

DAFTAR PUSTAKA

- Albandjar, C. (2020). *Jumlah pengguna DANA bertambah menjadi 30 juta user.* 1–6.
- Ali, H., & Purwadi, L. (2016). Indonesia 2020 : The Urban Middle Class Millennials INDONESIA 2020 : The Urban Middle-Class Millennials. *Alvara Research Center, Februari 2016*, 1–32.
- Ali, M., & Ju, X. F. (2019). The Antecedents of Information System Success in The Banking Industry. *International Journal of Management Science and Business Administration*, 5(5), 43–58. <https://doi.org/10.18775/ijmsba.1849-5664-5419.2014.55.1005>
- Bank Indonesia. (2019). *PERATURAN ANGGOTA DEWAN GUBERNUR NOMOR 21/ 18 /PADG/2019 TENTANG IMPLEMENTASI STANDAR NASIONAL QUICK RESPONSE CODE UNTUK PEMBAYARAN.*
- Bhattacherjee, A. (2001). Qarterjy CONTINUANCE : *MIS Quarterly*, 25(3), 351–370.
- BPS. (2016). *Statistik Indonesia 2016. Badan Pusat Statistik.*
- Budiaji, W. (2013). Skala Pengukuran dan Jumlah Respon Skala Likert (The Measurement Scale and The Number of Responses in Likert Scale). *Ilmu Pertanian Dan Perikanan*, 2(2), 127–133.
- Capgemini, & RBS. (2013). *World Payments Report 2013*. 1–47. <https://doi.org/10.1017/CBO9781107415324.004>
- Chang, T. K. (2014). A secure operational model for mobile payments. *Scientific World Journal*, 2014. <https://doi.org/10.1155/2014/626243>
- DeLone, W. H., & McLean, E. R. (1992). Information systems success: The quest for the dependent variable. *Information Systems Research*, 3(1), 60–95. <https://doi.org/10.1287/isre.3.1.60>
- DeLone, W. H., & McLean, E. R. (2004). Measuring e-commerce success: Applying the DeLone and McLean Information Systems Success Model. *International Journal of Electronic Commerce*, 9(1), 31–47. <https://doi.org/10.1080/10864415.2004.11044317>
- Dlodlo, N. (2014). The relationships among service quality, Trust, User satisfaction and post-adoption intentions in M-payment services. *Mediterranean Journal of Social Sciences*, 5(23), 165–175. <https://doi.org/10.5901/mjss.2014.v5n23p165>
- Fathi, S. (2014). *Analisis penerimaan..., Syahrul Fathi, Fasilkom UI, 2014.*
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2013). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). Thousand Oaks. *Sage*, 165.

- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hossain, M. S., Zhou, X., & Rahman, M. F. (2018). Examining the impact of QR codes on purchase intention and customer satisfaction on the basis of perceived flow. *International Journal of Engineering Business Management*, 10(November). <https://doi.org/10.1177/1847979018812323>
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564. <https://doi.org/10.1016/j.dss.2007.07.001>
- Kotler, P. (2000). Marketing Management , Millenium Edition. *Marketing Management*, 23(6), 188–193. [https://doi.org/10.1016/0024-6301\(90\)90145-T](https://doi.org/10.1016/0024-6301(90)90145-T)
- Liébana-Cabanillas, F., Ramos de Luna, I., & Montoro-Ríos, F. J. (2015). User behaviour in QR mobile payment system: the QR Payment Acceptance Model. *Technology Analysis and Strategic Management*, 27(9), 1031–1049. <https://doi.org/10.1080/09537325.2015.1047757>
- Liputan6.com. (2020). *DANA Jadi yang Pertama Implementasi QRIS di Seluruh Merchant*. 1–5.
- Mallat, N. (2007). Exploring consumer adoption of mobile payments - A qualitative study. *Journal of Strategic Information Systems*, 16(4), 413–432. <https://doi.org/10.1016/j.jsis.2007.08.001>
- Mc Knight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing And Validating Trust Measure for E-Commerce: An Integrative Typology. Informatin System Research. *Information Systems Research*, 13(3), 334–359. <https://www-jstor-1org-10011f5ps07a5.emedia1.bsb-muenchen.de/stable/pdf/23015741.pdf?refreqid=excelsior%3Aa1eb16b22a2ceb93cf3bf1392d1f106a%0Ahttps://search.proquest.com/docview/208146326/fulltextPDF/8E5767BEFF7D410DPQ/1?accountid=11107>
- pwc. (2016). *Mobile proximity payment 5 things retailers should know After years of false starts , several mobile proximity payment solutions are available for customers in retail . Which to choose ?*
- Ruslan., Made Karmawan, G., . S., Fernandoand, Y., & Gui, A. (2019). QR Code Payment in Indonesia and Its Application on Mobile Banking. *KnE Social Sciences*, 2019, 551–568. <https://doi.org/10.18502/kss.v3i22.5073>
- Sekaran, U., & Bougie, R. (2016). *Metode Penelitian Untuk Bisnis Edisi 6*. 6, 1–225.
- Soekanto, S. (2006). *Sosiologi : suatu pengantar*. 2006, 14695.
- Vance, A., Elie-dit-cosaque, C., & Straub, D. W. (2008). Examining trust in information technology artifacts: The effects of system quality and culture.

Journal of Management Information Systems, 24(4), 73–100.
<https://doi.org/10.2753/MIS0742-1222240403>

Y. Chen, L., & Wu, W.-N. (2017). An Exploration of the Factors Affecting User's Satisfaction with Mobile Payments. *International Journal of Computer Science and Information Technology*, 9(3), 97–105.
<https://doi.org/10.5121/ijcsit.2017.9308>

Zhou, T. (2012). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems*, 54(2), 1085–1091.
<https://doi.org/10.1016/j.dss.2012.10.034>

Zhou, T., Li, H., & Liu, Y. (2010). The effect of flow experience on mobile SNS users' loyalty. *Industrial Management and Data Systems*, 110(6), 930–946.
<https://doi.org/10.1108/02635571011055126>