

REFERENCES

- Agusta, Joshua; Hutabarat, Kresna;. (2017). *Mobile Payments in Indonesia: Race to Big Data Domination*. Jakarta: Metra Digital Innovation.
- Ainiyah, N., Deliar, A., & Virtriana, R. (2016, July 12). THE CLASSICAL ASSUMPTION TEST TO DRIVING FACTORS OF LAND COVER CHANGE IN THE DEVELOPMENT REGION OF NORTHERN PART OF WEST JAVA. *The International Archives of the Photogrammetry, Remote Sensing and Spatial Information Sciences, XLI-B6*, 205-210.
- Alalwan, A. A., Baabdullah, A., Rana, N., Tamilmani, K., & Dwivedi, Y. (2018). Examining Adoption of Mobile Internet in Saudi Arabia: Extending TAM with Perceived Enjoyment, Innovativeness and Trust. *Technology in Society*.
- Axiata, X. (2019). *XL*. Retrieved from xl.co.id: <https://www.xl.co.id/id/for-you/mobile>
- Baabdullah, A., Alalwan, A. A., Rana, N., Kizgin, H., & Patil, P. (2019). Consumer Use of Mobile Banking (M-Banking) in Saudi Arabia: Towards An Integrated Model. *International Journal of Information Management* 44, 38-52.
- Chopdar, P., Korfiatis, N., Sivakumar, V., & Lytras, M. (2018). Mobile Shopping Apps Adoption and Perceived Risks: A Cross-Country Perspective Utilizing the Unified Theory of Acceptance and Use of Technology . *Computers in Human Behavior*, 1-61.
- CNBC, I. (2018, February 8). *BI : Indonesia Akan Menuju Cashless Society Dalam Waktu Dekat*. Retrieved from CNBC Indonesia: <https://www.cnbcindonesia.com/fintech/20180208165650-37-3875/bi-indonesia-akan-menuju-cashless-society-dalam-waktu-dekat>
- CNBC. (2018, February 08). *CNBC Indonesia*. Retrieved from cnbcindonesia.com: <https://www.cnbcindonesia.com/fintech/20180208165650-37-3875/bi-indonesia-akan-menuju-cashless-society-dalam-waktu-dekat>
- Cooper, D., & Schindler, P. (2014). *Business Research Methods - Twelfth Edition* (Vol. 12). New York, United States of America: McGraw-Hill Education.
- DailySocial.id. (2018, December 20). *Fintech Report 2018*. Retrieved from dailysocial.id: <https://dailysocial.id/report/post/fintech-report-2018>
- DailySocial.id. (2018, June 05). *DailySocialid*. Retrieved from dailysocial.id: <https://dailysocial.id/post/xl-tunai-kini-dioperasikan-induk-perusahaan-xl-axiata>
- Databoks. (2018, November 19). *Katadata.co.id*. Retrieved from databoks.katadata.co.id: <https://databoks.katadata.co.id/datapublish/2018/11/19/wajib-registrasi-pelanggan-seluler-indosat-menyusut-34>
- Dearing, J., & Cox, J. (2018). Diffusion of Innovations Theory, Principles, and Practice. *Health Affairs* 37, No. 2, 183-190.
- Decarlo, M. (2018). *Scientific Inquiry in Social Work*. Roanoke, Virginia, United States of America: Open Social Work Education.
- Feriyanto. (2016). *PENGARUH INOVASI PRODUK DAN EKUITAS MEREK TERHADAP KEUNGGULAN BERSAING PADA D'BARLEYS BAKERY & RESTAURANT PANGKALPINANG*. Pangkal Pinang: UNIVERSITAS BANGKA BELITUNG.
- Fischer, R., & Vauclair, C.-M. (2011). Social Influence and Power. In R. Fischer, & C.-M. Vauclair.

- Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2018). *Multivariate Data Analysis* (7th edition ed.). Hampshire: Cengage Learning EMEA.
- Howe, N., & Strauss, W. (2007). The Next 20 Years: How Customer and Workforce Attitudes Will Evolve. In *Harvard Business Review* (pp. 41-52).
- Jang, S., & Lee, C. (2018). The Impact of Location-Based Service Factors on Usage Intentions for Technology Acceptance: The Moderating Effect of Innovativeness. *Sustainability*, 01-18.
- Jr., T., & Joiner, B. (1976). *Normal Probability Plots and Tests for Normality*. Pennsylvania: The Pennsylvania State University.
- Jun, J., Cho, I., & Park, H. (2018). Factors Influencing Continued Use of Mobile Easy Payment Service: An Empirical Investigation. *Total Quality Management & Business Excellence Routledge*, 1-15.
- Kontan. (2018, August 12). *Kontan.co.id*. Retrieved from [keuangan.kontan.co.id: https://keuangan.kontan.co.id/news/paypro-mengejar-target-1-juta-pengguna-aktif](https://keuangan.kontan.co.id/news/paypro-mengejar-target-1-juta-pengguna-aktif)
- Lai, P. (2018). Single Platform E-Payment System Consumers' Intention to Use. *Journal of Information Technology Management*, 22-28.
- Liébana-Cabanillas, F., Marinkovic, V., Luna, R. I., & Kalinic, Z. (2018). Predicting The Determinants of Mobile Payment Acceptance: A Hybrid SEM-Neural Network Approach. *Technological Forecasting & Social Change* 129, 117-130.
- Limantara, N., Jingga, F., & Surja, S. (2018). Factors Influencing Mobile Payment Adoption in Indonesia. *2018 International Conference on Information Management and Technology (ICIMTech)*, (pp. 373 - 377). Jakarta.
- Malhotra, N. (2009). *Basic Marketing Research: A decision making approach*. New Jersey: Pearson.
- Marsha, A. (2015). The Impact of Plaza Indonesia Shopping Mall's Attributes toward Customers' Satisfaction . *iBuss Management Vol. 3, No. 2*, 49 - 57.
- MDI Ventures, & Mandiri Sekuritas Research. (2017). *Mobile Payments in Indonesia: Race to Big Data Domination*. Jakarta: MDI Ventures and Mandiri Sekuritas.
- Moore, D., Notz, W., & Fligner, M. (2017). *The Basic Practice of Statistics (8th Edition)*. Texas: W. H. Freeman.
- Mun, Y., Khalid, H., & Nadarajah, D. (2017). Millennials' Perception on Mobile Payment Services in Malaysia. *4th Information Systems International Conference 2017* (pp. 397-404). Bali: Procedia Computer Science.
- Nugroho, M. A. (2011). *Validity, Reliability and Classical Assumptions*. Yogyakarta: Accounting Program Study of Yogyakarta State University.
- Ooredoo, I. (2019). *IM3 Ooredoo*. Retrieved from [indosatooredoo.com: https://indosatooredoo.com/id/personal](https://indosatooredoo.com/id/personal)
- Patil, P., Rana, N., & Dwivedi, Y. (2019). Digital Payments Adoption Research: A Meta-Analysis for Generalising the Effects of Attitude, Cost, Innovativeness, Mobility and Price Value on Behavioural Intention. *International Federation for Information Processing* , 194-206.
- PAYPRO. (2019, May 25). *PAYPRO*. Retrieved from [paypro.id: https://paypro.id](https://paypro.id)
- Rahmawati, K. (2017). *Analysis of Brand Equity Effect on Purchase Intention in Online Travel Booking Website, Study Case: Tiket.com*. Tangerang: Swiss German University.

- Rita, P., Oliveira, T., Estorninho, A., & Moro, S. (2018). Mobile Services Adoption in A Hospitality Consumer Context. *International Journal of Culture, Tourism and Hospitality Research*.
- Sair, S., & Danish, R. (2018). Effect of Performance Expectancy and Effort Expectancy on The Mobile Commerce Adoption Intention Through Personal Innovativeness Among Pakistani Consumers. *Pakistan Journal of Commerce and Social Sciences Vol. 12 (2)*, 501-520.
- Sekaran, U. (2003). *Research Methods For Business: A Skill-Building Approach* (Vol. 4). (J. Marshall, & H. Nola, Eds.) John Wiley & Sons, Inc.
- Shankar, A., & Datta, B. (2018). Factors Affecting Mobile Payment Adoption Intention: An Indian Perspective. *Global Business Review 19(35)*, 1-18.
- Skoumpopoulou, D., Wong, A., Ng, P., & Lo, M. (2018). Factors that Affect The Acceptance of New Technologies in The Workplace: A Cross Case Analysis between Two Universities. *International Journal of Education and Development using Information and Communication Technology Vol. 14, Issue 3*, 209-222.
- SociaBuzz. (2018). *The State of Influencer Marketing 2018 in Indonesia; Kupas Tuntas Tren Pemasaran "Endorse"*. Jakarta: SociaBuzz.com.
- Solihah, W. N. (2017). *LAPORAN PRAKTIKUM BIOSTATISTIKA KEGIATAN KE 3; RANCANGAN PERCOBAAN: KORELASI DAN REGRESI*. Purwokerto: Universitas Muhammadiyah Purwokerto.
- Solomon, M. (2015). *Consumer Behavior: Buying, Having, and Being*. Essex: Pearson.
- Statista. (2015, September). *Statista*. Retrieved from [statista.com: https://www.statista.com/statistics/257046/smartphone-user-penetration-in-indonesia/](https://www.statista.com/statistics/257046/smartphone-user-penetration-in-indonesia/)
- Statista. (2019, February). *Statista*. Retrieved from [statista.com: https://www.statista.com/statistics/558642/number-of-mobile-internet-user-in-indonesia/](https://www.statista.com/statistics/558642/number-of-mobile-internet-user-in-indonesia/)
- Statista. (2019, February). *Statista*. Retrieved from [statista.com: https://www.statista.com/outlook/331/120/mobile-post-payments/indonesia#market-revenue](https://www.statista.com/outlook/331/120/mobile-post-payments/indonesia#market-revenue)
- Sun, J., & Chi, T. (2017, August 31). Key Factors Influencing The Adoption of Apparel Mobile Commerce: An Empirical Study of Chinese Consumers. *The Journal of The Textile Institute*, 01-13.
- Ta, A., & Prybutok, V. (2018). A Mindful Product Acceptance Model. *Journal of Decision Systems*, 1-18.
- Techinasia. (2017, December 27). *TechinAsia*. Retrieved from [id.techinasia.com: https://id.techinasia.com/paypro-gelang-khusus-smf-2017](https://id.techinasia.com/paypro-gelang-khusus-smf-2017)
- Telkomsel. (2019). *Telkomsel by Telkom Indonesia*. Retrieved from [telkomsel.com: https://telkomsel.com/about-us/our-story](https://telkomsel.com/about-us/our-story)
- Thakur, R., & Srivastava, M. (2014). Adoption Readiness, Personal Innovativeness, Perceived Risk and Usage Intention Across Customer Groups for Mobile Payment Services in India. *Internet Research Vol. 24 No. 3*, 369-392.
- Tinuku. (2017, May 17). *TINUKU*. Retrieved from [tinuku.com: https://www.tinuku.com/2017/05/23.html](https://www.tinuku.com/2017/05/23.html)
- Verkijika, S. F. (2018). Factors influencing the adoption of mobile commerce applications in Cameroon. *Telematics and Informatics* , 1-10.

- Wang, G., Putri, N. M., Christianto, A., & W, D. H. (2019). An Empirical Examination of Characteristics of Mobile Payment Users in Indonesia. *Journal of Theoretical and Applied Information Technology Vol. 96 No.1*, 169-182.
- Wani, T. A., & Ali, S. W. (2015). Innovation Di usion eory: Review & Scope in the Study of Adoption of Smartphones in India. *Journal of General Management Research*, 101-118.
- Warta Ekonomi. (2017, May 17). *Warta Ekonomi*. Retrieved from wartaekonomi.co.id: <https://www.wartaekonomi.co.id/read141410/paypro-solusi-pembayaran-nontunai-di-era-digital.html>
- Warta Ekonomi. (2018, March 27). *Warta Ekonomi.co.id*. Retrieved from wartaekonomi.co.id: <https://www.wartaekonomi.co.id/read175286/tembus-20-juta-pengguna-tcash-yang-aktif-hanya-35.html>
- Widyastuti, W. (2016). *TINGKAT KEPUASAN KONSUMEN TERHADAP PRODUK RESTORAN BANYU MILI RESTO YOGYAKARTA*. Yogyakarta: Universitas Negeri Yogyakarta.
- Wong, A. (2018). A Study of Consumer Acceptance of Mobile Payment Services in Hong Kong. *Journal of Economics, Management and Trade* 21 (3), 1-14.
- Wulandari, N. (2018). *PENGARUH WORD OF MOUTH DAN REPUTASI PERUSAHAAN TERHADAP KEPUTUSAN MENJADI MAHASISWA PROGRAM MAGISTER UNIVERSITAS WIDYATAMA (Studi pada Mahasiswa Magister Manajemen Universitas Widyatama Bandung)*. Bandung: Universitas Widyatama Bandung.
- Yu, L., Cao, X., Liu, Z., Gong, M., & Adeel, L. (2018). *Understanding Mobile Payment Users' Continuance Intention: A Trust Transfer Perspective*. Emerald Insight.
- Zhang, Y., Sun, J., Yang, Z., & Wang, Y. (2018). What Makes People Actually Embrace or Shun Mobile Payment: A Cross-Culture Study. *Mobile Information Systems*, 01-13.
- Zhu, J., Ge, Z., Song, Z., & Gao, F. (2018). Review and big data perspectives on robust data mining approaches for industrial process modeling with outliers and missing data. *Annual Reviews in Control*, 1 - 27.

SWISS GERMAN UNIVERSITY