

## DAFTAR PUSTAKA

- Achriani, M. P. A., & Hasbi, I. (2021). Pengaruh Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk, Perceived Cost Terhadap Behavioral Intention Pada Pengguna Dompet Digital Dana Di Indonesia. *E-Proceeding of Management*, 8(1), 376–388.
- Al-Saedi, K., Al-Emran, M., Ramayah, T., & Abusham, E. (2020). Developing a general extended UTAUT model for M-payment adoption. *Technology in Society*, 62(September 2019). <https://doi.org/10.1016/j.techsoc.2020.101293>
- Alblooshi, S., & Aziati, N. (2022). The Effect of Performance Expectancy on Actual Use of E-learning throughout the Mediation Role of Behaviour Intention. *Journal of E-Learning and Higher Education*, 2022(March 2022), 1–11. <https://doi.org/10.5171/2022.628490>
- Angelina, C., & R. Aswin, R. (2020). A conceptual study on the factors influencing usage Intention of *E-wallets* in Java. *International Journal of Accounting, Finance and Business (IJAFB)*, 5(27), 19–29.
- Aprianto, I. G. L. A. (2022). *Tinjauan Literatur : Penerimaan Teknologi Model UTAUT*. 2(1), 138–144.
- Arbaningrum, M. P., & Bisma, R. (2023). Studi Literatur : Model Konseptual Penerimaan Pengguna pada Aplikasi PeduliLindungi. *Journal of Emerging Information Systems and Business Intellegence*, 04(01), 100–107.
- Arfan, M., Amir, A. M., & Totanan, C. (2023). FAKTOR YANG MEMPENGARUHI PENGGUNAAN MANDATORY LINKAJA PADA PANGKALAN LPG PT ARBA SONS COMPANY DI KABUPATEN DONGGALA. *Journal Of Comperhensive Science*, 2(1o), 1640–1650.
- Auliya, P. N., & Arransyah, M. F. (2023). Penerapan Model UTAUT untuk Mengetahui Minat Perilaku Konsumen dalam Penggunaan QRIS. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, 4(3), 885–892. <https://doi.org/10.47065/ekuitas.v4i3.2808>
- Bayhaqi, F., & Nuryana, I. K. D. (2022). Analisis Kepuasan Pengguna Layanan Aplikasi Bima+ dengan Metode UTAUT. *Jeisbi*, 3(03), 84–93. <https://ejournal.unesa.ac.id/index.php/JEISBI/article/view/47087/39404>
- Bayumi, F. (2023). Pengaruh Performance Expectancy, EffortExpectancy, Dan Facilitating Condition Terhadap Kinerja Keuangan Bank Jambi, Dengan Actual UsageSebagai Variabel Mediasi (Studi Pada Pengguna Aplikasi Bank Jambi Mobile). *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 12(01), 14–27.

- Chao, C. . (2019). Factors determining the behavioral intention to use mobile learning: an application and extension of the UTAUT model. *Frontiers in Psychology*, 10, 1652.
- 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>
- Desvira, N. S., & Aransyah, M. F. (2023). Analysis of Factors Influencing Interest and Behavior in Using ShopeePay Features Using the Unified Theory of Acceptance and Use of Technology (UTAUT2) Model. *Jurnal Sisfokom (Sistem Informasi Dan Komputer)*, 12(2), 178–191. <https://doi.org/10.32736/sisfokom.v12i2.1594>
- Fitria, N., Nurdin, R., & Amri, K. (2024). Perilaku Muzakki Menggunakan Layanan M-Banking dengan Behavior Intention Sebagai Variabel Intervening. *Jurnal Ekonomi Manajemen Dan Sekretari*, 9(2), 72–82.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponogoro.
- Hadi, S. (2004). *Metodologi Research 2*. Penerbit Andi.
- Hidayatullah, S., Ardianto, Y. T., Octvie, A., Rachmawati, I. K., & Alvianna, S. (2020). Performance Expectancy, Effort Expectancy, Social Influence on Behavioral To Use Through Behavioral Intention in Using Mobile Banking in Malang. *International Conference of Graduate School on Sustainability HUMAN, November 5*, 272–276.
- Indah, M., & Agustin, H. (2019). Penerapan Model Utaut (Unified Theory Of Acceptance And Use Of Technology) Untuk Memahami Niat Dan Perilaku Aktual Pengguna Go-Pay Di Kota Padang. *Jurnal Eksplorasi Akuntansi*, 1(4), 1949–1967.
- Ivanova, A., & Kim, J. Y. (2022). Acceptance and Use of Mobile Banking in Central Asia: Evidence from Modified UTAUT model. *Journal of Asian Finance*, 9(2), 217–0227. <https://doi.org/10.13106/jafeb.2022.vol9.no2.0217>
- Karyoto, E. V. A., Wiranti, Y. T., & Putera, M. I. A. (2024). Pengaruh Behavioral Intention Terhadap Use Behavior Pada Penggunaan Aplikasi Gojek. *Teknika*, 13(1), 109–119. <https://doi.org/10.34148/teknika.v13i1.761>
- Kurniaputri, M. R., & Fatwa, N. (2022). Behavioral Intention of Islamic Peer-To-Peer Lending Services Users. *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, 8(2), 179–200. <https://doi.org/10.20473/jebis.v8i2.34212>
- Linge, A. A., Chaudhari, T., Kakde, B. B., & Singh, M. (2023). *Analysis of*

*Factors Affecting Use Behavior towards Mobile Payment Apps : A SEM Approach.* 2023. <https://doi.org/10.1155/2023/3327994>

Momani, A. M. (2020). The Unified Theory of Acceptance and Use of Technology: *International Journal of Sociotechnology and Knowledge Development*, 12(3), 79–98. <https://doi.org/10.4018/IJSKD.2020070105>

Monica, F., & Japarianto, E. (2022). Analisa Pengaruh Perceived Ease of Use Dan Melalui Perceived Enjoyment Terhadap Behavior Intention Pada Digital Payment. *Jurnal Manajemen Pemasaran*, 16(1), 9–15. <https://doi.org/10.9744/pemasaran.16.1.9-15>

Nazir, M. (2003). *Metode Penelitian* (Cetakan Ke). Penerbit Ghalia Indonesia.

Nopita, D., Nuraini, S. S., & Nirbita, B. N. (2023). Perbandingan Penggunaan Shopeepay Terhadap Belanja Online. *Bisnis-Net Jurnal Ekonomi Dan Bisnis*, 6(1), 305–315. <https://doi.org/10.46576/bn.v6i1.3113>

Nugroho, A. P., Zulni, D. A., & Andriansyah, Y. (2023). Exploring the Adoption of Digital Wallets Among Islamic Millennials in Yogyakarta, Indonesia Using an Extended Utaut Model: the Role of Islamic Consumption Ethics. *Journal of Theoretical and Applied Information Technology*, 101(14), 5528–5540.

Odelia, F. (2024). Analisis Kepuasan Pengguna Aplikasi Spotify. *Jma*, 2(2), 3031–5220.

Pamungkas, Z. Y., & Sudiarno, A. (2022). Implementasi Model UTAUT (Unified Theory of Acceptance and Use of Technology) untuk Menganalisis Faktor-Faktor yang Mempengaruhi Penggunaan Aplikasi Brimo. *Jurnal Teknologi Informasi Dan Ilmu Komputer*, 9(3), 569–578. <https://doi.org/10.25126/jtiik.2022936047>

Puspa, M., Achiriani, A., Telkom, U., Expectancy, P., Expectancy, E., & Risk, P. (2021). PENGARUH PERFORMANCE EXPECTANCY , EFFORT EXPECTANCY , SOCIAL INFLUENCE , PERCEIVED RISK , PERCEIVED COST TERHADAP BEHAVIORAL INTENTION PADA PENGGUNA DOMPET DIGITAL DANA DI INDONESIA. *E-Proceeding of Management*, 8(1), 376–388.

Rhois, M. N. M., Rachmadi, A., & Wijoyo, S. H. (2024). Analisis Faktor yang Memengaruhi Perilaku Penggunaan Aplikasi GoPay: Transfer & Payment Mempergunakan Model Unified Theory Of Acceptance And Use Of Technology (UTAUT). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 8(8), 1–13.

Rizally, D., Putra, D., Sakti, B., Muhsaf, S. A., Pemasaran, M. M., Mataram, U.,

- Majapahit, J., Mataram, N., Barat, N. T., Pascasarjana, M. M., Mataram, U., & No, J. M. (2023). *Pengaruh UTAUT Terhadap Behavioral Intention yang di Mediasi oleh Use Behaviour SIMRS RSUD Kota Mataram The Influence of UTAUT on Behavioral Intention Mediation by Use Behavior SIMRS RSUD Kota Mataram.* 4(1), 271–286.
- Satria, R., Deni, R., & Nurlinda, R. A. (2022). *ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI BEHAVIORAL INTENTION DAN USE BEHAVIOR PADA APLIKASI TIKTOK SHOP.*
- Setiawan, R., Eliyana, A., Suryani, T., Gabriel Aristo, E., & Anwar, A. (2022). A Study Of Behavioral Intention: The Practices For Mobile Payment Technology Users In Indonesia. *Webology*, 19(2), 2364–2381. <http://www.webology.org>
- Setiawan, W., Musmini, L. S., & Julianto, I. P. (2019). Pengaruh ekspektasi kinerja, ekspektasi usaha, dan faktor sosial terhadap penggunaan sistem informasi akuntansi pada bumdes di kecamatan kubutambahan. *Jurnal Ilmiah Mahasiswa Akuntansi Universitas Pendidikan Ganesha*, vol10(no3), hlm 322. <https://ejournal.undiksha.ac.id/index.php/S1ak/article/view/22808/14150>
- Siagan, & Sugiarto. (2006). *Metode Statistika Untuk Bisnis dan Ekonomi*. PT Gramedia Pustaka Utama.
- Siagian, H., Jiwa, Z., Tarigan, H., Ronni, S., & Basuki, R. (2022). *International Journal of Data and Network Science The effect of perceived security , perceived ease of use , and perceived usefulness on consumer behavioral intention through trust in digital payment platform.* 6, 861–874. <https://doi.org/10.5267/j.ijdns.2022.2.010>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*.
- Sunardi, N. (2022). *Financial Management System ( QRIS ) based on UTAUT Model Approach in Jabodetabek.* 6(1). <https://doi.org/10.29099/ijair.v6i1.282>
- Suyanto, M. A., Komang, L., Dewi, C., Dharmawan, D., Suhardi, D., & Ekasari, S. (2024). *Analysis of The Influence of Behavior Intention , Technology Effort Expectancy and Digitalization Performance Expectancy on Behavior To Use of QRIS Users in Small Medium Enterprises Sector.* 6, 57–63. <https://doi.org/10.60083/jidt.v6i1.472>
- Taibah, Z., & Rahmayanti, D. (2024). Analysis of Intention to Use E-wallet Dana with the Utaut Approach and Perceived Risk. *East Asian Journal of Multidisciplinary Research (EAJMR)*, 3(3), 1197–1212. <https://journal.formosapublisher.org/index.php/eajmr>

- Tresnawan, I. G. P. Y., Pradnyana, I. M. A., & Wirawan, I. M. A. (2020). Analisa Penerimaan Dan Penggunaan Sistem Informasi Desa (Sid) Dengan Model Unified Theory of Acceptance and Use of Technology (Utaut). *INSERT: Information System and Emerging Technology Journal*, 1(1), 51–61.
- Tyas, E. I., & Darma, E. S. (2017). Pengaruh Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, dan Actual Usage Terhadap Penerimaan Teknologi Informasi: Studi Empiris Pada Karyawan Bagian Akuntansi dan Keuangan Baitul Maal Wa Tamwil Wilayah Daerah Istimewa Yogyakarta. *Reviu Akuntansi Dan Bisnis Indonesia*, 1(1), 25–35. <https://doi.org/10.18196/rab.010103>
- Utomo, P., Kurniasari, F., & Purnamaningsih, P. (2021). The Effects of Performance Expectancy, Effort Expectancy, Facilitating Condition, and Habit on Behavior Intention in Using Mobile Healthcare Application. *International Journal of Community Service & Engagement*, 2(4), 183–197. <https://doi.org/10.47747/ijcse.v2i4.529>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Wulandari, S., Keni, K., & Teoh, A. P. (2023). Pengaruh Relative Advantage Dan Perceived Ease of Use Terhadap Attitude Dengan Trust Sebagai Variabel Mediasi. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 7(1), 68–79. <https://doi.org/10.24912/jmieb.v7i1.21228>