

## DAFTAR PUSTAKA

- Aji, H. M., Berakon, I., & Riza, A. F. (2020). The Effects of Subjective Norm and Knowledge About Riba on Intention to Use e-Money in Indonesia. *Journal of Islamic Marketing*, 12(6), 1180–1196. <https://doi.org/10.1108/JIMA-10-2019-0203>
- Akdim, K., Casalo, L. V., & Flavián, C. (2022). The Role of Utilitarian and Hedonic aspects in the Continuance Intention to Use Social Mobile Apps. *Journal of Retailing and Consumer Services*, 66. <https://doi.org/10.1016/j.jretconser.2021.102888>
- Amiruddin, Kusrihandayani, D., Prapdopo, Dhanny, O., & Nardi. (2020). Impact of utilitarian value and hedonic value and social influence on behavioral intention through customer satisfaction in hypermart consumers. *International Journal of Scientific and Technology Research*, 9(1), 4158–4162.
- 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), 446–461. <https://doi.org/10.1108/SJME-07-2021-0138>
- Batra, R., & Ahtola, O. T. (1991). Measuring the Hedonic and Utilitarian Sources of Consumer Attitudes. *Marketing Letters*, 2(1), 159–170. <https://link.springer.com/article/10.1007/BF00436035>
- Bhattacharjee, A., & Lin, C.-P. (2015). A Unified Model of IT Continuance: Three Complementary Perspectives and Crossover Effects. *European Journal of Information Systems*, 24(4), 1–10. <https://www.tandfonline.com/doi/full/10.1057/ejis.2013.36>
- Chun, H., Lee, H., & Kim, D. (2012). The Integrated Model of Smartphone Adoption: Hedonic and Utilitarian Value Perceptions of Smartphones Among Korean College Students. *Mary Ann Liebert Journal*, 15(9).
- Consuegra, D. M., Díaz, E., Gómez, M., & Molina, A. (2019). Examining Consumer Luxury Brand-Related Behavior Intentions in a Social Media Context: The Moderating role of Hedonic and Utilitarian motivations. *Physiology and Behavior*, 200, 104–110. <https://doi.org/10.1016/j.physbeh.2018.03.028>
- 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>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340. <https://www.jstor.org/stable/249008>
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). 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>
- Dhenesworo, S. (2022). *Dompét Digital Makin Diminati*. Katadata.Co.Id. <https://katadata.co.id/infografik/639fe20e7f7e1/dompét-digital-makin-diminati>

- Ghazali, E. M., Nguyen, B., Mutum, D. S., & Yap, S.-F. (2019). Pro-Environmental Behaviours and Value-Belief-Norm Theory: Assessing Unobserved Heterogeneity of Two Ethnic Groups. *Sustainability*, 11(12), 1–18. <https://www.mdpi.com/2071-1050/11/12/3237>
- Ghozali, I. (2011). *Structural Equation Modeling Metode Alternatif dengan Partial Least Square (PLS)* (3rd ed.). Badan Penerbit Universitas Ponegoro.
- Jogiyanto, J. (2004). *Metode Penelitian Bisnis: Salah Kaprah dan Pengalaman-Pengalaman*. BPFE - Yogyakarta.
- Jogiyanto, J. (2007). *Sistem Informasi Keperilakuan*. ANDI Yogyakarta.
- Jogiyanto, J., & Abdilah, W. (2009). *Konsep dan Aplikasi PLS (Partial Least Square) untuk Penelitian Empiris* (E. 1 (ed.)). Yogyakarta BPFE.
- Kelly, A. E. (2024). The sustainability and contribution of Generation Z influenced by hedonic and utilitarian values to use mobile money services for fee payment. *Telematics and Informatics Reports*, 14, 100145. <https://doi.org/10.1016/j.teler.2024.100145>
- Kim, H. bum, Kim, T. (Terry), & Shin, S. W. (2009). Modeling Roles of Subjective Norms and eTrust in Customers' Acceptance of Airline B2C eCommerce Websites. *Tourism Management*, 30(2), 266–277. <https://doi.org/10.1016/j.tourman.2008.07.001>
- Kumar, A., Adlakaha, A., & Mukherjee, K. (2017). 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), 1170–1189. <https://doi.org/10.1108/IJBM-04-2017-0077>
- Kumar, A., Haldar, P., & Chaturvedi, S. (2024). Factors influencing intention to continue use of e-wallet: mediating role of perceived usefulness Ajay. *XIMB Journal of Management*. <https://doi.org/10.1108/XJM-12-2023-0243>
- Nourallah, M., Öhman, P., & Hamati, S. (2024). Financial Technology and Financial Capability: Study of the European Union. *Global Finance Journal*, 62. <https://doi.org/10.1016/j.gfj.2024.101008>
- Ozturk, A. B., Nusair, K., Okumus, F., & Hua, N. (2016). The Role of Utilitarian and Hedonic Values on Users' Continued Usage Intention in a Mobile Hotel Booking Environment. *International Journal of Hospitality Management*, 57, 106–115. <https://doi.org/10.1016/j.ijhm.2016.06.007>
- Pontoh, G. T., Mediaty, Parintak, S., Timang, V. V. S., Aisyah, A., Handayanto, A. B., & Yanto, H. (2024). The Influence of Affinity on the Continuance Intention of Local Government Information Systems Using the Technology Acceptance Model. *Risk Governance and Control: Financial Markets and Institutions*, 14(2), 107–119. <https://doi.org/10.22495/rgcv14i2p11>
- Puriwat, W., & Tripopsakul, S. (2021). Explaining an Adoption and Continuance Intention to Use Contactless Payment Technologies: During the COVID-19 Pandem. *Emerging Science Journal*, 5(1), 85–95. <https://doi.org/10.28991/esj-2021-01260>
- Rahadi, D. R. (2020). *Financial Technology*. PT. Filda Fikrindo.

- Rahmayanti, P. L. D., Widagda, I. G. N. J. A., Yasa, N. N. K., Giantari, I. G. A. K., Martaleni, Sakti, D. P. B., Suwitho, & Anggreni, P. (2021). Integration of Technology Acceptance Model and Theory of Reasoned Action in Predicting e-wallet Continuous Usage Intentions. *International Journal of Data and Network Science*, 5(4), 649–658. <https://doi.org/10.5267/j.ijdns.2021.8.002>
- 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>
- Ryan, R. M., & Deci, E. L. (2001). On Happiness and Human Potentials: A Review of Research on Hedonic and Eudaimonic Well-Being. *Annual Review of Psychology*, 52, 141–166. <https://doi.org/10.1146/annurev.psych.52.1.141>
- Schneider, G. P. (2011). *Electronic Commerce, Ninth Edition*. Cengage Learning: Course Technology.
- Sekaran, U., & Bougie, R. (2016). *Research Methods For Business: A Skill-Bulding Approach* (7th ed.). John Wiley & Sons : Chichester.
- Statistics Indonesia. (2024). *Statistik Indonesia 2024*. <https://www.bps.go.id/id/publication/2024/02/28/c1bacde03256343b2bf769b0/statistik-indonesia-2024.html>
- Susanto, P., Hoque, M. E., Hashim, N. M. H. N., Shah, N. U., & Alam, M. N. A. (2022). Moderating Effects of Perceived Risk on The Determinants–Outcome Nexus of E-Money Behaviour. *International Journal of Emerging Markets*, 17(2), 530–549. <https://doi.org/10.1108/IJOEM-05-2019-0382>
- Suyanto, S. (2023). *Mengenal Dompot Digital di Indonesia*. CV.AA.Rizky.
- Venkatesh, V., & Morris, M. G. (2000). Why Don't Men Ever Stop to Ask for Directions? Gender, Social Influence, and Their Role in Technology Acceptance and Usage Behavior. *MIS Quarterly*, 24(1), 115–139. [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3681106](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3681106)
- Voss, K. E., Spangenberg, E. R., & Grohmann, B. (2003). *Measuring the Hedonic and Utilitarian Dimensions of Consumer Attitude*. *XL*(August), 310–320. <https://journals.sagepub.com/doi/10.1509/jmkr.40.3.310.19238>
- Wakefield, R. L., & Whitten, D. (2006). Mobile Computing: a User Study on Hedonic/Utilitarian Mobile Device Usage. *European Journal of Information Systems*, 15, 292–300. <https://www.tandfonline.com/doi/full/10.1057/palgrave.ejis.3000619>
- Wulandari, C. S. (2023). *Dompot Digital Naik Daun, Membetot Minat Pandemi*. Bank Indonesia. <https://www.bi.go.id/id/bi-institute/BI-Epsilon/Pages/Dompot-Digital--Naik-Daun,-Membetot-Minat-Kala-Pandemi.aspx>
- Xu, L., Lin, J., & Chan, H. C. (2012). The Moderating Effects of Utilitarian and Hedonic Values on Information Technology Continuance. *ACM Transactions on Computer-Human Interaction*, 19(2). <https://doi.org/10.1145/2240156.2240160>