

DAFTAR PUSTAKA

- Arcand, M., PromTep, S., Brun, I., & Rajaobelina, L. (2017). Mobile banking service quality and customer relationships. *International Journal of Bank Marketing*, 35(7), 1066–1087. <https://doi.org/10.1108/IJBM-10-2015-0150>
- Bank Indonesia. (2020). *Apa itu Uang Elektronik*. Bank Indonesia. <https://www.bi.go.id/id/edukasi/Pages/Apa-itu-Uang-Elektronik.aspx>
- Bela Ayu Dian Safitri dan Nurul Azizah. (2021). *Pengaruh E-Service Quality dan Enjoyment terhadap Repeat Usage E-Wallet Gopay melalui trust pada Generasi Milenial di Surabaya*. 2(2), 6.
- Boonlertvanich, K. (2019). Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status. *International Journal of Bank Marketing*, 37(1), 278–302. <https://doi.org/10.1108/IJBM-02-2018-0021>
- Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India – An empirical study. *International Journal of Bank Marketing*, 37(7), 1590–1618. <https://doi.org/10.1108/IJBM-09-2018-0256>
- 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>
- Duy Phuong, N. N., Luan, L. T., Van Dong, V., & Le Nhat Khanh, N. (2020). Examining customers' continuance intentions towards e-wallet usage: The emergence of mobile payment acceptance in Vietnam. *Journal of Asian Finance, Economics and Business*, 7(9), 505–516. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.505>
- Farooq, M. S., Salam, M., Fayolle, A., Jaafar, N., & Ayupp, K. (2018). Impact of service quality on customer satisfaction in Malaysia airlines: A PLS-SEM approach. *Journal of Air Transport Management*, 67(December 2017), 169–180. <https://doi.org/10.1016/j.jairtraman.2017.12.008>
- Geebren, A., Jabbar, A., & Luo, M. (2021). Examining the role of consumer satisfaction within mobile eco-systems: Evidence from mobile banking services. *Computers in Human Behavior*, 114(July 2020), 106584. <https://doi.org/10.1016/j.chb.2020.106584>
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., Black, W. C., & Anderson, R. E. (2019). *Multivariate Data Analysis*.

<https://doi.org/10.1002/9781119409137.ch4>

- Haryono. (2016). *Metode SEM Untuk Penelitian Manajemen dengan AMOS LISREL PLS* (H. Mintardja (ed.)). PT. Intermedia Personalia Utama.
www.ptipu.blogspot.com
- Ipsos. (2020). *Evaluasi Industri Dompot Digital: Strategi Menang Tanpa Bakar Uang*. Ipsos.Com. https://www.ipsos.com/sites/default/files/ct/news/documents/2020-02/ipsos_media_conferennce_-_e-wallet_-_id_0.pdf
- Irawan, I. A. (2018). Effect of trust, convinience, security and quality of service on online purchase decision (consumer case study in tangerang selatan area). *Jurnal Ekonomi*, 23(1), 114–122. <https://doi.org/10.24912/je.v23i1.337>
- Iskandar, H., Wibowo, I., & Subagja, I. K. (2019). *Effect of customer value and quality of service on customer satisfaction Effect of customer value and quality of service on customer satisfaction (Case study on consumers GO-JEK , Jakarta Indonesia). September 2017.*
- Jayani, D. H. (2019). *Transaksi Uang Elektronik Melonjak 209,8% pada 2018*. Databoks.Katadata.Co.Id.
<https://databoks.katadata.co.id/datapublish/2019/09/23/transaksi-uang-elektronik-melonjak-2098-pada-2018#>
- Keller, kotler and. (2009). *Marketing Management: Pretince Hall*.
- Liébana-Cabanillas, F., Molinillo, S., & Ruiz-Montañez, M. (2019). To use or not to use, that is the question: Analysis of the determining factors for using NFC mobile payment systems in public transportation. *Technological Forecasting and Social Change*, 139(November), 266–276.
<https://doi.org/10.1016/j.techfore.2018.11.012>
- Lingling Yu, Xiongfei Cao, Zhiying Liu, Mingchuan Gong, L. A. (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.*
- Liu, G.-S., & Tai, P. T. (2016). A Study of Factors Affecting the Intention to Use Mobile Payment Services in Vietnam. *Economics World*, 4(6), 249–273.
- Mardikawati, W. (2013). Pengaruh Nilai Pelanggan dan Kualitas Layanan terhadap Loyalitas Pelanggan, melalui Kepuasan Pelanggan pada Pelanggan Bus Efisiensi (Studi PO Efisiensi Jurusan Yogyakarta-Cilacap). *Jurnal Administrasi Bisnis*, 2(1), 64–75. <https://doi.org/10.14710/jab.v2i1.5355>
- McKecnie, S., Ganguli, S., & Roy, S. K. (2011). Generic technology-based service

- quality dimensions in banking: Impact on customer satisfaction and loyalty. *International Journal of Bank Marketing*, 29(2), 168–189.
<https://doi.org/10.1108/02652321111107648>
- Mulia, D., Usman, H., & Parwanto, N. B. (2020). The role of customer intimacy in increasing Islamic bank customer loyalty in using e-banking and m-banking. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-09-2019-0190>
- Nunkoo, R., Teeroovengadum, V., Ringle, C. M., & Sunnassee, V. (2019). International Journal of Hospitality Management Service quality and customer satisfaction : The moderating effects of hotel star rating. *International Journal of Hospitality Management*, October, 102414.
<https://doi.org/10.1016/j.ijhm.2019.102414>
- Oroh, C., & Rumokoy, F. (2015). the Influence of Perceived Ease of Use, Perceived Usefulness and Trust on Repurchase Intention of Lion Air E-Ticket. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 3(3), 367–376.
<https://doi.org/10.35794/emba.v3i3.9770>
- Prasetio, H. (2021). *Dipaksa Upgrade ke GoPay Plus oleh Gojek*. *Mediakonsumen.Com*. <https://mediakonsumen.com/2020/09/02/surat-pembaca/dipaksa-upgrade-ke-gopay-plus-oleh-gojek>
- Pratama, A. M. (2019). *Orang Indonesia paling Banyak Pakai Uang Elektronik Ritel*. *Kompas.Com*. <https://money.kompas.com/read/2019/07/15/175400126/orang-indonesia-paling-banyak-pakai-uang-elektronik-untuk-transaksi-ritel>
- Rahim, H. (2017). Analisis Pengaruh Persepsi Resiko, Dan Kepercayaan Terhadap Minat Transaksi Penggunaan Paytren Pada Pt. Veritra Sentosa Internasional. *EKOBISTEK Fakultas Ekonomi*, 6(2), 274–285.
- Rasyid, H. Al. (2017). Pengaruh Kualitas Layanan Dan Pemanfaatan Teknologi Terhadap Kepuasan Dan Loyalitas Pelanggan Go-Jek. *Jurnal Ecodemica: Jurnal Ekonomi, Manajemen, Dan Bisnis*, 1(2), 210–223.
<https://doi.org/10.31311/jeco.v1i2.2026>
- Rosada, D. A. (2020). *Pelayanan GoPay Buruk*. *Mediakonsumen.Com*.
<https://mediakonsumen.com/2020/06/21/surat-pembaca/pelayanan-gopay-buruk>
- Santia, T. (2020). *Penggunaan Alat Pembayaran Digital di Indonesia Meningkat Pesat*. *Liputan6*. <https://www.liputan6.com/bisnis/read/4156035/penggunaan-alat-pembayaran-digital-di-indonesia-meningkat-pesat>
- Saputra, H. R. M. D. (2019). *E-Commerce: Implementasi, Strategi dan Inovasinya*. Yayasan Karya Menulis.
- Shankar, A., & Jebarajakirthy, C. (2019). The influence of e-banking service quality

- on customer loyalty: A moderated mediation approach. *International Journal of Bank Marketing*, 37(5), 1119–1142. <https://doi.org/10.1108/IJBM-03-2018-0063>
- Sharma, S. K., & Sharma, M. (2019). Examining the role of trust and quality dimensions in the actual usage of mobile banking services: An empirical investigation. *International Journal of Information Management*, 44(September 2018), 65–75. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>
- Singh. (2017). *consumers Consumer preference and satisfaction of M-wallets : a study on North Indian consumers*. <https://doi.org/10.1108/IJBM-06-2016-0086>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan Tindakan*.
- Suhardi, D., & Taufik, N. (2018). The Analysis of Ease of Use, Trust, and Website Quality towards Purchasing Decision in Lazada.co.id. *Indonesian Journal Of Business And Economics*, 1(1), 38–48. <https://doi.org/10.25134/ijbe.v1i1.1358>
- Syifa, N., & Tohang, V. (2020). The use of e-wallet system. *Proceedings of 2020 International Conference on Information Management and Technology, ICIMTech 2020, August*, 342–347. <https://doi.org/10.1109/ICIMTech50083.2020.9211213>
- Thomas, V. F. (2019). *Kasus Pembobolan Saldo Gopay Tak Cuma Terjadi pada Maia Estianty*. Tirtto.Id. <https://tirtto.id/kasus-pembobolan-saldo-gopay-tak-cuma-terjadi-pada-maia-estianty-eptx>
- Ueno, A. (2010). What are the fundamental features supporting service quality? *Journal of Services Marketing*, 24(1), 74–86. <https://doi.org/10.1108/08876041011017907>
- Wahyu Ario Pratomo. (2020). *Peluang dan Tantangan Pembayaran Digital*. <https://www.inews.id/news/nasional/peluang-dan-tantangan-pembayaran-digital>
- Xin, H., Techatassanasoontorn, A. A., & Tan, F. B. (2015). Antecedents of consumer trust in mobile payment adoption. *Journal of Computer Information Systems*, 55(4), 1–10. <https://doi.org/10.1080/08874417.2015.11645781>
- Zhou, T. (2013). 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>

LAMPIRAN

Lampiran 1 Kuesioner Survei Awal

Survei Awal Pengguna Gopay

Survei Pengaruh Kualitas Pelayanan dan Kepercayaan Terhadap Kepuasan Pelanggan Pengguna Gopay Pada Mahasiswa Universitas Negeri Jakarta

saya Tezar Putra Nugraha mahasiswa Universitas Negeri Jakarta sedang melakukan survei awal untuk penelitian skripsi yang berjudul Pengaruh Kualitas Pelayanan dan Kepercayaan Terhadap Kepuasan Pelanggan Pengguna Gopay Pada Mahasiswa Universitas Negeri Jakarta

mohon bantuan dari anda, terima kasih.

* Wajib

1. Program Studi *

2. Angkatan *

Tandai satu oval saja.

2016

2017

2018

2019

2020

3. Apakah Anda pernah menggunakan aplikasi Gopay? *

Tandai satu oval saja.

Ya

Tidak (stop mengisi)

4. Jika Anda pernah menggunakan Gopay, berapakah frekuensi anda menggunakan Gopay dalam bertransaksi? *

Tandai satu oval saja.

1 kali

2 -3 kali

> 3 kali

5. Jika Anda pernah menggunakan Gopay, kapan terakhir kali Anda menggunakan Gopay? *

Tandai satu oval saja.

< 1 bulan



1-6 bulan

> 6 bulan

6. Apakah Anda pernah mengalami kendala saat menggunakan gopay? *

Tandai satu oval saja.

Ya (Pernah Mengalami Kendala)

Tidak (Belum pernah mengalami kendala)

7. Jika Anda pernah mengalami kendala, permasalahan apa yang menjadi kendala Anda saat menggunakan Gopay? *

Tandai satu oval saja.

User Interface (penggunaan tatap muka) yang kurang efisien

Proses Top up yang rumit

Prosedur dalam melakukan transaksi yang rumit

Beberapa fitur aplikasi yang sulit dimengerti

Kurangnya keamanan saat bertransaksi

kurangnya keamanan menyimpan uang di dompet digital

