. F., & Sumapraja, I. R. (2021). The Moderating Role of Perceived Security Mobile Payment in Online Shopping. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3918142>
- Chawla, D., & Joshi, H. (2020). Role of Mediator in Examining the Influence of Antecedents of Mobile Wallet Adoption on Attitude and Intention. *Global*

*Business Review*. <https://doi.org/10.1177/0972150920924506>

- Daragmeh, A., Sági, J., & Zéman, Z. (2021). Continuous intention to use E-Wallet in the context of the covid-19 pandemic: Integrating the health belief model (hbm) and technology continuous theory (tct). *Journal of Open Innovation: Technology, Market, and Complexity*, 7(2). <https://doi.org/10.3390/joitmc7020132>
- Darmiasih, M., Setiawan, P. Y. (2022). Continuance usage intention and its antecedents on using OVO e- wallet application in Denpasar. *International Research Journal of Management, IT & Social Sciences*. Vol. 8 No. 1, January 2021, pages: 35-46. <https://doi.org/10.21744/irjmis.v8n1.1104>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3). <https://doi.org/10.2307/249008>
- Doulani, A. (2019). An assessment of effective factors in technology acceptance model: A meta- analysis study. *Journal of Scientometric Research*, 7(3). <https://doi.org/10.5530/JSCIRES.7.3.26>
- Duy 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). <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.505>
- El-Adly, M. I. (2019). Modelling the relationship between hotel perceived value, customer satisfaction, and customer loyalty. *Journal of Retailing and Consumer Services*, 50. <https://doi.org/10.1016/j.jretconser.2018.07.007>
- El Othman, R., El Othman, R., Hallit, R., Obeid, S., & Hallit, S. (2020). Personality traits, emotional intelligence and decision-making styles in Lebanese universities medical students. *BMC Psychology*, 8(1). <https://doi.org/10.1186/s40359-020-00406-4>
- Fecira, D., & Abdullah, T. M. K. (2020). Analisis Penerimaan E-Learning Menggunakan Technology Acceptance Model (Tam). *Intelektiva: Jurnal Ekonomi, Sosial & Humaniora*, 02(04).
- Firmansyah, A. (2018). Perilaku Konsumen (Sikap dan Pemasaran). Deepublish Publisher.
- Foroughi, B., Iranmanesh, M., & Hyun, S. S. (2019). Understanding the determinants of mobile banking continuance usage intention. *Journal of Enterprise Information Management*, 32(6). <https://doi.org/10.1108/JEIM-10-2018-0237>

- Ghozali, imam. (2016). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23 (Edisi 8). In *Universitas Diponegoro*.  
<https://doi.org/https://doi.org/10.3929/ethz-b-000238666>
- Goad, D., Collins, A. T., & Gal, U. (2021). Privacy and the Internet of Things–An experiment in discrete choice. *Information and Management*, 58(2).  
<https://doi.org/10.1016/j.im.2020.103292>
- Gupta, A., Yousaf, A., & Mishra, A. (2020). How pre-adoption expectancies shape post-adoption continuance intentions: An extended expectation-confirmation model. *International Journal of Information Management*, 52.  
<https://doi.org/10.1016/j.ijinfomgt.2020.102094>
- Guteres, A. D., Mulyani, V. G., Najib, M. F. (2021). The Effect of Perceived Usefulness, Trust and Visual Information on Attitude and Purchase Intention of Instagram Food Blogger. *Journal of Marketing Innovation*. (1) (2021) 78-93.
- 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*.
- Hapsoro, B. B., & Kismiatun. (2022). The Effect of Perceived Ease of Use, Perceived Usefulness, and Perceived Security on E-Wallet Continuance Intention of ShopeePAY Through E-Satisfaction. *Management Analysis Journal*. <http://maj.unnes.ac.id>
- Hartono, E., Holsapple, C. W., Kim, K. Y., Na, K. S., & Simpson, J. T. (2014). Measuring perceived security in B2C electronic commerce website usage: A respecification and validation. *Decision Support Systems*, 62.  
<https://doi.org/10.1016/j.dss.2014.02.006>
- Hariato, E. F. E., Ellyawati, J. (2023). The Influence of Perceived Usefulness, Trust, and Risk on Loyalty in the TikTok Shop: Test of Consumer Satisfaction as a Mediation Variable. *Journal of Entrepreneurship & Business*. Vol. 04, No. 01. <https://journal.ubaya.ac.id/index.php/jerb>
- Hasan, G. Scorpianti, E. (2022). The influence of usefulness, entertainment, interaction, enjoyment, and familiarity to purchase music platform subscriptions in Millennials and Gen-z communities through trust mediation. *Jurnal Manajemen dan Pemasaran Jasa*. Vol. 15 No.2 September 2022: 161-176. <http://dx.doi.org/10.25105/jmpj.v15i2.14071>.
- Hiew, L. C., Adrian, L.H., Leong, C.M., Liew, C. Y., Soe, M. H. (2022). *Do They Really Intend to Adopt E-Wallet? Prevalence Estimates for Government Support and Perceived Susceptibility*. Asian Journal of Business Research Volume 12 Issue 1, 2022

- 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). <https://doi.org/10.1108/IJBM-03-2018-0072>
- Irantaj, G., & Huseynov, F. (2018). Factors Influencing Customer Satisfaction Level in an E-Commerce Platform: A Case Study Analysis of Digikala in Iran. *International Journal of Management and Applied Science*, 6.
- Irawan, H. (2009). 10 Prinsip Kepuasan Pelanggan. *In Frontier*.
- Jatimoyo, D., Rohman, F., Djazuli, A. (2021). The effect of perceived ease of use on continuance intention through perceived usefulness and trust: A study on Klikindomaret service users in Malang City. *International Journal of Research in Business & Social Science*. 10(4) (2021), 430-437. <https://www.ssbfnct.com/ojs/index.php/ijrbs>
- Jiixin Zhang, J., Luximon, Y., & Song, Y. (2019). The role of consumers' perceived security, perceived control, interface design features, and conscientiousness in continuous use of mobile payment services. *Sustainability (Switzerland)*, 11(23). <https://doi.org/10.3390/su11236843>
- Jogiyanto. (2014). Teori Portofolio dan Analisis Investasi, Yogyakarta: BPF-UGM. *SSRN Electronic Journal*, 8(1).
- Juniwati. (2019). Pengaruh Perceived Ease of Use, Enjoyment, dan Trust terhadap Repurchase Intention dengan Customer Satisfaction sebagai Intervening pada Belanja Online (Studi pada Mahasiswa Universitas Tanjungpura Ponti- anak), *Jurnal Ekonomi Bisnis dan Kewira- usahaan*, 4(1), 2015, pp. 140–156.
- Jusoh, Z. M., & Jing, T. Y. (2019). Perceived security, subjective norm, self-efficacy, intention, and actual usage towards e-payment among upm students. *Journal of Education and Social Sciences*, 12(2).
- 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. (2020). *Journal of International Business and Management*. <https://doi.org/10.37227/jibm-2020-2-21/>
- Karim, M. W., Chowdhury, M. A. M., & Haque, A. K. M. A. (2022). A Study of Customer Satisfaction Towards E-Wallet Payment System in Bangladesh. *American Journal of Economics and Business Innovation*, 1(1). <https://doi.org/10.54536/ajebi.v1i1.144>
- Kaur, R., Li, Y., Iqbal, J., Gonzalez, H., & Stakhanova, N. (2018). A Security Assessment of HCE-NFC Enabled E-Wallet Banking Android Apps. *Proceedings - International Computer Software and Applications Conference*, 2. <https://doi.org/10.1109/COMPSAC.2018.10282>

- Kenya, C. (2022). Analysis of the Effect of Perceived Usefulness, Perceived Ease of Use, and Trust of Security on Customer Loyalty through Customer Satisfaction on the OVO Application. *International Journal of Review Management, Business, and Entrepreneurship (RMBE)*. Vol.2, No.2, December, 2022. <https://doi.org/10.37715/rmbe.v2i2.3347>
- Khairi, M. S., & Baridwan, Z. (2015). An empirical study on organizational acceptance accounting information systems in sharia banking. *The International Journal of Accounting and Business Society*, 23(1).
- Kınıs, F., Tanova, C. (2022). *Can I Trust My Phone to Replace My Wallet? The Determinants of E-Wallet Adoption in North Cyprus*. *Journal of Theoretical and Applied Electronic Commerce Research* 2022, 17, 1696–1715
- Kotler, P., & Keller, K. L. (2016). *Marketing Mangement*. In *Pearson Edition Limited*.
- Kumar, A., Adlakaha, A., & Mukherjee, K. (2018). The effect of perceived security and grievance redressal on continuance intention to use M-wallets in a developing country. *International Journal of Bank Marketing*, 36(7). <https://doi.org/10.1108/IJBM-04-2017-0077>
- Laurence, S. & Candiwan. (2020). The Role of Trust Toward Continuance Usage Intention: of Mobile payment with Gender as Moderation. *Jurnal Ilmiah Ekonomi dan Bisnis*. Vol.13, No.1, Juli 2020, pp. 64 - 73. <http://journal.stekom.ac.id/index.php/e-bisnis>
- Losey, B. (2020). Mediate. In *Bullying, Suicide, and Homicide*. <https://doi.org/10.4324/9780203864623-7>
- Marangunić, N., & Granić, A. (2015). Technology acceptance model: a literature review from 1986 to 2013. *Universal Access in the Information Society*, 14(1). <https://doi.org/10.1007/s10209-014-0348-1>
- Naufalia, R., Lateefa, C., Yassar, D. (2021). Usefulness factors to predict the continuance intention using mobile payment, case study: GO-Pay, OVO, Dana. *Journal of Soft Computing Exploration*.
- Nguyen, T. D., & Huynh, P. A. (2018). The roles of perceived risk and Trust on E-payment adoption. In *Studies in Computational Intelligence* (Vol. 760). [https://doi.org/10.1007/978-3-319-73150-6\\_68](https://doi.org/10.1007/978-3-319-73150-6_68)
- Nizam, F., Hwang, H. J., & Valaei, N. (2019). Measuring the effectiveness of E-Wallet in Malaysia. In *Studies in Computational Intelligence* (Vol. 786). [https://doi.org/10.1007/978-3-319-96803-2\\_5](https://doi.org/10.1007/978-3-319-96803-2_5)
- Nookhao, S., & Chaveesuk, S. (2019). The Consumer Trust Influencing Intention to Use Electronic Wallet in Thailand. *2019 11th International Conference on*

*Information Technology and Electrical Engineering, ICITEE 2019.*  
<https://doi.org/10.1109/ICITEED.2019.8929973>

- Nugroho, A., Siagian, H., Oktavio, A., & Tarigan, J. Z. (2022). *The effect of e-WOM on customer satisfaction through ease of use, perceived usefulness and e-wallet payment.* *International Journal of Data and Network Science*, 7 (2023). 153–162
- Oktavendi, T. W., & Arisanti, I. (2021). How To Build Continuance Intention On Jenius App Users. *TIJAB (The International Journal of Applied Business)*, 5(2). <https://doi.org/10.20473/tjab.v5.i2.2021.29776>
- Olivia, M., & Kezia Marchyta, N. (2022). The Influence of Perceived Ease of Use and Perceived Usefulness on E-Wallet Continuance Intention: Intervening Role of Customer Satisfaction. *Jurnal Teknik Industri*, Vol.24, No.1, June.
- Pachpande, B. R., & Kamble, A. A. (2018). Study of E-Wallet Awareness and its Usage in Mumbai. *Journal of Commerce and Management Thought*, 9(1). <https://doi.org/10.5958/0976-478x.2018.00004.6>
- Pai, A. (2018). Study on consumer perception towards digital wallets. *International Journal of Research and Analytical Review (IJRAR)*, 5(3).
- Pangestu, M. A., & Sukresna, M. I. (2021). Pengaruh Kualitas Pelayanan, Persepsi Nilai, Dan Persepsi Kegunaan, Terhadap Minat Berkelanjutan Dengan Kepuasan Konsumen Sebagai Variabel Intervening (Studi Pada Pengguna Dompot Digital (E-Wallet) Ovo Di Kota Semarang). *Diponegoro Journal of Management*, 10(1).
- Peng, C., OuYang, Z., & Liu, Y. (2019). Understanding bike sharing use over time by employing extended technology continuance theory. *Transportation Research Part A: Policy and Practice*, 124. <https://doi.org/10.1016/j.tra.2019.04.013>
- Puriwat, W., & Tripopsakul, S. (2021). Explaining an adoption and continuance intention to use contactless payment technologies: During the covid-19 pandemic. *Emerging Science Journal*, 5(1). <https://doi.org/10.28991/esj-2021-01260>
- Rahi, S., Othman Mansour, M. M., Alharafsheh, M., & Alghizzawi, M. (2021). The post-adoption behavior of internet banking users through the eyes of self-determination theory and expectation confirmation model. *Journal of Enterprise Information Management*, 34(6). <https://doi.org/10.1108/JEIM-04-2020-0156>
- Rahman, L. N. A., Mutalib, H. A., Sabri, S. M., Annuar, M., Mutalib, S. A., & Rahman, Z. S. (2022). *Factors Influencing E-Wallet Adoption among Adults*

*During Covid-19 Pandemic in Malaysia: Extending The Tam Model.* International Journal of Academic Research in Business and Social Sciences. 12(7), 983 – 994

- Rantung, H. M., Tumbuan, W. J. F. A., and Gunawan, E. M., The Determinants Influencing Behavioral Intention to Use E-Wallet During Covid-19 Pandemic in Manado, *Jurnal EMBA*, 8(4), 2020, pp. 352–360.
- Rehman, Z. U., & Shaikh, F. A. (2020). Critical Factors Influencing the Behavioral Intention of Consumers towards Mobile Banking in Malaysia. *Engineering, Technology & Applied Science Research*, 10(1). <https://doi.org/10.48084/etasr.3320>
- Reza Pahlevi. (2022). Pengguna Internet di Dunia Capai 4,95 Miliar Orang Per Januari 2022. *Databoks.Katadata.Co.Id*.
- Riyanto, S., & Hatmawan, A. A. (2020). Metode Riset Penelitian Kuantitatif Penelitian Di Bidang Manajemen, Teknik, Pendidikan Dan Eksperimen. Yogyakarta: Deepublish.
- Rohit, D., & Magi, G. (2019). Determinants of the Usage intentions towards Mobile Wallets. *The Management Quest*, 2(1).
- Saraswati, I. G. A. A. P., & Rahyuda, I. K. (2021). Pengaruh Kemudahan penggunaan, Kegunaan Dan Trust Terhadap Repurchase Intention. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 10(2), 61.
- Saxena, R., & Chaudhary, S. (2019). Consumer Perception Towards Mobile Wallet. *In International Journal of Advance and Innovative Research* (Vol. 6, Issue 1).
- Shao, Z., Zhang, L., Li, X., & Guo, Y. (2019). Antecedents of Trust and continuance intention in mobile payment platforms: The moderating effect of gender. *Electronic Commerce Research and Applications*, 33. <https://doi.org/10.1016/j.elerap.2018.100823>
- Sharma, S. K., & Sharma, M. (2019). Examining the role of Trust and quality dimensions in the actual usage of mobile banking services: An empirical investigation. *International Journal of Information Management*, 44. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>
- Shaw, N., & Sergueeva, K. (2019). The non-monetary benefits of mobile commerce: Extending UTAUT2 with perceived value. *International Journal of Information Management*, 45. <https://doi.org/10.1016/j.ijinfomgt.2018.10.024>
- Shetu, S. N., Islam, M. M., & Promi, S. I. (2022). *An Empirical Investigation of the Continued Usage Intention of Digital Wallets: The Moderating Role of*

*Perceived Technological Innovativeness*. *Future Business Journal* 8:43

- Sholihin, M., & Ratmono, D. (2021). Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis. In *Andi Offset*.
- Singh, N., Sinha, N., & Liébana-Cabanillas, F. J. (2020). Determining factors in the adoption and recommendation of mobile wallet services in India: Analysis of the effect of innovativeness, stress to use and social influence. *International Journal of Information Management*, 50. <https://doi.org/10.1016/j.ijinfomgt.2019.05.022>
- Soodan, V., & Rana, A. (2020). Modeling customers' intention to use E-Wallet in a developing nation: Extending UTAUT2 with security, privacy and savings. *Journal of Electronic Commerce in Organizations*, 18(1). <https://doi.org/10.4018/JECO.2020010105>
- Sugiyono. (2022). Metode Penelitian Manajemen. *Bandung:Alfabeta*.
- Sulistiowati, Y. & Chan, S. (2021). Analysis of the Effect of Ease of Use, Promotion and Security on Consumer Repurchase Research Digital Saving Through Customer Satisfaction. *International Journal of Innovative Science and Research Technology*, 6 (7), 760-764.
- Sutia, S., Fahlevi, M., Saparudin, M., Irma, D., & Maemunah, S. (2020). Should e-Payment trust be e-Commerce Implemented as a Consumer Satisfaction Factor? *E3S Web of Conferences*, 202 (p. 16002). EDP Sciences.
- Susanto, T. D., & Aljoza, M. (2015). Individual Acceptance of e-Government Services in a Developing Country: Dimensions of Perceived Usefulness and Perceived Ease of Use and the Importance of Trust and Social Influence. *Procedia Computer Science*, 72. <https://doi.org/10.1016/j.procs.2015.12.171>
- Tekaqnetha, G., & Rodhiah, R. (2020). Faktor Yang Mempengaruhi Continuance Intention GO-PAY Di Jakarta. *Jurnal Manajerial Dan Kewirausahaan*, 2(1). <https://doi.org/10.24912/jmk.v2i1.7457>
- Trivedi, S. K., & Yadav, M. (2018). Predicting online repurchase intentions with e-satisfaction as mediator: a study on Gen Y. *VINE Journal of Information and Knowledge Management Systems*. <http://dx.doi.org/10.1108/VJIKMS-10-2017-0066>
- Tsui, H. D. (2019). Trust, perceived useful, attitude and continuance intention to use e-government service: An empirical study in Taiwan. *IEICE Transactions on Information and Systems*, E102D(12). <https://doi.org/10.1587/transinf.2019EDP7055>
- Umar, H. (2017). Paradigm shift in services marketing. *International Journal of Applied Business and Economic Research*.



- Utami, F. N., Yossinomita. & Rahayu, N. (2022). Pengaruh Perceived Usefulness dan Perceived Ease of Useterhadap Continuance Intention to Use Mobile Banking dengan Trust sebagai Variabel Intervening pada Pengguna Aplikasi Bank Jambi Mobile. *Jurnal Ilmiah Manajemen dan Kewirausahaan*. <https://ejournal.unama.ac.id/index.php/jumanage>
- Venkatesh, A., & Behairy, N. (2013). Young american consumers and new technologies. In *Digital Virtual Consumption*. <https://doi.org/10.4324/9780203114834-8>
- Wang, W. T., Ou, W. M., & Chen, W. Y. (2019). The impact of inertia and user satisfaction on the continuance intentions to use mobile communication applications: A mobile service quality perspective. *International Journal of Information Management*. 44 (2019) 178–193
- Wilson, N., Keni, K., Henriette, P., & Tan, P. (2021). The Role of Perceived Usefulness and Per- ceived Ease-of-Use Toward Satisfaction and Trust which Influence Computer Consumers' Loyalty in China. *Gadjah Mada International Journal of Business*, 23(3), 262–294. <http://journal.ugm.ac.id/gamaijb>.
- Xavier, P. S., & Zakkariya, K. A. (2021). Factors Predicting Consumers' Continuance Intention to Use Mobile Wallets: Evidence from Kerala, India. *Colombo Business Journal*, 12(1). <https://doi.org/10.4038/cbj.v12i1.73>
- 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). <https://doi.org/10.3390/su13020831>
- Zaitul, F. Ramadhani and D. Ilona. (2018). Determinants of web-user satisfaction: using technology acceptance model. *MATEC Web of Conferences*, vol. 248, p. 5009. <https://doi.org/10.1051/mateconf/201824805009>

**Sumber lainnya :**

Badan Pusat Statistik. (2021). *Jumlah Penduduk Menurut Kelompok Umur dan Jenis Kelamin (Jiwa)*. (Diakses pada hari Kamis, 16 Februari 2023, pukul 17:32 WIB). <https://tasikmalayakota.bps.go.id/indicator/12/28/1/jumlah-penduduk-menurut-kelompok-umur-dan-jenis-kelamin.html>

Cambridge English Dictionary. (2023). *Satisfaction*. (Diakses pada hari Rabu, 18 Januari 2023, pukul 20:30 WIB). <https://dictionary.cambridge.org/dictionary/english/satisfaction>

Dana. (2023). *Produk dan Fitur*. (Diakses pada hari Rabu, 25 Januari 2023, pukul 19:48 WIB). <https://www.dana.id/product>

Databoks, Katadata. (2021). *E-Wallet, Produk Keuangan yang Paling Rentan Kebocoran Data*. (Diakses pada hari Jumat, 23 Desember 2022, pukul 12:30 WIB). <https://databoks.katadata.co.id/datapublish/2021/12/09/E-Wallet-produk-keuangan-yang-paling-rentan-kebocoran-data>

Databoks, Katadata. (2022). *Pasar E-Wallet Indonesia Diproyeksikan Capai US\$70 Miliar pada 2025*. (Diakses pada hari Selasa, 10 Januari 2023, pukul 19:45 WIB). <https://databoks.katadata.co.id/datapublish/2022/03/21/pasar-E-Wallet-indonesia-diproyeksikan-capai-us70-miliar-pada-2025>

Financial Stability Board. (2022). *Financial innovation and structural change*. (Diakses pada hari Sabtu, 10 Desember 2022, pukul 09:30 WIB). [FinTech - Financial Stability Boardhttps://www.fsb.org › work-of-the-fsb › fintech](https://www.fsb.org/work-of-the-fsb/fintech)

Gopay. (2023). *Tentang Gopay*. (Diakses pada hari Rabu, 25 Januari 2023, pukul 19:00 WIB). <https://gopay.co.id/#tentang-gopay>

InsightAsia. (2022). *Consistency That Leads: 2023 E-Wallet Industry Outlook*. (Diakses pada hari Minggu, 11 Desember 2022, pukul 10:00 WIB). [GoPay Is The Most USED Digital Wallet In Indonesia - VOIhttps://voi.id › Aktual › Ekonomi](https://voi.id/Aktual-Ekonomi)

Investopedia. (2022). *Digital Wallet Explained*. (Diakses pada hari Sabtu, 10 Desember 2022, pukul 13:00 WIB). <https://www.investopedia.com/terms/d/digital-wallet.asp>

Kadence International. (2021). *Digital Payment and Financial Services Usage and Behavior in Indonesia*. (Diakses pada hari Sabtu, 18 Februari 2023, pada pukul 13:00 WIB).

<https://kadence.com/wp-content/uploads/2021/09/Kadence-Digital-Payment-and-Financial-Services-Usage-and-Behavior-in-I...pdf>

LinkAja. (2023). *Tentang LinkAja*. Diakses pada hari Sabtu, 28 Januari 2023, pukul 14: 17 WIB). <https://www.linkaja.id/tentang>

OVO. (2023). *About Us*. (Diakses pada hari Sabtu, 28 Januari 2023, pukul 12:12 WIB). <https://www.ovo.id/about>

Populix. (2022). *Consumer Preference Towards Banking and E-Wallet Apps*. (Diakses pada hari Minggu, 8 Januari 2023, pukul 08:00 WIB). <https://info.populix.co/en/report/consumer-preference-towards-banking-and-E-Wallet-apps/>

ShopeePay. (2023). *Tentang ShopeePay*. (Diakses pada hari Sabtu, 28 Januari 2023, pukul 10:22 WIB). <https://shopeepay.co.id/fitur>

SurveySensum. (2022). *Tren E-Commerce 2022 Indonesia*. (Diakses pada hari Minggu, 11 Desember 2022, pukul 12:30 WIB). <https://www.surveysensum.com/lp/Indonesia-E-Commerce-Trends-Report-2022.html>