

## DAFTAR REFERENSI

- Adnan, Abubakar, R., Zulkarnaen, T., & Fhirasyan, F. (2023). Analysis Of Factor Affecting Consumer Satisfaction (case Study at Sherif Barbershop Lhokseumawe City). *Journal of International Conference Proceedings*, 6(5), 243.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 179–211.
- Al-Rahmi, W. M., Yahaya, N., Alamri, M. M., Alyoussef, I. Y., Al-Rahmi, A. M., & Kamin, Y. Bin. (2021). Integrating innovation diffusion theory with technology acceptance model: supporting students' attitude towards using a Massive Open Online Courses (MOOCS) Systems. *Interactive Learning Environments*, 29(8), 1380–1392. <https://doi.org/10.1080/10494820.2019.1629599>
- Anwar, M. (2020). *Pengantar Dasar Ilmu Manajemen* (Ria, Ed.; 1st ed.). Kencana.
- Anggara, R., Budiyanto, C. W., & Hatta, P. (2019). Comparison between TAM, EUCS, TTF analysis to evaluate use acceptance for conference management system. *AIP Conference Proceedings*.
- Aripin, Z. (2021). *Marketing Management* (1st ed.). Deepublish.
- Asosiasi Sistem Pembayaran Indonesia. (2023, September 13). *Satu QRIS Untuk Seluruh Pembayaran*. [aspi-indonesia.or.id](http://aspi-indonesia.or.id).
- Astuti, M., & Amanda, A. R. (2020). *Pengantar Manajemen Pemasaran* (1st ed.). Deepublish.
- Bank Indonesia. (2023, August 30). *Sekilas Sistem Pembayaran di Indonesia*. [bi.go.id](http://bi.go.id).
- Davis, F. D. (1986). A Technology Acceptance Model for Empirically Testing New End-User Information Systems. *Submitted To the Sloan School of Management*. <https://www.researchgate.net/publication/35465050>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and user acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340.
- Dea Safira, S., Ernawati, D., Iqbal, M., Studi Manajemen, P., Ekonomi dan Bisnis Jl Perbanas, F., & Kuningan, K. (2023). Penerapan Technology Acceptance Model dalam Meningkatkan Minat Menggunakan Kembali M-Banking Livin by Mandiri. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, 11(1), 28–40.

- Desvronita. (2021). Faktor-Faktor Yang Mempengaruhi Minat Menggunakan Sistem Pembayaran E-Wallet Menggunakan Technology Acceptance Model. *Jurnal Akmenika*, 18(2).
- Ernawati, N., & Noersanti, L. (2020). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan dan Kepercayaan terhadap Minat Penggunaan pada Aplikasi OVO. *Jurnal Manajemen STEI*, 03(02). [www.bi.go.id/id/statistik](http://www.bi.go.id/id/statistik)
- Fahmi, M. (2021). Theory Of Acceptance Model Untuk Evaluasi Perilaku Pengguna Sistem Informasi di Perguruan Tinggi (Studi Kasus: Asmi Citra Nusantara Di Banjarmasin). *Al Ulum Sains Dan Teknologi*, 7(1), 58–59.
- Felya, & Budiono, H. (2020). Pengaruh Theory of Planned Behavior Terhadap Minat Kewirausahaan Mahasiswa Universitas Tarumanagara. *Jurnal Manajerial Dan Kewirausahaan*, 2, 131–140.
- Firmansyah, A. (2018). *Perilaku Konsumen (Sikap dan Pemasaran)* (1st ed.). Deepublish.
- Gianie. (2023, June 28). Transaksi Digital Pascapandemi. <https://www.kompas.id/baca/riset/2023/06/28/transaksi-digital-pasca-pandemi>.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-80519-7>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Issue 1, pp. 2–24). Emerald Group Publishing Ltd. <https://doi.org/10.1108/EBR-11-2018-0203>
- Handayani, R. (2020). *Metodeologi Penelitian Sosial*. Trussmedia Grafika.
- Hantono, H., Tjong, W., & Jony, J. (2023). Pengaruh Technology Acceptance Model Terhadap Intention to Use Dengan Kinerja Sebagai Variabel Moderasi Dalam Menggunakan Sistem Informasi Akuntansi. *Owner: Riset & Jurnal Akuntansi*, 7(2), 1815–1830. <https://doi.org/10.33395/owner.v7i2.1583>
- Hardani, Andriani, H., Ustiawaty, J., Utami, E. F., Istiqomah, R. R., Fardani, R. A., Sukmana, D. J., & Auliya, N. H. (2020). *Metode Penelitian (I)*. CV. Pustaka Ilmu Group Yogyakarta.

- Heikal, M., & Khaddafi, M. (2014). The Intention to Pay Zakat Commercial: An Application of Revised Theory of Planned Behavior. In *Journal of Economics and Behavioral Studies* (Vol. 6, Issue 9).
- Kurniawan, A. S., Widowati, R., & Handayani, S. D. (2022). Integration of the Theory of Reasoned Action (TRA) on Hotel Room Repurchase Intention using Online Hotel Room Booking Applications. *Jurnal Manajemen Teori Dan Terapan | Journal of Theory and Applied Management*, 15(1), 77–90. <https://doi.org/10.20473/jmtt.v15i1.34935>
- Marchelina, D., & Pratiwi, R. (2019). Pengaruh persepsi Manfaat, Persepsi Kemudahan, Persepsi Risiko Dan Fitur Layanan Terhadap Minat Penggunaan E-Money. *Jurnal STMIK*. <https://www.bi.go.id>
- Melati. (2021). *Manajemen Pemasaran* (1st ed.). Deep Publish.
- N Sumarandak, M. E., Tungka, A. E., & Peggy Egam, P. (2021). Persepsi Masyarakat Terhadap Kawasan Monumen Di Manado. *Jurnal Spasial*, 8(2).
- Nasution, S. (2014). *Metode Research (Penelitian Ilmiah)* (14th ed.). Bumi Aksara.
- Nguyen, T. T. H., Nguyen, N., Nguyen, T. B. L., Phan, T. T. H., Bui, L. P., & Moon, H. C. (2019). Investigating consumer attitude and intention towards online food purchasing in an emerging economy: An extended TAM approach. *Foods*, 8(11). <https://doi.org/10.3390/foods8110576>
- Nurmawati. (2018). *Perilaku Konsumen & Keputusan Pembelian* (1st ed.). Media Nusa Creative.
- Oktora P, I. G. N., & Erliani, N. K. (2021). Peran Promosi Penjualan dalam Modifikasi Implementasi Technology Acceptance Model (TAM) Pada Niat Menggunakan E-wallet di Denpasar. *Matrik: Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, 289. <https://doi.org/10.24843/matrik:jmbk.2021.v15.i02.p11>
- Philip Kotler & Kevin Lane Keller. (2018). *Marketing Management* (16th ed.). Person Education, inc.
- Prakosa, A., & Wintaka, D. J. (2020). Analisis Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Ulang E-Wallet Pada Generasi Milenial di Daerah Istimewa Yogyakarta. *Bisman (Bisnis Dan Manajemen): The Journal of Business and Management*, 3(1), 72–85. <https://doi.org/10.37112/bisman.v3i1.623>
- Pratama, A., Zulaikha Wulandari, S., Laksmi Indyastuti, D., Pratama Universitas Jenderal Soedirman, A., & Siti Zulaikha Wulandari, P. (2022). *Analisis*

*Technology Acceptance Model (TAM) Pada Penggunaan Aplikasi PLN Daily (Studi Empiris Pada Pegawai PLN UP3 Tegal).*

- Rahmawati, R. N., & Narsa, I. M. (2019). Penggunaan e-learning dengan Technology Acceptance Model (TAM). *Jurnal Inovasi Teknologi Pendidikan*, 6(2), 127–136. <https://doi.org/10.21831/jitp.v6i2.26232>
- Rastini, N. M., & Respati, N. N. R. (2021). Public Attitudes and Interests in Using Online Transactions (TAM Application and TRA Model). *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 8(1). <https://doi.org/10.24252/minds.v8i1.21348>
- Rouibah, K., Thurasamy, R., & May, O. S. (2009). User Acceptance of Internet Banking in Malaysia: Test of Three Competing Models. *International Journal of E-Adoption (IJE)*, 1(1), 1–19. <https://doi.org/10.4018/jea.2009010101>
- Sari, S. R., & Yatun, R. (2022). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Persepsi Risiko Dan Persepsi Kepercayaan Terhadap Minat Menggunakan Gopaylater Pada Aplikasi Gojek. *Jurnal Ilmiah Multidisiplin, Vol 1*.
- Sayyida, S., & Alwiyah, A. (2018). Perkembangan Structural Equation Modeling (Sem) Dan Aplikasinya Dalam Bidang Ekonomi. *Performance: Jurnal Bisnis & Akuntansi*, 8(1), 10–26. <https://doi.org/10.24929/feb.v8i1.465>
- Samsiyah, S., Latif, N., Aprilia, D., Raditya, G., & Zukar, M. (2023). *Perilaku Konsumen*. CV. Mega Press Nusantara.
- Scherer, R., Siddiq, F., & Tondeur, J. (2019). The technology acceptance model (TAM): A meta-analytic structural equation modeling approach to explaining teachers' adoption of digital technology in education. *Computers and Education*, 128, 13–35. <https://doi.org/10.1016/j.compedu.2018.09.009>
- Setiadi, N. J. (2019). *Perilaku Konsumen: Perspektif Kontemporer pada Motif, Tujuan dan Keinginan Konsumen* (3rd ed.). Prenadamedia Group.
- Shachak, A., Kuziemy, C., & Petersen, C. (2019). Beyond TAM and UTAUT: future directions for HIT implementation research. *Journal of Biomedical Informatics*, 100.
- Siswanto, B. (2021). *Pengantar Manajemen*. Bumi Aksara.
- Sri, \*, Handayani, W., Handayani, S. W., Gunaningrat, R., & Suyatno, A. (2023). Behavioral Intention on Use Flip.id oleh Perceived Ease of Use melalui Attitude Towards Using. *Jurnal Riset Ilmu Manajemen Dan*

*Kewirausahaan*, 1(5), 13–25.  
<https://doi.org/10.61132/maeswara.v1i5.134>

- Suhardi. (2018). *Pengantar Manajemen dan Aplikasinya* (A. Eliyana, Ed.; 1st ed.). Gava Media.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif Dan R & D* (19th ed.). Alfabeta, CV.
- Sumantri, Rahmaniar, & Heikal, M. (2022). The effect of attitude, subjective normal and behavioral control on the intention to purchase intentions of processed noodles managed by non-muslim chinese ethnics in the city of Lhokseumawe. In *Management Research and Behavior Journal* (Vol. 2, Issue 1). [www.majalahgontor.net](http://www.majalahgontor.net)
- Susanto, D. A., & Purawanto, E. (2020). *Technology Adoption a Conceptual Framework* (1st ed.). Yayasan Pendidikan Philadelphia.
- Trihastuti, A. E. (2021). *Manajemen Pemasaran Plus++*. Deepublish.
- Try Vanny. (2023, August 20). BI bersama Pemkot Lhokseumawe resmikan pekan QRIS nasional. *Antara News*.
- 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>
- Winda, & Bahri, H. (2024). The Effect Of Perceived Ease, Trust And Risk Perception On Interest In Using The Dana Application (Study On The Community Of Singkil District, Aceh Singkil Regency). *Multidiciplinary Output Research For Actual And International Issue*, 3(4), 961–962.
- Zakiyyah, A. (2020). Pengaruh Persepsi Kemudahan, Manfaat Dan Kepercayaan Terhadap Minat Penggunaan Go-Pay. *Jurnal Bisnis Dan Akuntansi*, Vol 7.
- Zhao, X., Lynch, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and Truths about Mediation Analysis. *Journal of Consumer Research*, 37(2), 197–206. <https://doi.org/10.1086/651257>