

DAFTAR PUSTAKA

- Arner, Douglas W., 2016. “*FinTech: Evolution and Regulation*”, Asian Institute of International Financial Law University of Hong Kong
http://law.unimelb.edu.au/__data/assets/pdf_file/0011/1978256/D-Arner-FinTech-Evolution-Melbourne-June-2016.pdf
- Bank S entral Republik Indonesia, Peraturan Bank Indonesia Nomor 20/6/PBI/2018 tentang Uang Elektronik, BAB I, Pasal 1, 2018, h. 3, (<https://www.bi.go.id/id/peraturan/sistem-pembayaran/Documents/PBI-200618.pdf>).
- C. P. Lin and A. Bhattacharjee, “Elucidating individual intention to use interactive information technologies: The role of network externalities,” *Int. J. Electron. Commer.*, vol. 13, no. 1, pp. 85–108, 2008.
- Dorfleitner, Hornuf, Schmitt, dan Weber (2017). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), 982–1003.<https://doi.org/10.1287/mnsc.35.8.982>
- E. Engström and P. Runeson, “Software product line testing – A systematic mapping study,” *Inf. Softw. Technol.*, vol. 53, no. 1, pp. 2–13, Jan. 2011.
- HootSuite dan agensi marketing sosial We Are Social. 2018. *Essential Insight Into Internet. Social Media. Mobile and E-commerce Use Around The World*.
- Indrawati; Dianty Anggraini Putri, “Analyzing Factors Influencing *Continuance Intention* of E-Payment Adoption Using Modified UTAUT 2 Model,” 2018 6th Int. Conf. Inf. Commun. Technol., pp. 167–173, 2018.
<https://katadata.co.id/berita/2019/02/26/riset-morgan-stanley-ovo-lebih-banyak-digun-akan-ketimbang-go-pay>. Diakses pada tanggal 28 Januari 2020.
- Indrawan Firdauzi, “Pengaruh Kemampuan Finansial, Kemudahan dan Perilaku Konsumen Terhadap Minat Penggunaan Uang Elektronik di Kota Yogyakarta”, Skripsi pada Universitas Negeri Yogyakarta, Yogyakarta, 2016, h.

- K. Rouibah, P. B. Lowry, and Y. Hwang, “The effects of perceived enjoyment and perceived risks on trust formation and intentions to use *online* payment systems: New perspectives from an Arab country,” *Electron. Commer. Res. Appl.*, vol. 19, pp. 33–43, 2016.
- Monecke, A., dan Leisch, F. (2012). *The Journal of Statistical Software*. [Online]. Tersedia di: <http://www.jstatsoft.org/>.
- Nur Indrianto. (2002). *Model Penelitian Bisnis untuk Ekonomi dan Manajemen*. Yogyakarta: BPFE.
- Nurmalasari, Ajeng, “Analisis Faktor-faktor yang Memengaruhi Minat Penggunaan *T-Cash* pada Mahasiswa Universitas Islam Indonesia”, Skripsi pada Universitas Islam Indonesia: 2018. tidak dipublikasikan.
- N. Azizah, P. W. Handayani, and F. Azzahro, “Factors Influencing Continuance Usage of Mobile Wallets in Indonesia,” *Proc. 2018 Int. Conf. Inf. Manag. Technol. ICIMTech 2018*, no. September, pp. 92–97, 2018.
- Ovo, About Us, 2018, (<https://www.ovo.id/about>).
- Rahayu, Rurie Wiedya, “Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Persepsi Risiko dan Inovasi Teknologi terhadap Aplikasi Go Pay dari PT. Gojek Indonesia (Studi pada Masyarakat di Kabupaten Sleman dan Kota Yogyakarta)”, Skripsi pada Universitas Islam Indonesia: 2018. tidak dipublikasikan.
- Rahayu & Waluja. (2010). *On-line Mobile Payment Dengan Menggunakan EDC Sebagai Sarana Pembayaran Tagihan PLN*. Mercubuana, Jakarta.
- R. Kurniawan, “Examination of the Factors Contributing to Financial Technology Adoption in Indonesia using Technology Acceptance Model: Case Study of Peer to Peer Lending Service Platform,” *Proc. 2019 Int. Conf. Inf. Manag. Technol. ICIMTech 2019*, vol. 1, pp. 432–437, 2019.
- S. A. Brown and V. Venkatesh, “Model of adoption of technology in households: A baseline model test and extension incorporating household life cycle,” *MIS Q. Manag. Inf. Syst.*, vol. 29, no. 3, pp. 399–426, 2005.

X. Cao, L. Yu, Z. Liu, M. Gong, and L. Adeel, “Understanding mobile payment users’ continuance intention: a trust transfer perspective,” *Internet Res.*, vol. 28, no. 2, pp. 456–476, 2018.