

**PENGARUH *PERCEIVED USEFULNESS* TERHADAP  
*CONTINUANCE INTENTION***  
**(Studi pada Pengguna ShopeePay di Indonesia)**

**SKRIPSI**

Diajukan untuk Memenuhi Salah Satu Syarat Mendapatkan Gelar Sarjana  
pada Program Studi Pendidikan Bisnis



Oleh  
**Rayna Fiona Fridashaina**  
**NIM. 1800851**

**FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS**  
**UNIVERSITAS PENDIDIKAN INDONESIA**  
**2022**

**PENGARUH *PERCEIVED USEFULNESS* TERHADAP *CONTINUANCE INTENTION* (STUDI PADA PENGGUNA SHOPEEPAY DI INDONESIA)**

Oleh  
Rayna Fiona Fridashaina  
NIM 1800851

Sebuah Skripsi yang diajukan untuk memenuhi salah satu syarat memperoleh gelar Sarjana Pendidikan Fakultas Pendidikan Ekonomi dan Bisnis

© Rayna Fiona Fridashaina, 2022  
Universitas Pendidikan Indonesia  
Agustus 2022

Hak Cipta dilindungi Undang-Undang  
Skripsi ini tidak boleh diperbanyak seluruhnya atau sebagian,  
dengan dicetak ulang, difotokopi, atau cara lainnya tanpa ijin dari penulis

## LEMBAR PENGESAHAN

### PENGARUH *PERCEIVED USEFULNESS* TERHADAP *CONTINUANCE INTENTION* (STUDI PADA PENGGUNA SHOPEEPAY DI INDONESIA)

Skripsi ini disetujui dan disahkan oleh:

Pembimbing I



Dr. H. Ahim Surachim, M.Pd., M.Si  
NIP. 195802131988101001

Pembimbing II



Sulastri, S.Pd., M.Stat., MM  
NIP. 920171219820323201

Mengetahui,  
Ketua Program Studi Pendidikan Bisnis



Dr. Puspo Dewi Dirgantari, S.Pd., MT., MM.  
NIP. 198208302005022003

Tanggung Jawab Yuridis  
Ada Pada Penulis



Rayna Fiona Fridashaina  
NIM. 1800851

## **PERNYATAAN KEASLIAN SKRIPSI**

Dengan ini penulis menyatakan bahwa skripsi dengan judul “**Pengaruh Perceived Usefulness Terhadap Continuance Intention (Studi pada Pengguna ShopeePay di Indonesia)**” beserta seluruh isinya benar-benar karya sendiri. Saya tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika keilmuan yang berlaku dalam masyarakat keilmuan.

Atas pernyataan ini saya siap menanggung risiko ataupun sanksi yang dijatuhkan kepada saya apabila adanya pelanggaran terhadap etika keilmuan dalam karya saya ini, atau ada klaim dari pihak lain terhadap keaslian karya ini.

Bandung, Agustus 2022

Pembuat Pernyataan



A handwritten signature in black ink, appearing to read "RF" followed by a stylized surname.

Rayna Fiona Fridashaina

## ABSTRAK

Penelitian ini bertujuan untuk memperoleh gambaran *perceived usefulness* terhadap *continuance intention* studi pada pengguna ShopeePay di Indonesia. Jenis penelitian yang digunakan adalah penelitian deskriptif verifikatif, serta metode yang digunakan ialah *exploratory survey* dengan teknik *systematic random sampling* dengan jumlah responden sebanyak 109 responden dengan objek penelitian yaitu pengguna ShopeePay di *followers* Instagram @shopeepay\_id. Teknik analisis data yang digunakan yaitu analisis regresi sederhana dengan menggunakan program IBM SPSS versi 24.0 *for windows*. Hasil temuan yang diperoleh pada penelitian ini menunjukan bahwa variabel *perceived usefulness* berpengaruh signifikan terhadap *continuance intention*, dimana tingkat *perceived usefulness* berada pada kategori baik. Berdasarkan hasil penelitian ini, dapat ditarik kesimpulan bahwa semakin tinggi tingkat *perceived usefulness* maka akan semakin tinggi *continuance intention* yang dirasakan oleh pengguna.

**Kata kunci:** *perceived usefulness; continuance intention; mobile payment*

**ABSTRACT**

*This study aims to obtain an overview of the perceived usefulness of the continuance intention of the study on ShopeePay users in Indonesia. The type of research used is descriptive verification, and the method used is an explanatory survey with a systematic random sampling technique with a total of 109 respondents with the object of research being ShopeePay users on Instagram followers @shopeepay\_id. The data analysis technique used is simple regression analysis using IBM SPSS version 24.0 for windows. The findings obtained in this study indicate that the perceived usefulness variable has a significant effect on continuance intention, where the level of perceived usefulness is in the good category. Based on the results of this study, it can be concluded that the higher the level of perceived usefulness, the higher the continuance intention felt by the user.*

**Keywords:** *perceived usefulness; continuance intention; mobile payment*

## KATA PENGANTAR

Puji dan syukur penulis panjatkan ke hadirat Allah SWT, karena atas rahmat dan karunia-Nya penulis dapat menyelesaikan skripsi dengan judul “Pengaruh *Perceived Usefulness* Terhadap *Continuance Intention* Studi pada Pengguna ShopeePay di Indonesia” sebagai salah satu syarat menempuh ujian sidang Sarjana Pendidikan Program Studi Pendidikan Bisnis. Penyusunan skripsi ini dilakukan untuk memperoleh temuan mengenai gambaran *perceived usefulness* dan *continuance intention*, serta pengaruh *perceived usefulness* terhadap *continuance intention*.

Penulis menyadari penulisan skripsi ini masih memiliki kekurangan, sehingga saran serta kritik dapat menjadi bahan evaluasi pada penulisan selanjutnya. Skripsi ini penulis kerjakan dengan seoptimal mungkin serta berharap skripsi ini dapat memberikan manfaat serta sumbangsih bagi kemajuan dunia *financial technology*.

Bandung, Agustus 2022

Penulis  
Rayna Fiona Fridashaina

## **UCAPAN TERIMA KASIH**

Dengan mengucap *Alhamdulillahirrabbil'alamin*, penulis panjatkan atas rasa syukur kepada Allah SWT yang selalu memberikan rahmat serta karunia-Nya sehingga penulis dapat menyelesaikan penulisan skripsi ini. Pada kesempatan ini juga penulis mengucapkan terima kasih serta penghargaan yang tidak terhingga kepada pihak-pihak yang senantiasa membantu dalam penyelesaian skripsi ini khususnya kepada:

1. Prof. Dr. M. Solehuddin, M.Pd., M.A. selaku Rektor Universitas Pendidikan Indonesia, yang telah memberikan kesempatan penulis untuk menempuh serta memperoleh pendidikan di Universitas Pendidikan Indonesia, semoga selalu diberikan kesehatan dan berada dalam lindungan-Nya.
2. Prof. Dr. Eeng Ahman, M.S. selaku Dekan dan Dosen Fakultas Pendidikan Ekonomi dan Bisnis Universitas Pendidikan Indonesia yang telah memberikan panutan dan bimbingan selama masa studi, semoga selalu diberikan kesehatan dan berada dalam lindungan-Nya.
3. Dr. Puspo Dewi Dirgantari, S. Pd., M.T., M.M. selaku Ketua Program Studi Pendidikan Bisnis Universitas Pendidikan Indonesia yang senang tiasa memberi motivasi serta pengarahan selama menempuh masa studi dan penyusunan skripsi ini, semoga selalu diberikan kesehatan dan berada dalam lindungan-Nya.
4. Dr. Bambang Widjajanta, M.M. selaku Ketua Tim Pengembangan Penulis Skripsi Program Studi Pendidikan Bisnis Fakultas Pendidikan Ekonomi dan Bisnis Universitas Pendidikan Indonesia, yang telah memberikan kesediaan membantu serta memfasilitasi penulis selama proses penyelesaian skripsi, semoga selalu diberikan kesehatan dan berada dalam lindungan-Nya.
5. Dr. H. Ahim Surachim, M.Pd., M.Si selaku Dosen Pembimbing I yang sudah membimbing penulis dengan penuh ketelitian, dan pengarahan selama proses bimbingan. Terima kasih telah bersedia meluangkan waktu, untuk memberikan saran dan ilmu sehingga penulis dapat menyelesaikan skripsi ini. Semoga Allah SWT selalu memberikan kesehatan, kebahagiaan,

keberkahan hidup serta balasan yang tidak terhingga dan selalu berada di lindungan-Nya.

6. Sulastri, S.Pd., M.Stat., MM selaku Dosen Pembimbing II yang telah membimbing penulis dengan penuh ketelitian, dan pengarahan selama proses bimbingan. Terima kasih telah bersedia meluangkan waktu, untuk memberikan saran dan ilmu sehingga penulis dapat menyelesaikan skripsi ini. Terima kasih atas ilmu dan saran yang diberikan sehingga penulis dapat menyelesaikan penulisan skripsi ini, semoga selalu diberikan kesehatan dan berada dalam lindungan-Nya.
7. Dr. Ridwan Purnama, SH., M.Si. selaku Dosen Pembimbing Akademik yang telah memberikan perwalian kontrak kuliah selama penulis menempuh masa perkuliahan. Salah satu dosen yang menjadi *role model* penulis agar kelak bisa menjadi lulusan studi hukum juga. Semoga Allah SWT selalu memberikan kesehatan, kebahagiaan, keberkahan hidup serta balasan yang tidak terhingga serta dan selalu berada di lindungan-Nya.
8. Segenap Dosen Program Studi Pendidikan Bisnis beserta staff, yang telah memberikan tuntunan, bimbingan, ilmu, masukan serta motivasi yang tidak terhingga selama penulis menyelesaikan masa perkuliahan selama delapan semester ini di Program Studi Pendidikan Bisnis. Semoga ilmu yang diberikan dapat menjadi amal jariyah, dan dapat penulis terapkan dalam kehidupan yang mendatang. Segala kebaikan semoga akan dibalas oleh Allah SWT dan selalu berada di lindungan-Nya.
9. Semua pihak yang tidak dapat penulis sebutkan satu persatu yang telah memberikan bantuan dan semangat dalam menyelesaikan skripsi ini.

Skripsi ini menjadi salah satu dedikasi sepenuh hati dan sebagai wujud tanggung jawab serta bakti penulis terhadap orang tua tercinta yang telah memberikan banyak perngorbanan berupa kasih sayang, dukungan serta banyak hal berharga yang tidak bisa penulis sebutkan. Terimakasih untuk senantiasa tidak lepas memberi doa kepada penulis, atas cinta tanpa syarat dan batas yang telah penulis terima hingga detik ini. Semoga selalu diberikan kesehatan, kebahagiaan dan berada dalam lindungan-Nya dan semoga penulisan skripsi ini dapat menjadi

kebanggaan semua pihak. *Jazakumullaahu khairan katsiran*, semoga Allah SWT memberikan balasan yang tidak terhingga atas kebaikan semua pihak yang telah membantu penulis dalam menyelesaikan skripsi ini. Aamiin.

Bandung, Agustus 2022

Penulis

DAFTAR ISI

<b>ABSTRAK .....</b>	i
<b>ABSTRACT .....</b>	ii
<b>KATA PENGANTAR.....</b>	iii
<b>UCAPAN TERIMA KASIH .....</b>	iv
<b>DAFTAR ISI.....</b>	vii
<b>DAFTAR TABEL .....</b>	ix
<b>DAFTAR GAMBAR.....</b>	xi
<b>BAB I PENDAHULUAN.....</b>	Error! Bookmark not defined.
1.1.    Latar Belakang Penelitian .....	Error! Bookmark not defined.
1.2    Rumusan Masalah .....	Error! Bookmark not defined.
1.3    Tujuan Penelitian .....	Error! Bookmark not defined.
1.4    Kegunaan Penelitian .....	Error! Bookmark not defined.
<b>BAB II KAJIAN PUSTAKA, KERANGKA PEMIKIRAN, DAN HIPOTESIS .....</b>	Error! Bookmark not defined.
2.1.    Kajian Pustaka .....	Error! Bookmark not defined.
2.1.1. <i>Konsep Teori Expectation Confirmation Theory of Information System Continuance (ECT-IS)</i> .....	Error! Bookmark not defined.
2.1.2. <i>Perceived Usefulness</i> .....	Error! Bookmark not defined.
2.1.3. <i>Continuance Intention</i> .....	Error! Bookmark not defined.
2.1.4.    Pengaruh <i>Perceived Usefulness</i> terhadap <i>Continuance Intention</i>	Error! Bookmark not defined.
2.2    Penelitian Terdahulu.....	Error! Bookmark not defined.
2.3    Kerangka Pemikiran .....	Error! Bookmark not defined.
2.4    Hipotesis .....	Error! Bookmark not defined.
<b>BAB III OBJEK DAN METODOLOGI PENELITIAN ....</b>	Error! Bookmark not defined.
3.1.    Objek Penelitian .....	Error! Bookmark not defined.
3.2.    Metode Penelitian .....	Error! Bookmark not defined.
3.2.1.    Jenis Penelitian dan Metode yang Digunakan .	Error! Bookmark not defined.
3.2.2.    Operasionalisasi Variabel.....	Error! Bookmark not defined.
3.2.3.    Jenis dan Sumber Data .....	Error! Bookmark not defined.
3.2.4.    Populasi, Sampel dan Teknik Sampel .....	Error! Bookmark not defined.
3.2.5.    Teknik Pengumpulan Data .....	Error! Bookmark not defined.
3.2.6.    Pengujian Validitas dan Reliabilitas .....	Error! Bookmark not defined.
3.2.7.    Teknik Analisis Data.....	Error! Bookmark not defined.
<b>BAB IV HASIL PENELITIAN DAN PEMBAHASAN.....</b>	Error! Bookmark not defined.
4.1.    Profil Perusahaan dan Karakteristik Responden ...	Error! Bookmark not defined.
4.1.1.    Identitas Perusahaan ShopeePay ..	Error! Bookmark not defined.
4.1.2.    Profil Perusahaan ShopeePay ..	Error! Bookmark not defined.

4.1.3. Karakteristik dan Pengalaman Responden	Error! Bookmark not defined.
4.2. Hasil Penelitian Deskriptif .....	Error! Bookmark not defined.
4.2.1. Tanggapan Responden Mengenai <i>Perceived Usefulness</i> .....	Error! Bookmark not defined.
4.2.2. Tanggapan Responden Mengenai <i>Continuance Intention</i> ..	Error! Bookmark not defined.
4.3. Hasil Penelitian Verifikatif .....	Error! Bookmark not defined.
4.3.1. Uji Normalitas .....	Error! Bookmark not defined.
4.3.2. Uji Linearitas .....	Error! Bookmark not defined.
4.4. Pengujian Hipotesis .....	Error! Bookmark not defined.
4.4.1. Uji Diagram Pencar .....	Error! Bookmark not defined.
4.4.2. Koefisien Determinasi Total ( $R^2$ ) ..	Error! Bookmark not defined.
4.4.3. Uji Koefisien .....	Error! Bookmark not defined.
4.5. Pembahasan Hasil Penelitian .....	Error! Bookmark not defined.
4.6. Implikasi Penelitian .....	Error! Bookmark not defined.
4.6.1. Temuan Penelitian Bersifat Teoritis .....	Error! Bookmark not defined.
4.6.2. Temuan Penelitian Bersifat Empiris .....	Error! Bookmark not defined.
4.6.3. Implikasi Hasil Penelitian <i>Perceived Usefulness</i> Terhadap <i>Continuance Intention</i> pada Program Studi Pendidikan Bisnis .....	Error! Bookmark not defined.
BAB V KESIMPULAN DAN REKOMENDASI ..	Error! Bookmark not defined.
5.1. Kesimpulan .....	Error! Bookmark not defined.
5.2. Rekomendasi .....	Error! Bookmark not defined.
DAFTAR PUSTAKA .....	xii
LAMPIRAN .....	Error! Bookmark not defined.

## DAFTAR TABEL

TABEL 2.1	DEFINISI <i>PERCEIVED USEFULNESS</i> MENURUT PARA AHLI .....	<b>Error! Bookmark not defined.</b>
TABEL 2.2	DEFINISI <i>CONTINUANCE INTENTION</i> MENURUT PARA AHLI.....	<b>Error! Bookmark not defined.</b>
TABEL 3.1	OPERASIONALISASI VARIABEL .....	<b>Error! Bookmark not defined.</b>
TABEL 3.2	JENIS DAN SUMBER DATA .....	<b>Error! Bookmark not defined.</b>
TABEL 3.3	HASIL UJI VALIDITAS VARIABEL <i>PERCEIVED USEFULNESS</i> (X).....	<b>Error! Bookmark not defined.</b>
TABEL 3.4	HASIL UJI VALIDASI VARIABEL <i>CONTINUANCE INTENTION</i> (Y) .....	<b>Error! Bookmark not defined.</b>
TABEL 3.5	HASIL UJI RELIABILITAS .....	<b>Error! Bookmark not defined.</b>
TABEL 3.6	SKOR ALTERNATIF .....	<b>Error! Bookmark not defined.</b>
TABEL 3.7	KRITERIA PENAFSIRAN HASIL PERHITUNGAN RESPONDEN.....	<b>Error! Bookmark not defined.</b>
TABEL 3.8	TABEL TABULASI SILANG ( <i>CROSS TABULATION</i> ) .....	<b>Error! Bookmark not defined.</b>
TABEL 3.9	ANALISIS DESKRIPTIF .....	<b>Error! Bookmark not defined.</b>
TABEL 4.1	KARAKTERISTIK RESPONDEN BERDASARKAN JENIS KELAMIN.....	<b>Error! Bookmark not defined.</b>
TABEL 4.2	KARAKTERISTIK RESPONDEN BERDASARKAN USIA .....	<b>Error! Bookmark not defined.</b>
TABEL 4.3	KARAKTERISTIK RESPONDEN BERDASARKAN STATUS .....	<b>Error! Bookmark not defined.</b>
TABEL 4.4	HASIL RESPONDEN BERDASARKAN PENDIDIKAN TERAKHIR .....	<b>Error! Bookmark not defined.</b>
TABEL 4.5	HASIL RESPONDEN BERDASARKAN PEKERJAAN .....	<b>Error! Bookmark not defined.</b>
TABEL 4.6	HASIL RESPONDEN YANG SUDAH BEKERJA BERDASARKAN RATA-RATA PENGHASILAN PER BULAN .....	<b>Error! Bookmark not defined.</b>
TABEL 4.7	HASIL RESPONDEN PELAJAR/MAHASISWA BERDASARKAN RATA-RATA UANG SAKU PER BULAN .....	<b>Error! Bookmark not defined.</b>
TABEL 4.8	HASIL PENGALAMAN RESPONDEN BERDASARKAN <i>MOBILE PAYMENT</i> YANG SERING DIGUNAKAN .....	<b>Error! Bookmark not defined.</b>
TABEL 4.9	HASIL PENGALAMAN RESPONDEN BERDASARKAN CARA MEMPEROLEH INFORMASI TERKAIT <i>MOBILE PAYMENT</i> YANG DIGUNAKAN .....	<b>Error! Bookmark not defined.</b>
TABEL 4.10	HASIL PENGALAMAN RESPONDEN BERDASARKAN BERAPA LAMA TELAH MENGGUNAKAN SHOPEEPAY .....	<b>Error! Bookmark not defined.</b>

- TABEL 4.11 HASIL PENGALAMAN RESPONDEN BERDASARKAN FREKUENSI PENGGUNAAN SHOPEEPAY SELAMA SATU BULAN ..... **Error! Bookmark not defined.**
- TABEL 4.12 HASIL PENGALAMAN RESPONDEN BERDASARKAN TRANSAKSI YANG PALING SERING DILAKUKAN ..... **Error! Bookmark not defined.**
- TABEL 4.13 TANGGAPAN RESPONDEN TERHADAP DIMENSI *WORK MORE QUICKLY* ..... **Error! Bookmark not defined.**
- TABEL 4.14 TANGGAPAN RESPONDEN TERHADAP DIMENSI *EFFECTIVENESS* ..... **Error! Bookmark not defined.**
- TABEL 4.15 TANGGAPAN RESPONDEN TERHADAP DIMENSI *MAKE JOB EASIER* ..... **Error! Bookmark not defined.**
- TABEL 4.16 TANGGAPAN RESPONDEN TERHADAP DIMENSI *USEFUL* ..... **Error! Bookmark not defined.**
- TABEL 4.17 TANGGAPAN RESPONDEN TERHADAP DIMENSI *PERCEIVED USEFULNESS* ..... **Error! Bookmark not defined.**
- TABEL 4.18 TANGGAPAN RESPONDEN TERHADAP DIMENSI *PERCEIVED BENEFIT* ..... **Error! Bookmark not defined.**
- TABEL 4.19 TANGGAPAN RESPONDEN TERHADAP DIMENSI *ATTITUDE* ..... **Error! Bookmark not defined.**
- TABEL 4.20 TANGGAPAN RESPONDEN TERHADAP DIMENSI *TRUST* ..... **Error! Bookmark not defined.**
- TABEL 4.21 TANGGAPAN RESPONDEN TERHADAP DIMENSI *SATISFACTION* ..... **Error! Bookmark not defined.**
- TABEL 4.22 UJI KOLGOMOROV SMIRNOV. **Error! Bookmark not defined.**
- TABEL 4.23 UJI LINEARITAS ..... **Error! Bookmark not defined.**
- TABEL 4.24 KOEFISIEN DETERMINASI TOTAL *PERCEIVED USEFULNESS* TERHADAP *CONTINUANCE INTENTION* **Error! Bookmark not defined.**
- TABEL 4.25 UJI KOEFISIEN ..... **Error! Bookmark not defined.**
- TABEL 4.26 PENGUJIAN SIMULTAN *PERCEIVED USEFULNESS* TERHADAP *CONTINUANCE INTENTION* **Error! Bookmark not defined.**
- TABEL 4.27 HASIL UJI F ..... **Error! Bookmark not defined.**
- TABEL 4.28 HASIL UJI T ..... **Error! Bookmark not defined.**

## DAFTAR GAMBAR

- GAMBAR 1.1 JUMLAH PENYEDIA *MOBILE PAYMENT* BERDASARKAN JENIS DI INDONESIA TAHUN 2022 .... **Error! Bookmark not defined.**
- GAMBAR 1.2 PRODUK DOMPET DIGITAL DENGAN TRANSAKSI TERTINGGI DI INDONESIA JUNI-AGUSTUS 2020 ..... **Error! Bookmark not defined.**
- GAMBAR 2.1 MODEL *PERCEIVED USEFULNESS* ..... **Error! Bookmark not defined.**
- GAMBAR 2.2 MODEL *CONTINUANCE INTENTION* ... **Error! Bookmark not defined.**
- GAMBAR 2.3 MODEL *CONTINUANCE INTENTION* ... **Error! Bookmark not defined.**
- GAMBAR 2.4 BAGAN KERANGKA PEMIKIRAN ..... **Error! Bookmark not defined.**
- GAMBAR 2.5 PARADIGMA PENELITIAN PENGARUH *PERCEIVED USEFULNESS* TERHADAP *CONTINUANCE INTENTION* **Error! Bookmark not defined.**
- GAMBAR 3.1 GARIS KONTINUM PENELITIAN *PERCEIVED RISK* DAN *CONTINUANCE INTENTION*....**Error! Bookmark not defined.**
- GAMBAR 3.2 GARIS KONTINUM VARIABEL *PERCEIVED USEFULNESS*..... 46
- GAMBAR 3.3 GARIS KONTINUM VARIABEL *CONTINUANCE INTENTION*.... 46
- GAMBAR 4.1 LOGO SHOPEEPAY .....**Error! Bookmark not defined.**
- GAMBAR 4.4 DIAGRAM PENCAR *PERCEIVED USEFULNESS* TERHADAP *CONTINUANCE INTENTION*..... 71

## DAFTAR PUSTAKA

- Aeni, S. N. (2022). *Memahami Karakteristik dan Ciri-ciri Generasi Z*. Katadata. <https://katadata.co.id/sitinuraeni/berita/6226d6df12fcf/memahami-karakteristik-dan-ciri-ciri-generasi-z#:~:text=Gen%20Z%20memiliki%20karakteristik%20yang,dan%20berjejaring%20di%20dunia%20virtual>
- Ahmad, N., Omar, A., & Ramayah, T. (2010). Consumer lifestyles and online shopping continuance intention. *Business Strategy Series*, 11(4), 227–243. <https://doi.org/10.1108/17515631011063767>
- Albashrawi, M., & Motiwalla, L. (2019). Privacy and Personalization in Continued Usage Intention of Mobile Banking: An Integrative Perspective. *Information Systems Frontiers*, 21(5), 1031–1043. <https://doi.org/10.1007/s10796-017-9814-7>
- Alexander, R. (2019). *Behavioral Model of Using Internet Banking Which is Influenced by the Perspective of Perceived Ease of use , Perceived Usefulness , and Trust*. 4(7), 353–360.
- Alhassan, A., Li, L., Reddy, K., & Duppatti, G. (2020). Consumer acceptance and continuance of mobile money: Secondary data insights from Africa using the technology acceptance model. *Australasian Journal of Information Systems*, 24, 1–25. <https://doi.org/10.3127/AJIS.V24I0.2579>
- Amoroso, D. L., Ackaradejrungsri, P., & Lim, R. A. (2017). The Impact of Inertia as Mediator and Antecedent on Consumer Loyalty and Continuance Intention. *International Journal of Customer Relationship Marketing and Management*, 8(2), 1–20. <https://doi.org/10.4018/ijcrmm.2017040101>
- Amoroso, D. L., & Chen, Y. (2017). Journal of Information Technology Management CONSTRUCTS AFFECTING CONTINUANCE INTENTION IN CONSUMERS WITH MOBILE FINANCIAL APPS: A DUAL FACTOR APPROACH. *CONSTRUCTS AFFECTING CONTINUANCE INTENTION Journal of Information Technology Management*, XXVIII(3).
- Annur, C. M. (2020). *ShopeePay Kalahkan OVO & GoPay saat Pandemi Corona*. Snapcart. <https://databoks.katadata.co.id/datapublish/2020/09/09/shopeepay-kalahkan-ovo-gopay-saat-pandemi-corona#>
- Annur, C. M. (2021). *ShopeePay Jadi E-Wallet Paling Favorit Konsumen untuk Kejar Promo*. Jakpat. <https://databoks.katadata.co.id/datapublish/2021/09/06/shopeepay-jadi-e-wallet-paling-favorit-konsumen-untuk-kejar-promo>
- Arifin, Z. (2014). *Penelitian Pendidikan: Metode dan Paradigma Baru*. PT Remaja Rosdakarya.
- Arikunto, S. (2013). *Prosedur Penelitian: Suatu Pendekatan Praktik*. Rineka Cipta.
- Armstrong, K. &. (2019). Penggunaan Terhadap Minat Memakai Ulang Layanan Go-Pay di Wilayah Jakarta. *Jurnal Manajemen Pemasaran*, 9(1), 18–33. [www.databoks.katadata.co.id](http://www.databoks.katadata.co.id)
- Ashghar, S. A., & Nurlatifah, H. (2020). Analisis Pengaruh Perceived Ease of Use, Perceived Usefulness, dan Perceived Risk terhadap Keinginan Membeli Kembali melalui e-Trust dan s-Satisfaction (Studi Kasus Pengguna Gopay pada Transaksi UMKM). *Jurnal Al Azhar Indonesia Seri Ilmu Sosial*, 1(1), 40. <https://doi.org/10.36722/jaiss.v1i1.459>
- Auralia, Y., Manggarani, A. S., & Wahyudi, W. (2022). Analisis Minat

- Penggunaan Ulang pada Dompet Digital Shopeepay di Masa Pandemi Covid-19. *Studi Ilmu Manajemen Dan Organisasi*, 1(2), 137–152. <https://doi.org/10.35912/simo.v1i2.916>
- Azizah, N., Handayani, P. W., & Azzahro, F. (2018). Factors Influencing Continuance Usage of Mobile Wallets in Indonesia. *Proceedings of 2018 International Conference on Information Management and Technology, ICIMTech 2018, September*, 92–97. <https://doi.org/10.1109/ICIMTech.2018.8528157>
- Bhattacherjee, A. (2001). Understanding information systems continuance: an expectation-confirmation model. *MIS Quarterly*, 25(3), 351–370.
- Briliana, V., Briyan Prasetyo, A., & Monica, C. (2020). Pengaruh Perceived Ease of Use, Perceived Usefulness, Confirmation, Performance Value Dan Satisfaction Terhadap Continuance Intention Pada Pengguna Go-Food. *Media Bisnis*, 12(1), 1–9. <https://doi.org/10.34208/mb.v12i1.882>
- Chawla, D., & Joshi, H. (2021). Importance-performance map analysis to enhance the performance of attitude towards mobile wallet adoption among Indian consumer segments. *Aslib Journal of Information Management*, 73(6), 946–966. <https://doi.org/https://doi.org/10.1108/AJIM-03-2021-0085>
- Chen, M., & Qi, X. (2015). Members' satisfaction and continuance intention: A socio-technical perspective. *Industrial Management and Data Systems*, 115(6), 1132–1150. <https://doi.org/10.1108/IMDS-01-2015-0023>
- Cheng, Y. M. (2020). Will robo-advisors continue? Roles of task-technology fit, network externalities, gratifications and flow experience in facilitating continuance intention. *Kybernetes*. <https://doi.org/10.1108/K-03-2020-0185>
- Chiang, H. Sen. (2013). Continuous usage of social networking sites: The effect of innovation and gratification attributes. *Online Information Review*, 37(6), 851–871. <https://doi.org/10.1108/OIR-08-2012-0133>
- Damanik, M., Fauzi, A., & Situmorang, S. (2022). *Pengaruh Perceived Usefulness , Perceived Enjoyment dan Kepercayaan Terhadap Continuance Intention Melalui Kepuasan Pada Generasi Millenial Pengguna E-Wallet di Kota Medan*. 3(4), 827–834. <https://doi.org/10.47065/ekuitas.v3i4.1475>
- Darmawan, A. K., Siahaan, D. O., Susanto, T. D., Hoiriyah, Umam, B. A., & Bakir, B. (2020). Understanding Indonesian Citizen's Continuance Intention to Use Mobile-based Smart City: A Perspective of Modified Expectation Confirmation Model (M-ECM). *7th International Conference on Information Technology, Computer, and Electrical Engineering, ICITACEE 2020 - Proceedings*, 115–120. <https://doi.org/10.1109/ICITACEE50144.2020.9239157>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.5962/bhl.title.33621>
- Defri, W. A. (2019). *Pengaruh manfaat ekonomi, kelancaran transaksi, Kegunaan dan persepsi manfaat terhadap Penggunaan berkelanjutan pada Tokocash di surabaya*. STIE PERBANAS SURABAYA.
- Devita, V. D. (2019). *Siapa Aplikasi E-wallet dengan Pengguna Terbanyak di Indonesia?* IPrice. <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>
- Dewi, E. R., & Artanti, Y. (2021). Pengaruh persepsi kegunaan, pengaruh sosial

- dan kebiasaan terhadap niat beralih pada pengguna dompet digital. *E-JURNAL EKONOMI DAN BISNIS UNIVERSITAS UDAYANA*, 10(09), 777–788.
- Diana, N., & Leon, F. M. (2020). Factors Affecting Continuance Intention of FinTech Payment among Millennials in Jakarta. *European Journal of Business and Management Research*, 5(4). <https://doi.org/10.24018/ejbm.2020.5.4.444>
- Foroughi, B., Iranmanesh, M., & Hyun, S. S. (2019). Understanding the determinants of mobile banking continuance usage intention. *Journal of Enterprise Information Management*, 32(6), 1015–1033. <https://doi.org/10.1108/JEIM-10-2018-0237>
- Foster, B., Hurriyati, R., & Johansyah, M. D. (2022). *The Effect of Product Knowledge , Perceived Benefits , and Perceptions of Risk on Indonesian Student Decisions to Use E-Wallets for Warunk Upnormal*.
- Gao, L., & Bai, X. (2014). An empirical study on continuance intention of mobile social networking services: Integrating the IS success model, network externalities and flow theory. *Asia Pacific Journal of Marketing and Logistics*, 26(2), 168–189. <https://doi.org/10.1108/APJML-07-2013-0086>
- Ghozali, I. (2014). *Model Persamaan Struktural. Konsep dan Aplikasi dengan Program AMOS 24. Update Bayesian SEM*. Badan Penerbit Universitas Diponegoro.
- Gökhan Akel, & Ece Armağan. (2020). Hedonic and utilitarian benefits as determinants of the application continuance intention in location-based applications: the mediating role of satisfaction. *Multimedia Tools and Applications*.
- Hadi, A. (2022). *Jenis Penipuan di Shopee, Modusnya, dan Cara Menghindarinya*. Tirto.Id. <https://tirto.id/jenis-penipuan-di-shopee-modusnya-dan-cara-menghindarinya-f6bh>
- Hanadia, N., Rahayu, S., & Zultilisna, D. (2017). THE EFFECT OF SYSTEM QUALITY, PERCEIVED USEFULNESS, INFORMATION QUALITY TO USER SATISFACTION (CASE STUDYDASHBOARD SYSTEMON PDAM TIRTA RAHARJA2017). *E-Proceeding of Management*, 4(3), 2707–2714.
- Hasanah, U. (2020). *Analisis Continuance Use Intention Pada Situs Jejaring Sosial Indtagram dengan Menggunakan Expectation-Confirmation Model (ECM)* (Vol. 1, Issue 1) [UIN Syarif Hidayatullah]. <http://etd.eprints.ums.ac.id/14871/0Ahttps://doi.org/10.1016/j.cell.2017.12.025%0Ahttp://www.depkes.go.id/resources/download/info-terkini/hasil-risksdas-2018.pdf%0Ahttp://www.who.int/about/licensing/%0Ahttp://jukeunila.com/wp-content/uploads/2016/12/Dea>
- Hermawan, A. (2006). *Penelitian Bisnis: Paradigma Kuantitatif*. Grasindo.
- Hermawan, V. K., & Paramita, E. L. (2020). Trust dan Perceived Usefulness dan Pengaruhnya Terhadap Preferensi Konsumen Dalam Menggunakan E-wallet. *Jurnal Ekobis : Ekonomi Bisnis & Manajemen*, 10(2), 223–236. <https://doi.org/10.37932/j.e.v10i2.131>
- 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), 646–664. <https://doi.org/10.1108/IJBM-03-2018-0011>

- 0072
- Ika Febrilia, Shela Puspita Pratiwi, & Irianto Djatikusumo. (2020). Minat Penggunaan Cashless Payment System – Dompet Digital Pada Mahasiswa Di Fe Unj. *JRMSI - Jurnal Riset Manajemen Sains Indonesia*, 11(1), 1–19. <https://doi.org/10.21009/jrmsi.011.1.01>
- Indarsin, T., & Ali, H. (2017). Attitude toward Using m-Commerce: The Analysis of Perceived Usefulness, Perceived Ease of Use, and Perceived Trust: Case Study in Ikens Wholesale Trade, Jakarta-Indonesia. *Saudi Journal of Business and Management Studies*, 2(11), 995–1007. <https://doi.org/10.21276/sjbms.2017.2.11.7>
- Indriyani, K. (2020). Pengaruh Perilaku, Usia, dan Gaya Hidup Terhadap Keputusan Pembelian Tiket online Melalui Aplikasi KAI accessPada PT. Kereta Api Indonesia ( Pesero) Medan. In *Universitas Pembangunan Panca Budi, Fakultas Sosial Sains*. Universitas Pembangunan Panca Budi.
- Iradianty, A. (2021). Digital Payment: Perspektif Gender dalam Pemilihan Jasa Pembayaran Digital. *JBMI (Jurnal Bisnis, Manajemen, Dan Informatika)*, 18(1), 34–45. <https://doi.org/10.26487/jbmi.v18i1.13409>
- Ispriandina, A., & Sutisna, M. (2019). Faktor-Faktor Penerimaan Teknologi Yang Memengaruhi Intensi Kontinuitas Penggunaan Mobile Wallet Di Kota Bandung. *Prosiding Industrial Research Workshop and National Seminar*, 10(1), 1046–1055. <https://jurnal.polban.ac.id/ojs-3.1.2/proceeding/article/view/1462>
- Jatimoyo, D., Rohman, F., & Djazuli, A. (2021). The effect of perceived ease of use on continuance intention through perceived usefulness and trust. *International Journal of Research in Business and Social Science* (2147-4478), 10(4), 430–437. <https://doi.org/10.20525/ijrbs.v10i4.1223>
- Jayani, D. H. (2020). *Berapa Jumlah Penyedia Pembayaran Digital di Indonesia?* Asosiasi Fintech Indonesia. <https://databoks.katadata.co.id/datapublish/2020/09/10/berapa-jumlah-penyedia-pembayaran-digital-di-indonesia#>
- Jogiyanto, H. (2012). *Manajemen Pemasaran*. BPFE Universitas Gajah Mada.
- Kang, Y. S., Hong, S., & Lee, H. (2009). Exploring continued online service usage behavior: The roles of self-image congruity and regret. *Computers in Human Behavior*, 25(1), 111–122. <https://doi.org/10.1016/j.chb.2008.07.009>
- Kim, C., Mirusmonov, M., & Lee, I. (2010). An empirical examination of factors influencing the intention to use mobile payment. *Computers in Human Behavior*, 26(3), 310–322. <https://doi.org/10.1016/j.chb.2009.10.013>
- Kumala, D. C., Pranata, J. W., & Thio, S. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya. *Jurnal Manajemen Perhotelan*, 6(1), 19–29. <https://doi.org/10.9744/jmp.6.1.19-29>
- Lai, H., Chen, C., & Chang, Y. (2016). Expectation-Confirmation Model of Information System Continuance : A Meta-Analysis. *International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering*, 10(7), 2162–2167.
- Larassita, N. (2019). *Pengaruh Perceived Usefulness Terhadap Continuance Intention (Survei Pada Pengguna Brizzi Bri Di Indonesia)*.
- Larassita, N., Razati, G., & Sulastri, S. (2019). Apakah perceived usefulness dapat

- meningkatkan continuance intention? *Journal of Business Management Education (JBME)*, 4(1), 13–24. <https://doi.org/10.17509/jbme.v4i1.15887>
- Le, T. T., Pham, H. M., Chu, N. H., Nguyen, D. K., & Ngo, H. M. (2020). Factors Affecting Users' Continuance Intention towards Mobile Banking In Vietnam. *American Journal of Multidisciplinary Research & Development (AJMRD)*, 2(4), 42–51. [www.ajmrd.com](http://www.ajmrd.com)
- Lee, M. C. (2010). Explaining and predicting users' continuance intention toward e-learning: An extension of the expectation-confirmation model. *Computers and Education*, 54(2), 506–516. <https://doi.org/10.1016/j.compedu.2009.09.002>
- Leong, L. Y., Hew, T. S., Ooi, K. B., & Wei, J. (2020). Predicting mobile wallet resistance: A two-staged structural equation modeling-artificial neural network approach. *International Journal of Information Management*, 51(April), 102047. <https://doi.org/10.1016/j.ijinfomgt.2019.102047>
- Lestarie, N. A., Budianto, A., & Prabowo, F. H. E. (2020). Pengaruh perceived ease of use dan perceived usefulness terhadap keputusan pembelian. *Jurnal Bina Bangsa Ekonomika*, 13(2), 194–200.
- Li, C. Y., & Fang, Y. H. (2019). Predicting continuance intention toward mobile branded apps through satisfaction and attachment. *Telematics and Informatics*, 43, 101248. <https://doi.org/10.1016/j.tele.2019.101248>
- Liang, T. P., & Yeh, Y. H. (2011). Effect of use contexts on the continuous use of mobile services: The case of mobile games. *Personal and Ubiquitous Computing*, 15(2), 187–196. <https://doi.org/10.1007/s00779-010-0300-1>
- Lim, S. H., Kim, D. J., Hur, Y., & Park, K. (2019). An Empirical Study of the Impacts of Perceived Security and Knowledge on Continuous Intention to Use Mobile Fintech Payment Services. *International Journal of Human-Computer Interaction*, 35(10), 886–898. <https://doi.org/10.1080/10447318.2018.1507132>
- Malhotra, N. . (2015a). *Essential of Marketing Research*. Pearson Education Limited.
- Malhotra, N. K. (2015b). *Essentials of Marketing Research* (Global Edi). Pearson Education Limited.
- Malhotra, N. K. (2015c). *ssentials of arketing Research* (Global Edi). Pearson Education Limited.
- Manajemen, J., & Vol, B. (2020). *T-Cash and LinkAja users*. 4(1), 17–28.
- Mekel, D. A. (2021). Tingkat kepuasan yang tinggi akan mengurangi manfaat yang dirasakan dari perilaku beralih, dengan demikian mempromosikan niat berkelanjutan yang tinggi. Studi sebelumnya juga menunjukkan bahwa kepuasan adalah penentu kuat dari perilaku berkelanjutan. UIN Syarif Hidayatullah Jakarta.
- Monica, C., & Briliana, V. (2019). Faktor-faktor yang mempengaruhi continuance intention pengguna go-food di Jakarta. *Jurnal Wira Ekonomi Mikroskil*, 9, 115–126.
- Nakertrans. (2020). *KADIS : PENTINGNYA PERAN MEDIA SOSIAL DALAM PENYEBARAN INFORMASI*. <https://disnakertrans.ntbprov.go.id/kadis-pentingnya-peran-media-sosial-dalam-penyebaran-informasi/>
- Nan, D., Kim, Y., Park, M. H., & Kim, J. H. (2020). What motivates users to keep using social mobile payments? *Sustainability (Switzerland)*, 12(17), 1–14.

- <https://doi.org/10.3390/SU12176878>
- Nguyen, D. (2015). Understanding Perceived Enjoyment and Continuance Intention in Mobile Games. *ICFAI Journal of Systems*, 58. [http://epub.lib.aalto.fi/fi/ethesis/pdf/14000/hse\\_ethesis\\_14000.pdf](http://epub.lib.aalto.fi/fi/ethesis/pdf/14000/hse_ethesis_14000.pdf)
- Noviyasari, C., Ibrahim, H., & Kasiran, M. (2021). AN EXPECTATION-CONFIRMATION MODEL of CONTINUANCE INTENTION to ENHANCE E-WALLET. *Journal of Theoretical and Applied Information Technology*, 99(24), 6028–6041.
- O'Gorman, K., & MacIntosh, R. (2012). Research Methods for Business Students. *The Global Management Series*, SEPTEMBER, 1–696. <https://doi.org/10.13140/RG.2.1.1419.3126>
- Odoom, R., & Kosiba, J. P. (2020). Mobile money usage and continuance intention among micro enterprises in an emerging market – the mediating role of agent credibility. *Journal of Systems and Information Technology*, 22(4), 97–117. <https://doi.org/10.1108/JSIT-03-2019-0062>
- Oentario, Y., Harianto, A., & Irawati, J. (2017). Pengaruh Usefulness, Ease of Use, Risk Terhadap Intentionto Buy Onlinepatisserie Melalui Consumer Attitude Berbasis Media Sosial Di Surabaya. *Jurnal Manajemen Pemasaran*, 11(1), 26–31. <https://doi.org/10.9744/pemasaran.11.1.26-31>
- Oktavendi, T. W., & Arisanti, I. (2021). How To Build Continuance Intention On Jenius App Users. *TIJAB (The International Journal of Applied Business)*, 5(2), 155. <https://doi.org/10.20473/tijab.v5.i2.2021.29776>
- Pangestu, M. A., & I Made Sukresna. (2021). Pengaruh Kualitas Pelayanan, Persepsi Nilai, Dan Persepsi Kegunaan, Terhadap Minat Berkelanjutan Dengan Kepuasan Konsumen Sebagai Variabel Intervening (Studi Pada Pengguna Dompet Digital (E-Wallet) Ovo Di Kota Semarang). *Diponegoro Journal of Management*, 10(1), 1–11. <http://ejournals.s1.undip.ac.id/index.php/dbr>
- Park, E. (2020). User acceptance of smart wearable devices: An expectation-confirmation model approach. *Telematics and Informatics*, 47(September 2019). <https://doi.org/10.1016/j.tele.2019.101318>
- Perdana, R. C., Sari, R., & Hartawan, D. (2020). Analisis Anteseden Niat Pembelian Ulang Ponsel Pintar. *Jurnal Ilmiah Manajemen*, 17(2), 209–226.
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. (2015). User intentions to adopt mobile payment services: A study of early adopters in Thailand. *Journal of Internet Banking and Commerce*, 20(1).
- Polisoa, M. U., Andayani, S., & Maduwinarti, A. (2015). Analisis Pengaruh Pendapatan, Gaya Hidup, dan Kebutuhan terhadap Keputusan Menggunakan Kartu Kredit BCA di Surabaya. *Jurnal Dinamika Administrasi Bisnis*, 1(1).
- Prakosa, A., & Jati, D. W. (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, 2–4.
- Priyono. (2016a). *Metode Penelitian Kuantitatif* (T. Chandra (ed.); Edisi Revi). Zifatama Publishing.
- Priyono. (2016b). *Metode Penelitian Kuantitatif* (T. Chandra (Ed.); Edisi Revisi). Zifatama Publishing.

- Priyono, A. (2017). Analisis Pengaruh Trust dan Risk Dalam Penerimaan Teknologi Dompet Elektronik Go-Pay. *Jurnal Siasat Bisnis*, 21(1), 88–106. <https://doi.org/https://doi.org/10.20885/jsb.vol21.iss1.art6>
- Punwatkar, S., & Verghese, M. (2018). Adaptation of e-Wallet Payment: An Empirical Study on Consumers' Adoption Behavior in Central India. *International Journal of Advanced in Management, Technology and Engineering Sciences*, 8(iii), 1147–1156.
- Purba, M., Samsir, & Arifin, K. (2020). Pengaruh persepsi kemudahan penggunaan, persepsi manfaat dan kepercayaan terhadap kepuasan dan niat menggunakan kembali aplikasi ovo pada mahasiswa pascasarjana universitas riau. *Jurnal Tepak Manajemen Bisnis*, XII(1), 151–170.
- Putritama, A. (2019). The Mobile Payment Fintech Continuance Usage Intention in Indonesia. *Jurnal Economia*, 15(2), 243–258. <https://doi.org/10.21831/economia.v15i2.26403>
- Rahi, S., & Abd. Ghani, M. (2019). Integration of expectation confirmation theory and self-determination theory in internet banking continuance intention. *Journal of Science and Technology Policy Management*, 10(3), 533–550. <https://doi.org/10.1108/JSTPM-06-2018-0057>
- Ratriani, V. (2020). Cara menggunakan ShopeePay agar belanja semakin mudah. Kontan.Co.Id. <https://personalfinance.kontan.co.id/news/cara-menggunakan-shopeepay-agar-belanja-semakin-mudah?page=all>
- Ryu, H. (2017). Industrial Management & Data Systems Article information : What makes users willing or hesitant to use Fintech ?: The moderating effect of user type. *Industrial Management & Data Systems*, 118(3), 541–569.
- Ryu, H. S., & Ko, K. S. (2020). Sustainable development of Fintech: Focused on uncertainty and perceived quality issues. *Sustainability (Switzerland)*, 12(18). <https://doi.org/10.3390/su12187669>
- Sainang, S., & Aji, A. W. (2021). PENGARUH PERSEPSI KEMANFAATAN, PERSEPSI KEMUDAHAN DAN KEPUASAN PENGGUNA TERHADAP MINAT MEMBAYAR PAJAK BUMI DAN BANGUNAN (PBB) MENGGUNAKAN SHOPEEPAY. *Amnesty: Jurnal Riset Perpajakan*, 4, 129–140.
- Salimon, M. G., Yusoff, R. Z. Bin, & Mohd Mokhtar, S. S. (2017). The mediating role of hedonic motivation on the relationship between adoption of e-banking and its determinants. *International Journal of Bank Marketing*, 35(4), 558–582. <https://doi.org/10.1108/IJBM-05-2016-0060>
- Sandy, E., & Firdausy, C. M. (2021). Pengaruh Perceived Usefulness, Perceived Ease of Use dan Trust terhadap Minat Konsumen dalam Penggunaan Ulang Go-Pay di Kota Jakarta. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 5(1), 22. <https://doi.org/10.24912/jmbk.v5i1.10275>
- Sekaran, U. (2003a). *Research Methods for Business: A Skill-Building Approach* (4th ed.). John Wiley & Sons, Inc. <https://doi.org/10.13140/RG.2.1.1419.3126>
- Sekaran, U. (2003b). *Research Methods for Business: A Skill-Building Approach* (4th ed.). John Wiley & Sons, Inc. <https://doi.org/https://doi.org/10.13140/RG.2.1.1419.3126>
- Sekaran, U. (2014). *Research Methods for Business*. Salemba empat.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business*.
- Setiawan, W., & Sugiharto, S. (2020). Pengaruh Perceived Usefulness, Perceived

- Ease of Use, Subjective Norm, Dan Customer Experience Terhadap Intention To Use Mytelkomsel (Studi Kasus Pada Mahasiswa Universitas Kristen Petra Surabaya). *Pengaruh Marketing Mix Terhadap Keputusan Pembelian Toyota Avanza Tipe G Di Surabaya*, 2(1), 1–8.
- Shang, D., & Wu, W. (2017). Understanding mobile shopping consumers' continuance intention. *Industrial Management and Data Systems*, 117(1), 213–227. <https://doi.org/10.1108/IMDS-02-2016-0052>
- Shiau, W. L., Yuan, Y., Pu, X., Ray, S., & Chen, C. C. (2020). Understanding fintech continuance: perspectives from self-efficacy and ECT-IS theories. *Industrial Management and Data Systems*, 120(9), 1659–1689. <https://doi.org/10.1108/IMDS-02-2020-0069>
- Sianadewi, J. H., Widyarini, L. A., & Wibowo, W. (2017). Pengaruh Perceived Social Presence , Perceived Ease Of Use, Perceived Usefulness, Dan Attitude Towards Online Shopping Terhadap Niat Beli Pada Jakarta Notebook . Com. *Kajian Ilmiah Mahasiswa Manajemen*, 6(2), 104–115.
- Siyoto. (2015). *Dasar Metodologi Penelitian*. Literasi Media Publishing.
- Subagio, D. P. W., & Rachmawati, D. L. (2020). Pengaruh Endorser terhadap Purchase Intention dengan Perceived Value dan Perceived Usefulness sebagai Variabel Mediasi (Studi Pada Viewer Food Vlogger of YouTube Channel). *Jurnal Manajemen Dan Kewirausahaan*, 8(1), 1–11. <https://doi.org/10.26905/jmdk.v8i1.3997>
- Sugiyono. (2002). *Metode Penelitian Administrasi*. CV Alfabeta.
- Sugiyono. (2017). *Statistika Untuk Penelitian*. Alfabeta.
- Sujarweni, V. W. (2019). *Metodologi Penelitian*. PT. Pustaka Baru.
- Sunyoto, D. (2013). *Analisis Regresi dan Uji Hipotesis (Pertama)*. Media Pressindo.
- Susanto, A., Chang, Y., & Ha, Y. (2016). Industrial Management & Data Systems Article information :Determinants of continuance intention to use the smartphone banking services An extension to the expectation-confirmation model. *Industrial Management & Data Systems*, 116(3), 508–525.
- Syadzwan, A., & Abdul, B. I. N. (2021). *Examining Enjoyment and Trust in Mobile Wallet Continued Use : Examining Enjoyment and Trust in Mobile Wallet Continued Use : Applying the Paradigm of Expectation Confirmation Theory*. May, 0–43. <https://doi.org/10.13140/RG.2.2.26124.03206>
- Tabachnick, B. G., & Fidell, L. S. (2013). *Using Multivariate Statistics* (Sixth edit). Pearson education.
- Talwar, S., Dhir, A., Khalil, A., Mohan, G., & Islam, A. K. M. N. (2020). Point of adoption and beyond. Initial trust and mobile-payment continuation intention. *Journal of Retailing and Consumer Services*, 55, 102086. <https://doi.org/10.1016/j.jretconser.2020.102086>
- Tanu, M., Komaladewi, R., & Iswati, H. (2018). CUSTOMER PERCEPTION OF BANDUNG CITY SOCIETYON E-MONEY USAGE FOR THE HIGHWAY SERVICE PAYMENT. *Jurnal Manajemen Teori Dan Terapan*.
- Tekaqnetha, G., & Rodhiah, R. (2020). Faktor Yang Mempengaruhi Continuance Intention GO-PAY Di Jakarta. *Jurnal Manajerial Dan Kewirausahaan*, 2(1), 173. <https://doi.org/10.24912/jmk.v2i1.7457>
- Tulodo, B. A. R., & Solichin, A. (2019). Analisis Pengaruh Kualitas Sistem, Kualitas Informasi dan Perceived Usefulness terhadap Kepuasan Pengguna

- Aplikasi Care dalam Upaya Peningkatan Kinerja Karyawan (Studi Kasus PT. Malacca Trust Wuwungan Insurance, Tbk.). *Jurnal Riset Manajemen Sains Indonesia (JRMSI)*, 10(1), 25–43.
- Umah, U. N. (2022). KEPUTUSAN PENGGUNAAN DOMPET DIGITAL SHOPEEPAY PADA MAHASISWA JURUSAN MANAJEMEN BISNIS SYARIAH ANGKATAN 2018. *Jurnal Ekonomi Dan Bisnis*, 10(2), 329–339.
- Verma, S., Chaurasia, S. S., & Bhattacharyya, S. S. (2019). The effect of government regulations on continuance intention of in-store proximity mobile payment services. *International Journal of Bank Marketing*, 38(1), 34–62. <https://doi.org/10.1108/IJBM-10-2018-0279>
- 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(May 2018), 178–193. <https://doi.org/10.1016/j.ijinfomgt.2018.10.011>
- Wardani, A. S. (2020). *Layanan Pembayaran ShopeePay Resmi Dirilis, Jangkau 500 Kota-Kabupaten di Indonesia*. <https://www.liputan6.com/tekno/read/4339826/layanan-pembayaran-shopeepay-resmi-dirilis-jangkau-500-kota-kabupaten-di-indonesia>
- Wardani, A. S. (2022). *Cara Amankan Akun ShopeePay agar Tak Dibobol Penjahat Siber*. <https://www.liputan6.com/tekno/read/4853687/cara-amankan-akun-shopeepay-agar-tak-dibobol-penjahat-siber>
- Yoon, C., & Rolland, E. (2015). Understanding continuance use in social networking services. *Journal of Computer Information Systems*, 55(2), 1–8. <https://doi.org/10.1080/08874417.2015.11645751>
- Yu, L., Cao, X., Liu, Z., Gong, M., & Adeel, L. (2018). Understanding mobile payment users' continuance intention : a trust transfer perspective Article information : About Emerald www.emeraldinsight.com Understanding mobile payment users' continuance intention : a trust transfer perspective. *Internet Research*, 3.
- Yuan, S., Liu, Y., Yao, R., & Liu, J. (2016). An investigation of users' continuance intention towards mobile banking in China. *Information Development*, 32(1), 20–34. <https://doi.org/10.1177/0266666914522140>
- Zhang. (2017). *How Wechat Can Retain Users: Roles Of Network Externalities, Social Interaction Ties, And Perceived Values In Building Continuance Intention*. <https://doi.org/http://doi.org/10.1016/j.chb.2016.11.069>
- Zhou, T. (2014). Understanding the determinants of mobile payment continuance usage. *Industrial Management and Data Systems*, 114(6), 936–948. <https://doi.org/10.1108/IMDS-02-2014-0068>
- Zhou, T. (2015). An empirical examination of users' switch from online payment to mobile payment. *International Journal of Technology and Human Interaction*, 11(1), 55–66. <https://doi.org/10.4018/ijthi.2015010104>
- Zhou, W., Tsiga, Z., Li, B., Zheng, S., & Jiang, S. (2018). What influence users' e-finance continuance intention? The moderating role of trust. *Industrial Management and Data Systems*, 118(8), 1647–1670. <https://doi.org/10.1108/IMDS-12-2017-0602>

- ADDIN Mendeley Bibliography CSL\_BIBLIOGRAPHY** Aeni, S. N. (2022). *Memahami Karakteristik dan Ciri-ciri Generasi Z*. Katadata. <https://katadata.co.id/sitinuraeni/berita/6226d6df12cfc/memahami-karakteristik-dan-ciri-ciri-generasi-z#:~:text=Gen%20Z%20memiliki%20karakteristik%20yang,dan%20berjejaring%20di%20dunia%20virtual>.
- Ahmad, N., Omar, A., & Ramayah, T. (2010). Consumer lifestyles and online shopping continuance intention. *Business Strategy Series*, 11(4), 227–243. <https://doi.org/10.1108/17515631011063767>
- Albashrawi, M., & Motiwalla, L. (2019). Privacy and Personalization in Continued Usage Intention of Mobile Banking: An Integrative Perspective. *Information Systems Frontiers*, 21(5), 1031–1043. <https://doi.org/10.1007/s10796-017-9814-7>
- Alexander, R. (2019). *Behavioral Model of Using Internet Banking Which is Influenced by the Perspective of Perceived Ease of use , Perceived Usefulness , and Trust*. 4(7), 353–360.
- Alhassan, A., Li, L., Reddy, K., & Duppatti, G. (2020). Consumer acceptance and continuance of mobile money: Secondary data insights from Africa using the technology acceptance model. *Australasian Journal of Information Systems*, 24, 1–25. <https://doi.org/10.3127/AJIS.V24I0.2579>
- Amoroso, D. L., Ackaradejruangsri, P., & Lim, R. A. (2017). The Impact of Inertia as Mediator and Antecedent on Consumer Loyalty and Continuance Intention. *International Journal of Customer Relationship Marketing and Management*, 8(2), 1–20. <https://doi.org/10.4018/ijcrmm.2017040101>
- Amoroso, D. L., & Chen, Y. (2017). Journal of Information Technology Management CONSTRUCTS AFFECTING CONTINUANCE INTENTION IN CONSUMERS WITH MOBILE FINANCIAL APPS: A DUAL FACTOR APPROACH. *CONSTRUCTS AFFECTING CONTINUANCE INTENTION Journal of Information Technology Management*, XXVIII(3).
- Annur, C. M. (2020). *ShopeePay Kalahkan OVO & GoPay saat Pandemi Corona*. Snapcart. <https://databoks.katadata.co.id/datapublish/2020/09/09/shopeepay-kalahkan-ovo-gopay-saat-pandemi-corona#>
- Annur, C. M. (2021). *ShopeePay Jadi E-Wallet Paling Favorit Konsumen untuk Kejar Promo*. Jakpat. <https://databoks.katadata.co.id/datapublish/2021/09/06/shopeepay-jadi-e-wallet-paling-favorit-konsumen-untuk-kejar-promo>
- Arifin, Z. (2014). *Penelitian Pendidikan: Metode dan Paradigma Baru*. PT Remaja Rosdakarya.
- Arikunto, S. (2013). *Prosedur Penelitian: Suatu Pendekatan Praktik*. Rineka Cipta.
- Armstrong, K. &. (2019). Penggunaan Terhadap Minat Memakai Ulang Layanan Go-Pay di Wilayah Jakarta. *Jurnal Manajemen Pemasaran*, 9(1), 18–33. [www.databoks.katadata.co.id](http://www.databoks.katadata.co.id)
- Ashghar, S. A., & Nurlatifah, H. (2020). Analisis Pengaruh Perceived Ease of Use, Perceived Usefulness, dan Perceived Risk terhadap Keinginan Membeli Kembali melalui e-Trust dan s-Satisfaction (Studi Kasus Pengguna Gopay pada Transaksi UMKM). *Jurnal Al Azhar Indonesia Seri Ilmu Sosial*, 1(1), 40.

- <https://doi.org/10.36722/jaiss.v1i1.459>
- Auralia, Y., Manggarani, A. S., & Wahyudi, W. (2022). Analisis Minat Penggunaan Ulang pada Dompet Digital Shopeepay di Masa Pandemi Covid-19. *Studi Ilmu Manajemen Dan Organisasi*, 1(2), 137–152. <https://doi.org/10.35912/simo.v1i2.916>
- Azizah, N., Handayani, P. W., & Azzahro, F. (2018). Factors Influencing Continuance Usage of Mobile Wallets in Indonesia. *Proceedings of 2018 International Conference on Information Management and Technology, ICIMTech 2018, September*, 92–97. <https://doi.org/10.1109/ICIMTech.2018.8528157>
- Bhattacherjee, A. (2001). Understanding information systems continuance: an expectation-confirmation model. *MIS Quarterly*, 25(3), 351–370.
- Briliana, V., Briyan Prasetyo, A., & Monica, C. (2020). Pengaruh Perceived Ease of Use, Perceived Usefulness, Confirmation, Performance Value Dan Satisfaction Terhadap Continuance Intention Pada Pengguna Go-Food. *Media Bisnis*, 12(1), 1–9. <https://doi.org/10.34208/mb.v12i1.882>
- Chawla, D., & Joshi, H. (2021). Importance-performance map analysis to enhance the performance of attitude towards mobile wallet adoption among Indian consumer segments. *Aslib Journal of Information Management*, 73(6), 946–966. <https://doi.org/https://doi.org/10.1108/AJIM-03-2021-0085>
- Chen, M., & Qi, X. (2015). Members' satisfaction and continuance intention: A socio-technical perspective. *Industrial Management and Data Systems*, 115(6), 1132–1150. <https://doi.org/10.1108/IMDS-01-2015-0023>
- Cheng, Y. M. (2020). Will robo-advisors continue? Roles of task-technology fit, network externalities, gratifications and flow experience in facilitating continuance intention. *Kybernetes*. <https://doi.org/10.1108/K-03-2020-0185>
- Chiang, H. Sen. (2013). Continuous usage of social networking sites: The effect of innovation and gratification attributes. *Online Information Review*, 37(6), 851–871. <https://doi.org/10.1108/OIR-08-2012-0133>
- Damanik, M., Fauzi, A., & Situmorang, S. (2022). Pengaruh Perceived Usefulness , Perceived Enjoyment dan Kepercayaan Terhadap Continuance Intention Melalui Kepuasan Pada Generasi Millenial Pengguna E-Wallet di Kota Medan. 3(4), 827–834. <https://doi.org/10.47065/ekuitas.v3i4.1475>
- Darmawan, A. K., Siahaan, D. O., Susanto, T. D., Hoiriyah, Umam, B. A., & Bakir, B. (2020). Understanding Indonesian Citizen's Continuance Intention to Use Mobile-based Smart City: A Perspective of Modified Expectation Confirmation Model (M-ECM). *7th International Conference on Information Technology, Computer, and Electrical Engineering, ICITACEE 2020 - Proceedings*, 115–120. <https://doi.org/10.1109/ICITACEE50144.2020.9239157>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.5962/bhl.title.33621>
- Defri, W. A. (2019). Pengaruh menfaat ekonomi, kelancaran transaksi, Kegunaan dan persepsi manfaat terhadap Penggunaan berkelanjutan pada Tokocash di surabaya. STIE PERBANAS SURABAYA.
- Devita, V. D. (2019). Siapa Aplikasi E-wallet dengan Pengguna Terbanyak di Indonesia? IPrice. <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>
- Dewi, E. R., & Artanti, Y. (2021). Pengaruh persepsi kegunaan, pengaruh sosial dan

- kebiasaan terhadap niat beralih pada pengguna dompet digital. *E-JURNAL EKONOMI DAN BISNIS UNIVERSITAS UDAYANA*, 10(09), 777–788.
- Diana, N., & Leon, F. M. (2020). Factors Affecting Continuance Intention of FinTech Payment among Millennials in Jakarta. *European Journal of Business and Management Research*, 5(4). <https://doi.org/10.24018/ejbm.2020.5.4.444>
- Foroughi, B., Iranmanesh, M., & Hyun, S. S. (2019). Understanding the determinants of mobile banking continuance usage intention. *Journal of Enterprise Information Management*, 32(6), 1015–1033. <https://doi.org/10.1108/JEIM-10-2018-0237>
- Foster, B., Hurriyati, R., & Johansyah, M. D. (2022). *The Effect of Product Knowledge , Perceived Benefits , and Perceptions of Risk on Indonesian Student Decisions to Use E-Wallets for Warunk Upnormal*.
- Gao, L., & Bai, X. (2014). An empirical study on continuance intention of mobile social networking services: Integrating the IS success model, network externalities and flow theory. *Asia Pacific Journal of Marketing and Logistics*, 26(2), 168–189. <https://doi.org/10.1108/APJML-07-2013-0086>
- Ghozali, I. (2014). *Model Persamaan Struktural. Konsep dan Aplikasi dengan Program AMOS 24. Update Bayesian SEM*. Badan Penerbit Universitas Diponegoro.
- Gökhan Akel, & Ece Armağan. (2020). Hedonic and utilitarian benefits as determinants of the application continuance intention in location-based applications: the mediating role of satisfaction. *Multimedia Tools and Applications*.
- Hadi, A. (2022). *Jenis Penipuan di Shopee, Modusnya, dan Cara Menghindarinya*. Tirto.Id. <https://tirto.id/jenis-penipuan-di-shopee-modusnya-dan-cara-menghindarinya-f6bh>
- Hanadia, N., Rahayu, S., & Zultilisna, D. (2017). THE EFFECT OF SYSTEM QUALITY, PERCEIVED USEFULNESS, INFORMATION QUALITY TO USER SATISFACTION (CASE STUDYDASHBOARD SYSTEMON PDAM TIRTA RAHARJA2017). *E-Proceeding of Management*, 4(3), 2707–2714.
- Hasanah, U. (2020). *Analisis Continuance Use Intention Pada Situs Jejaring Sosial Indtagram dengan Menggunakan Expectation-Confirmation Model (ECM)* (Vol. 1, Issue 1) [UIN Syarif Hidayatullah]. <http://etd.eprints.ums.ac.id/14871/><https://doi.org/10.1016/j.cell.2017.12.025>  
<http://www.depkes.go.id/resources/download/info-terkini/hasil-risksdas-2018.pdf><http://www.who.int/about/licensing/><http://jukeunila.com/wp-content/uploads/2016/12/Dea>
- Hermawan, A. (2006). *Penelitian Bisnis: Paradigma Kuantitatif*. Grasindo.
- Hermawan, V. K., & Paramita, E. L. (2020). Trust dan Perceived Usefulness dan Pengaruhnya Terhadap Preferensi Konsumen Dalam Menggunakan E-wallet. *Jurnal Ekobis : Ekonomi Bisnis & Manajemen*, 10(2), 223–236. <https://doi.org/10.37932/j.e.v10i2.131>
- 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), 646–664. <https://doi.org/10.1108/IJBM-03-2018-0072>
- Ika Febrilia, Shela Puspita Pratiwi, & Irianto Djatikusumo. (2020). Minat Penggunaan Cashless Payment System – Dompet Digital Pada Mahasiswa Di Fe Unj. *JRMSI - Jurnal Riset Manajemen Sains Indonesia*, 11(1), 1–19. <https://doi.org/10.21009/jrmsi.011.1.01>

- Indarsin, T., & Ali, H. (2017). Attitude toward Using m-Commerce: The Analysis of Perceived Usefulness, Perceived Ease of Use, and Perceived Trust: Case Study in Ikens Wholesale Trade, Jakarta-Indonesia. *Saudi Journal of Business and Management Studies*, 2(11), 995–1007. <https://doi.org/10.21276/sjbms.2017.2.11.7>
- Indriyani, K. (2020). Pengaruh Perilaku, Usia, dan Gaya Hidup Terhadap Keputusan Pembelian Tiket online Melalui Aplikasi KAI accessPada PT. Kereta Api Indonesia ( Pesero) Medan. In *Universitas Pembangunan Panca Budi, Fakultas Sosial Sains*. Universitas Pembangunan Panca Budi.
- Iradianty, A. (2021). Digital Payment: Perspektif Gender dalam Pemilihan Jasa Pembayaran Digital. *JBMI (Jurnal Bisnis, Manajemen, Dan Informatika)*, 18(1), 34–45. <https://doi.org/10.26487/jbmi.v18i1.13409>
- Ispriandina, A., & Sutisna, M. (2019). Faktor-Faktor Penerimaan Teknologi Yang Memengaruhi Intensi Kontinuitas Penggunaan Mobile Wallet Di Kota Bandung. *Prosiding Industrial Research Workshop and National Seminar*, 10(1), 1046–1055. <https://jurnal.polban.ac.id/ojs-3.1.2/proceeding/article/view/1462>
- Jatimoyo, D., Rohman, F., & Djazuli, A. (2021). The effect of perceived ease of use on continuance intention through perceived usefulness and trust. *International Journal of Research in Business and Social Science (2147- 4478)*, 10(4), 430–437. <https://doi.org/10.20525/ijrbs.v10i4.1223>
- Jayani, D. H. (2020). *Berapa Jumlah Penyedia Pembayaran Digital di Indonesia?* Asosiasi Fintech Indonesia. <https://databoks.katadata.co.id/datapublish/2020/09/10/berapa-jumlah-penyedia-pembayaran-digital-di-indonesia#>
- Jogiyanto, H. (2012). *Manajemen Pemasaran*. BPFE Universitas Gajah Mada.
- Kang, Y. S., Hong, S., & Lee, H. (2009). Exploring continued online service usage behavior: The roles of self-image congruity and regret. *Computers in Human Behavior*, 25(1), 111–122. <https://doi.org/10.1016/j.chb.2008.07.009>
- Kim, C., Mirusmonov, M., & Lee, I. (2010). An empirical examination of factors influencing the intention to use mobile payment. *Computers in Human Behavior*, 26(3), 310–322. <https://doi.org/10.1016/j.chb.2009.10.013>
- Kumala, D. C., Pranata, J. W., & Thio, S. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use, Trust, Dan Security Terhadap Minat Penggunaan Gopay Pada Generasi X Di Surabaya. *Jurnal Manajemen Perhotelan*, 6(1), 19–29. <https://doi.org/10.9744/jmp.6.1.19-29>
- Lai, H., Chen, C., & Chang, Y. (2016). Expectation-Confirmation Model of Information System Continuance : A Meta-Analysis. *International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering*, 10(7), 2162–2167.
- Larassita, N. (2019). *Pengaruh Perceived Usefulness Terhadap Continuance Intention (Survei Pada Pengguna Brizzi Bri Di Indonesia)*.
- Larassita, N., Razati, G., & Sulastri, S. (2019). Apakah perceived usefulness dapat meningkatkan continuance intention? *Journal of Business Management Education (JBME)*, 4(1), 13–24. <https://doi.org/10.17509/jbme.v4i1.15887>
- Le, T. T., Pham, H. M., Chu, N. H., Nguyen, D. K., & Ngo, H. M. (2020). Factors Affecting Users' Continuance Intention towards Mobile Banking In Vietnam. *American Journal of Multidisciplinary Research & Development (AJMRD)*, 2(4), 42–

51. www.ajmrd.com
- Lee, M. C. (2010). Explaining and predicting users' continuance intention toward e-learning: An extension of the expectation-confirmation model. *Computers and Education*, 54(2), 506–516. <https://doi.org/10.1016/j.compedu.2009.09.002>
- Leong, L. Y., Hew, T. S., Ooi, K. B., & Wei, J. (2020). Predicting mobile wallet resistance: A two-staged structural equation modeling-artificial neural network approach. *International Journal of Information Management*, 51(April), 102047. <https://doi.org/10.1016/j.ijinfomgt.2019.102047>
- Lestarie, N. A., Budianto, A., & Prabowo, F. H. E. (2020). Pengaruh perceived ease of use dan perceived usefulness terhadap keputusan pembelian. *Jurnal Bina Bangsa Ekonomika*, 13(2), 194–200.
- Li, C. Y., & Fang, Y. H. (2019). Predicting continuance intention toward mobile branded apps through satisfaction and attachment. *Telematics and Informatics*, 43, 101248. <https://doi.org/10.1016/j.tele.2019.101248>
- Liang, T. P., & Yeh, Y. H. (2011). Effect of use contexts on the continuous use of mobile services: The case of mobile games. *Personal and Ubiquitous Computing*, 15(2), 187–196. <https://doi.org/10.1007/s00779-010-0300-1>
- Lim, S. H., Kim, D. J., Hur, Y., & Park, K. (2019). An Empirical Study of the Impacts of Perceived Security and Knowledge on Continuous Intention to Use Mobile Fintech Payment Services. *International Journal of Human-Computer Interaction*, 35(10), 886–898. <https://doi.org/10.1080/10447318.2018.1507132>
- Malhotra, N. . (2015a). *Essential of Marketing Research*. Pearson Education Limited.
- Malhotra, N. K. (2015b). *Essentials of Marketing Research* (Global Edi). Pearson Education Limited.
- Malhotra, N. K. (2015c). *ssentials of arketing Research* (Global Edi). Pearson Education Limited.
- Manajemen, J., & Vol, B. (2020). *T-Cash and LinkAja users*. 4(1), 17–28.
- Mekel, D. A. (2021). *Tingkat kepuasan yang tinggi akan mengurangi manfaat yang dirasakan dari perilaku beralih, dengan demikian mempromosikan niat berkelanjutan yang tinggi. Studi sebelumnya juga menunjukkan bahwa kepuasan adalah penentu kuat dari perilaku berkelanjutan*. UIN Syarif Hidayatullah Jakarta.
- Monica, C., & Briliana, V. (2019). Faktor-faktor yang mempengaruhi continuance intention pengguna go-food di Jakarta. *Jurnal Wira Ekonomi Mikroskil*, 9, 115–126.
- Nakertrans. (2020). *KADIS : PENTINGNYA PERAN MEDIA SOSIAL DALAM PENYEBARAN INFORMASI*. <https://disnakertrans.ntbprov.go.id/kadis-pentingnya-peran-media-sosial-dalam-penyebaran-informasi/>
- Nan, D., Kim, Y., Park, M. H., & Kim, J. H. (2020). What motivates users to keep using social mobile payments? *Sustainability (Switzerland)*, 12(17), 1–14. <https://doi.org/10.3390/SU12176878>
- Nguyen, D. (2015). Understanding Perceived Enjoyment and Continuance Intention in Mobile Games. *ICFAI Journal of Systems*, 58. [http://epub.lib.aalto.fi/fi/ethesis/pdf/14000/hse\\_thesis\\_14000.pdf](http://epub.lib.aalto.fi/fi/ethesis/pdf/14000/hse_thesis_14000.pdf)
- Noviyasari, C., Ibrahim, H., & Kasiran, M. (2021). AN EXPECTATION-CONFIRMATION MODEL of CONTINUANCE INTENTION to ENHANCE E-WALLET. *Journal of Theoretical and Applied Information Technology*, 99(24), 6028–6041.

- O'Gorman, K., & MacIntosh, R. (2012). Research Methods for Business Students. *The Global Management Series, SEPTEMBER*, 1–696.  
<https://doi.org/10.13140/RG.2.1.1419.3126>
- Odoom, R., & Kosiba, J. P. (2020). Mobile money usage and continuance intention among micro enterprises in an emerging market – the mediating role of agent credibility. *Journal of Systems and Information Technology*, 22(4), 97–117.  
<https://doi.org/10.1108/JSIT-03-2019-0062>
- Oentario, Y., Harianto, A., & Irawati, J. (2017). Pengaruh Usefulness, Ease of Use, Risk Terhadap Intentioント Buy Onlinepatisseurie Melalui Consumer Attitude Berbasis Media Sosial Di Surabaya. *Jurnal Manajemen Pemasaran*, 11(1), 26–31.  
<https://doi.org/10.9744/pemasaran.11.1.26-31>
- Oktavendi, T. W., & Arisanti, I. (2021). How To Build Continuance Intention On Jenius App Users. *TIJAB (The International Journal of Applied Business)*, 5(2), 155.  
<https://doi.org/10.20473/tijab.v5.i2.2021.29776>
- Pangestu, M. A., & I Made Sukresna. (2021). Pengaruh Kualitas Pelayanan, Persepsi Nilai, Dan Persepsi Kegunaan, Terhadap Minat Berkelanjutan Dengan Kepuasan Konsumen Sebagai Variabel Intervening (Studi Pada Pengguna Dompet Digital (E-Wallet) Ovo Di Kota Semarang). *Diponegoro Journal of Management*, 10(1), 1–11.  
<http://ejournal-s1.undip.ac.id/index.php/dbr>
- Park, E. (2020). User acceptance of smart wearable devices: An expectation-confirmation model approach. *Telematics and Informatics*, 47(September 2019).  
<https://doi.org/10.1016/j.tele.2019.101318>
- Perdana, R. C., Sari, R., & Hartawan, D. (2020). Analisis Anteseden Niat Pembelian Ulang Ponsel Pintar. *Jurnal Ilmiah Manajemen*, 17(2), 209–226.
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. (2015). User intentions to adopt mobile payment services: A study of early adopters in Thailand. *Journal of Internet Banking and Commerce*, 20(1).
- Polisoa, M. U., Andayani, S., & Maduwinarti, A. (2015). Analisis Pengaruh Pendapatan, Gaya Hidup, dan Kebutuhan terhadap Keputusan Menggunakan Kartu Kredit BCA di Surabaya. *Jurnal Dinamika Administrasi Bisnis*, 1(1).
- Prakosa, A., & Jati, D. W. (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, 2–4.
- Priyono. (2016a). *Metode Penelitian Kuantitatif* (T. Chandra (ed.); Edisi Revi). Zifatama Publishing.
- Priyono. (2016b). *Metode Penelitian Kuantitatif* (T. Chandra (Ed.); Edisi Revisi). Zifatama Publishing.
- Priyono, A. (2017). Analisis Pengaruh Trust dan Risk Dalam Penerimaan Teknologi Dompet Elektronik Go-Pay. *Jurnal Siasat Bisnis*, 21(1), 88–106.  
<https://doi.org/https://doi.org/10.20885/jsb.vol21.iss1.art6>
- Punwatkar, S., & Verghese, M. (2018). Adaptation of e-Wallet Payment: An Empirical Study on Consumers' Adoption Behavior in Central India. *International Journal of Advanced in Management, Technology and Engineering Sciences*, 8(iii), 1147–1156.
- Purba, M., Samsir, & Arifin, K. (2020). Pengaruh persepsi kemudahan penggunaan,

- persepsi manfaat dan kepercayaan terhadap kepuasan dan niat menggunakan kembali aplikasi ovo pada mahasiswa pascasarjana universitas riau. *Jurnal Tepak Manajemen Bisnis*, XII(1), 151–170.
- Putritama, A. (2019). The Mobile Payment Fintech Continuance Usage Intention in Indonesia. *Jurnal Economia*, 15(2), 243–258. <https://doi.org/10.21831/economia.v15i2.26403>
- Rahi, S., & Abd. Ghani, M. (2019). Integration of expectation confirmation theory and self-determination theory in internet banking continuance intention. *Journal of Science and Technology Policy Management*, 10(3), 533–550. <https://doi.org/10.1108/JSTPM-06-2018-0057>
- Ratriani, V. (2020). Cara menggunakan ShopeePay agar belanja semakin mudah. Kontan.Co.Id. <https://personalfinance.kontan.co.id/news/cara-menggunakan-shopeepay-agar-belanja-semakin-mudah?page=all>
- Ryu, H. (2017). Industrial Management & Data Systems Article information : What makes users willing or hesitant to use Fintech ?: The moderating effect of user type. *Industrial Management & Data Systems*, 118(3), 541–569.
- Ryu, H. S., & Ko, K. S. (2020). Sustainable development of Fintech: Focused on uncertainty and perceived quality issues. *Sustainability (Switzerland)*, 12(18). <https://doi.org/10.3390/su12187669>
- Sainang, S., & Aji, A. W. (2021). PENGARUH PERSEPSI KEMANFAATAN, PERSEPSI KEMUDAHAN DAN KEPUASAN PENGGUNA TERHADAP MINAT MEMBAYAR PAJAK BUMI DAN BANGUNAN (PBB) MENGGUNAKAN SHOPEEPAY. *Amnesty: Jurnal Riset Perpajakan*, 4, 129–140.
- Salimon, M. G., Yusoff, R. Z. Bin, & Mohd Mokhtar, S. S. (2017). The mediating role of hedonic motivation on the relationship between adoption of e-banking and its determinants. *International Journal of Bank Marketing*, 35(4), 558–582. <https://doi.org/10.1108/IJBM-05-2016-0060>
- Sandy, E., & Firdausy, C. M. (2021). Pengaruh Perceived Usefulness, Perceived Ease of Use dan Trust terhadap Minat Konsumen dalam Penggunaan Ulang Go-Pay di Kota Jakarta. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 5(1), 22. <https://doi.org/10.24912/jmbk.v5i1.10275>
- Sekaran, U. (2003a). *Research Methods for Business: A Skill-Building Approach* (4th ed.). John Wiley & Sons, Inc. <https://doi.org/10.13140/RG.2.1.1419.3126>
- Sekaran, U. (2003b). *Research Methods for Business: A Skill-Building Approach* (4th ed.). John Wiley & Sons, Inc. <https://doi.org/https://doi.org/10.13140/RG.2.1.1419.3126>
- Sekaran, U. (2014). *Research Methods for Business*. Salemba empat.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business*.
- Setiawan, W., & Sugiharto, S. (2020). Pengaruh Perceived Usefulness, Perceived Ease of Use, Subjective Norm, Dan Customer Experience Terhadap Intention To Use Mytelkomsel (Studi Kasus Pada Mahasiswa Universitas Kristen Petra Surabaya). *Pengaruh Marketing Mix Terhadap Keputusan Pembelian Toyota Avanza Tipe G Di Surabaya*, 2(1), 1–8.
- Shang, D., & Wu, W. (2017). Understanding mobile shopping consumers' continuance intention. *Industrial Management and Data Systems*, 117(1), 213–227. <https://doi.org/10.1108/IMDS-02-2016-0052>

- Shiau, W. L., Yuan, Y., Pu, X., Ray, S., & Chen, C. C. (2020). Understanding fintech continuance: perspectives from self-efficacy and ECT-IS theories. *Industrial Management and Data Systems*, 120(9), 1659–1689. <https://doi.org/10.1108/IMDS-02-2020-0069>
- Sianadewi, J. H., Widyarini, L. A., & Wibowo, W. (2017). Pengaruh Perceived Social Presence , Perceived Ease Of Use, Perceived Usefulness, Dan Attitude Towards Online Shopping Terhadap Niat Beli Pada Jakarta Notebook . Com. *Kajian Ilmiah Mahasiswa Manajemen*, 6(2), 104–115.
- Siyoto. (2015). *Dasar Metodologi Penelitian*. Literasi Media Publishing.
- Subagio, D. P. W., & Rachmawati, D. L. (2020). Pengaruh Endorser terhadap Purchase Intention dengan Perceived Value dan Perceived Usefulness sebagai Variabel Mediasi (Studi Pada Viewer Food Vlogger of YouTube Channel). *Jurnal Manajemen Dan Kewirausahaan*, 8(1), 1–11. <https://doi.org/10.26905/jmdk.v8i1.3997>
- Sugiyono. (2002). *Metode Penelitian Administrasi*. CV Alfabeta.
- Sugiyono. (2017). *Statistika Untuk Penelitian*. Alfabeta.
- Sujarweni, V. W. (2019). *Metodologi Penelitian*. PT. Pustaka Baru.
- Sunyoto, D. (2013). *Analisis Regresi dan Uji Hipotesis (Pertama)*. Media Pressindo.
- Susanto, A., Chang, Y., & Ha, Y. (2016). Industrial Management & Data Systems Article information :Determinants of continuance intention to use the smartphone banking services An extension to the expectation-confirmation model. *Industrial Management & Data Systems*, 116(3), 508–525.
- Syadzwan, A., & Abdul, B. I. N. (2021). *Examining Enjoyment and Trust in Mobile Wallet Continued Use : Examining Enjoyment and Trust in Mobile Wallet Continued Use : Applying the Paradigm of Expectation Confirmation Theory*. May, 0–43. <https://doi.org/10.13140/RG.2.2.26124.03206>
- Tabachnick, B. G., & Fidell, L. S. (2013). *Using Multivariate Statistics* (Sixth edit). Pearson education.
- Talwar, S., Dhir, A., Khalil, A., Mohan, G., & Islam, A. K. M. N. (2020). Point of adoption and beyond. Initial trust and mobile-payment continuation intention. *Journal of Retailing and Consumer Services*, 55, 102086. <https://doi.org/10.1016/j.jretconser.2020.102086>
- Tanu, M., Komaladewi, R., & Iswati, H. (2018). CUSTOMER PERCEPTION OF BANDUNG CITY SOCIETYON E-MONEY USAGE FOR THE HIGHWAY SERVICE PAYMENT. *Jurnal Manajemen Teori Dan Terapan*.
- Tekaqnetha, G., & Rodhiah, R. (2020). Faktor Yang Mempengaruhi Continuance Intention GO-PAY Di Jakarta. *Jurnal Managerial Dan Kewirausahaan*, 2(1), 173. <https://doi.org/10.24912/jmk.v2i1.7457>
- Tulodo, B. A. R., & Solichin, A. (2019). Analisis Pengaruh Kualitas Sistem, Kualitas Informasi dan Perceived Usefulness terhadap Kepuasan Pengguna Aplikasi Care dalam Upaya Peningkatan Kinerja Karyawan (Studi Kasus PT. Malacca Trust Wuwungan Insurance, Tbk.). *Jurnal Riset Manajemen Sains Indonesia (JRMSI)*, 10(1), 25–43.
- Umah, U. N. (2022). KEPUTUSAN PENGGUNAAN DOMPET DIGITAL SHOPEEPAY PADA MAHASISWA JURUSAN MANAJEMEN BISNIS SYARIAH ANGKATAN 2018. *Jurnal Ekonomi Dan Bisnis*, 10(2), 329–339.

- Verma, S., Chaurasia, S. S., & Bhattacharyya, S. S. (2019). The effect of government regulations on continuance intention of in-store proximity mobile payment services. *International Journal of Bank Marketing*, 38(1), 34–62. <https://doi.org/10.1108/IJBM-10-2018-0279>
- 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(May 2018), 178–193. <https://doi.org/10.1016/j.ijinfomgt.2018.10.011>
- Wardani, A. S. (2020). *Layanan Pembayaran ShopeePay Resmi Dirilis, Jangkau 500 Kota-Kabupaten di Indonesia*. <https://www.liputan6.com/tekno/read/4339826/layanan-pembayaran-shopeepay-resmi-dirilis-jangkau-500-kota-kabupaten-di-indonesia>
- Wardani, A. S. (2022). *Cara Amankan Akun ShopeePay agar Tak Dibobol Penjahat Siber*. <https://www.liputan6.com/tekno/read/4853687/cara-amankan-akun-shopeepay-agar-tak-dibobol-penjahat-siber>
- Yoon, C., & Rolland, E. (2015). Understanding continuance use in social networking services. *Journal of Computer Information Systems*, 55(2), 1–8. <https://doi.org/10.1080/08874417.2015.11645751>
- Yu, L., Cao, X., Liu, Z., Gong, M., & Adeel, L. (2018). Understanding mobile payment users' continuance intention : a trust transfer perspective Article information : About Emerald www.emeraldinsight.com Understanding mobile payment users' continuance intention : a trust transfer perspective. *Internet Research*, 3.
- Yuan, S., Liu, Y., Yao, R., & Liu, J. (2016). An investigation of users' continuance intention towards mobile banking in China. *Information Development*, 32(1), 20–34. <https://doi.org/10.1177/0266666914522140>
- Zhang. (2017). *How Wechat Can Retain Users: Roles Of Network Externalities, Social Interaction Ties, And Perceived Values In Building Continuance Intention*. <https://doi.org/http://doi.org/10.1016/j.chb.2016.11.069>
- Zhou, T. (2014). Understanding the determinants of mobile payment continuance usage. *Industrial Management and Data Systems*, 114(6), 936–948. <https://doi.org/10.1108/IMDS-02-2014-0068>
- Zhou, T. (2015). An empirical examination of users' switch from online payment to mobile payment. *International Journal of Technology and Human Interaction*, 11(1), 55–66. <https://doi.org/10.4018/ijthi.2015010104>
- Zhou, W., Tsiga, Z., Li, B., Zheng, S., & Jiang, S. (2018). What influence users' e-finance continuance intention? The moderating role of trust. *Industrial Management and Data Systems*, 118(8), 1647–1670. <https://doi.org/10.1108/IMDS-12-2017-0602>