

DAFTAR PUSTAKA

- A. Manaf, P., Rachmawati, I., Witanto, M., & Nugroho, A. (2018). E-Satisfaction as A Reflection of E-Marketing and E-Sequal in Influencing E-Loyalty on E-Commerce. *International Journal of Engineering & Technology*, 7(4.44), 94. <https://doi.org/10.14419/ijet.v7i4.44.26870>
- Adisty, N. (2022). *Pengguna Dompnet Digital di Indonesia Kian Tinggi, Mana yang Paling Banyak Digemari?* GoodStats. <https://goodstats.id/article/penggunaan-dompnet-digital-di-indonesia-kian-tinggi-dompnet-digital-apa-paling-banyak-digunakan-0C7Nx>
- Adjar.grid.id. (2021). *Suka Menggunakan E-Wallet? Inilah 4 Kelemahan yang Dimiliki E-Wallet.* <https://adjar.grid.id/read/542827754/suka-menggunakan-e-wallet-inilah-4-kelemahan-yang-dimiliki-e-wallet?page=all>
- Aida, N. rohmi. (2022). *Fakta PHK Karyawan Shopee: Penyebab, Jumlah Karyawan, hingga Pesangon.* Kompas.Com. <https://www.kompas.com/tren/read/2022/09/20/083100865/fakta-phk-karyawan-shopee--penyebab-jumlah-karyawan-hingga-pesangon?page=all>
- Al-Adwan, A. S., & Al-Horani, M. A. (2019). Boosting customer e-loyalty: An extended scale of online service quality. *Information (Switzerland)*, 10(12), 1–27. <https://doi.org/10.3390/info10120380>
- Annur, C. M. (2020). *Mayoritas Konsumen Gunakan E-Wallet untuk Bayar Makanan.* Databoks. <https://databoks.katadata.co.id/datapublish/2020/10/01/mayoritas-konsumen-gunakan-e-wallet-untuk-bayar-makanan>

- Annur, C. M. (2022). *Ada 204,7 Juta Pengguna Internet di Indonesia Awal 2022*. Katadata.Co.Id. <https://databoks.katadata.co.id/datapublish/2022/03/23/ada-2047-juta-pengguna-internet-di-indonesia-awal-2022>
- Antara, I. M. R. S., & Rastini, N. M. (2022). The Influence of Brand Image, Sales Promotion and Quality of Service on Customer Satisfaction Car Rental Service. *European Journal of Business and Management Research*, 7(2), 223–226. <https://doi.org/10.24018/ejbmr.2022.7.2.1273>
- Basuki, R., Tarigan, Z. J. H., Siagian, H., Limanta, L. S., Setiawan, D., & Mochtar, J. (2022). The effects of perceived ease of use, usefulness, enjoyment and intention to use online platforms on behavioral intention in online movie watching during the pandemic era. *International Journal of Data and Network Science*, 6(1), 253–262. <https://doi.org/10.5267/J.IJDNS.2021.9.003>
- 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>
- Browne, M. W., & Cudeck, R. (1993). *Alternative ways of assessing model fit*. CA: Sage.
- Candan, B., Katip, I., & Universitesi, C. (2013). *Analysing the relationship between consumption values and brand loyalty of young people : A study on personal care products*. January.
- Chaveesuk, S., Khalid, B., & Chaiyasoonthorn, W. (2022). Continuance intention to use digital payments in mitigating the spread of COVID-19 virus. *International Journal of Data and Network Science*, 6(2), 527–536. <https://doi.org/10.5267/j.ijdns.2021.12.001>

- Chi, T. (2018). Mobile Commerce Website Success: Antecedents of Consumer Satisfaction and Purchase Intention. *Journal of Internet Commerce*, 17(3), 189–215. <https://doi.org/10.1080/15332861.2018.1451970>
- C.M Durogbo. (2022). The Moderating Effect of Customer Trust on the Interaction between Strategic Innovation and Business Outcomes of Selected Online Retail Stores in Lagos State , Nigeria Durugbo , C . M ., Egwuonwu , T . K ., Egwakhe A . J & Ajike , E . O The Moderating Eff. *Journal of Strategic Management*, 6(3), 71–87. <https://doi.org/https://doi.org/10.53819/81018102t4050>
- Daragmeh, A., Lentner, C., & Sági, J. (2021). FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of “Generation X” in Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32, 100574. <https://doi.org/10.1016/j.jbef.2021.100574>
- Devita, V. D. (2019). *Siapa Aplikasi E-wallet dengan Pengguna Terbanyak di Indonesia?* Iprice.Co.Id. <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>
- Diallo, M. F., Diop-Sall, F., Djelassi, S., & Godefroit-Winkel, D. (2018). How Shopping Mall Service Quality Affects Customer Loyalty Across Developing Countries: The Moderation of the Cultural Context. *Journal of International Marketing*, 26(4), 69–84. <https://doi.org/10.1177/1069031X18807473>
- Diputra, I. G. A. W., & Yasa, N. N. (2021). The influence of product quality, brand image, brand trust on customer satisfaction and loyalty. *American International Journal of Business Management (AIJBM)*, 4(1), 25–34.
- Familmaleki, M., Aghighi, A., & Hamidi, K. (2015). *International Journal of Economics & Analyzing the Influence of Sales Promotion on Customer Purchasing*. 4(4). <https://doi.org/10.4172/2162-6359.1000>

- Ferdinand, A. (2000). *Structural Equation Modelling dalam Penelitian Manajemen*. Badan Penerbit Universitas Diponegoro.
- García-Salirrosas, E. E., & Acevedo-Duque, Á. (2022). PERVAINCONSA Scale to Measure the Consumer Behavior of Online Stores of MSMEs Engaged in the Sale of Clothing. *Sustainability (Switzerland)*, *14*(5), 1–16. <https://doi.org/10.3390/su14052638>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (8th ed). Cengage Learning.
- Handoyo, S. E., & Parerung, D. (2022). The Determinants of Customer Satisfaction of Electronic Wallets with the Mediation of Perceived Value in Jakarta. *Tenth International Conference on Entrepreneurship and Business Management 2021 (ICEBM 2021)*, 419–423.
- Hansen, J. M., Saridakis, G., & Benson, V. (2018). Risk, trust, and the interaction of perceived ease of use and behavioral control in predicting consumers' use of social media for transactions. *Computers in Human Behavior*, *80*, 197–206. <https://doi.org/10.1016/j.chb.2017.11.010>
- Hew, J. J., Lee, V. H., Ooi, K. B., & Lin, B. (2016). Mobile social commerce: The booster for brand loyalty? *Computers in Human Behavior*, *59*, 142–154. <https://doi.org/10.1016/j.chb.2016.01.027>
- Hoyle, R. H. (1995). *Structural Equation Model; Thousand Oaks*. Sage Publication.
- Ipsos. (2020). *Ipsos ungkap penggunaan dompet digital tertinggi, ShopeePay hingga OVO*. Antaranews.Com. <https://pon.antaranews.com/berita/1820756/ipsos-ungkap-penggunaan-dompet-digital-tertinggi-shopeepay-hingga-ovo>

- Joshi, D., & Bhatt, V. (2021). Does the Advertisement and Sales Promotion Have Impact on Behavioral Intentions of Online Food Delivery Application Users? *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(7), 1398–1418.
- Juniwati, J. (2015). Pengaruh Perceived Ease of Use, Enjoyment dan Trust Terhadap Repurchase Intention dengan Customer Satisfaction Sebagai Intervening pada Belanja Online (Studi Pada Mahasiswa Universitas Tanjungpura Pontianak). *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 4(1), 140. <https://doi.org/10.26418/jebik.v4i1.11465>
- Karnadi, A. (2022). 5 Dompot Digital Ini Paling Banyak Dipakai di Indonesia. DataIndonesia.Id. <https://dataindonesia.id/digital/detail/5-dompot-digital-ini-paling-banyak-dipakai-di-indonesia>
- Lesnussa, Y. R. A., Mao, T. Y., Lin, C. W., & Shih, C. H. (2021). The effect of service quality, price and promotion on customer satisfaction in pegipegi.com. *2021 IEEE International Conference on Social Sciences and Intelligent Management, SSIM 2021*. <https://doi.org/10.1109/SSIM49526.2021.9555193>
- Liu, Q., Zhao, Y., & Zheng, J. (2022). The Analysis on the Influence of Customer Satisfaction and Promotional Activities on Consumer Loyalty. *Proceedings of the 2022 7th International Conference on Social Sciences and Economic Development (ICSSSED 2022)*, 652(Icssed), 569–575. <https://doi.org/10.2991/aebmr.k.220405.094>
- Mandolfo, M., Bettiga, D., Lamberti, L., & Noci, G. (2022). Influence of Sales Promotion on Impulse Buying: A Dual Process Approach. *Journal of Promotion Management*, April. <https://doi.org/10.1080/10496491.2022.2060415>
- Manggalani, U. (2022). Mengenal e-Wallet dan Manfaatnya untuk Transaksi Online. Suara.Com. <https://www.suara.com/tekno/2022/03/02/055523/mengenal-e-wallet-dan-manfaatnya-untuk-transaksi-online>

- Marthanti, A. S., Lahat, M. A., & Santosa, J. (2022). Factors Affecting Purchase Interest Using Marketplace Applications : Approach Perceptions Ease Of Use And Trust. *International Journal of Social and Management Studies (IJOSMAS)*, 3(3), 114–122.
- Mekonnen, T. H. (2022). Effects of electronic banking service quality on customer satisfaction. *International Journal of Health Sciences, March*, 9578–9594. <https://doi.org/10.53730/ijhs.v6ns1.7225>
- Misra, P., & Pandey, A. (2022). Factors Influencing Customers Loyalty Towards Electronic Commerce. *Proceedings of the 2nd International Conference on Sustainability and Equity (ICSE-2021)*, 2, 147–154. <https://doi.org/10.2991/ahsseh.k.220105.018>
- Narteh, B. (2018). Service quality and customer satisfaction in Ghanaian retail banks: the moderating role of price. *International Journal of Bank Marketing*, 36(1), 68–88. <https://doi.org/10.1108/IJBM-08-2016-0118>
- Oh, Y. K., & Kim, J.-M. (2022). What Improves Customer Satisfaction in Mobile Banking Apps? An Application of Text Mining Analysis. *Asia Marketing Journal*, 23(4). <https://doi.org/10.53728/2765-6500.1581>
- Olivia, M., & Marchyta, N. K. (2022). The Influence of Perceived Ease of Use and Perceived Usefulness on E-Wallet Continuance Intention: Intervening Role of Customer Satisfaction. *Jurnal Teknik Industri*, 24(1).
- Özkan, P., Süer, S., Keser, İ. K., & Kocakoç, İ. D. (2020). The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation. *International Journal of Bank Marketing*, 38(2), 384–405. <https://doi.org/10.1108/IJBM-03-2019-0096>

- Pahlevi, R. (2022). *Pasar E-Wallet Indonesia Diproyeksikan Capai US\$70 Miliar pada 2025*. Katadata.Co.Id. <https://databoks.katadata.co.id/datapublish/2022/03/21/pasar-e-wallet-indonesia-diproyeksikan-capai-us70-miliar-pada-2025>
- Pradana, F. A., Sudaryanti, D., & Hidayati, N. (2021). The Influence of Brand Image and Brand Trust on Customer Satisfaction through Purchase Decisions as Intervening Variables in Fried Chicken Sabana in Malang City. *Budest International Research and Critics Institute-Journal (BIRCI-Journal)*, 5(2), 15323–15334. <https://doi.org/10.33258/birci.v5i2.5417> 15323
- Quan, N. H. (2022). Applying content analysis method to evaluate customer satisfaction with ride-sharing services : evidence of enterprises applying content analysis method to evaluate customer satisfaction with ride-sharing services : evidence of enterprises grab and be in . *Hue University Journal of Science: Economics and Development*, 131(June), 23–41. <https://doi.org/10.26459/hueunijed.v131i5B.6725>
- Raji, R. A., Rashid, S., & Ishak, S. (2019). The mediating effect of brand image on the relationships between social media advertising content, sales promotion content and behavioural intention. *Journal of Research in Interactive Marketing*, 13(3), 302–330. <https://doi.org/10.1108/JRIM-01-2018-0004>
- Ramadanty, M. L., & Kartikasari, D. (2021a). *Purchase Intention of E-Payment: The Substitute or Complementary Role of Brand, Sales Promotions, and Information Quality*.
- Ramadanty, M. L., & Kartikasari, D. (2021b). Purchase Intention of e-Payment: The Substitute or Complementary Role of Brand, Sales Promotions, and Information Quality. *Shaping a Better Future Through Sustainable Technology, January 2020*, 298–308. <https://doi.org/10.5220/0010355402980308>

- Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *TQM Journal*, 32(6), 1443–1466. <https://doi.org/10.1108/TQM-02-2020-0019>
- Rizan, M., Warokka, A., Wibowo, A., & Febrilia, I. (2020). Leadership styles and customer loyalty: A lesson from emerging southeast asia's airlines industry. *Journal of Asian Finance, Economics and Business*, 7(9), 477–488. <https://doi.org/10.13106/jafeb.2020.vol7.no9.477>
- Rizan, Mohamad, F. I., Wibowo, A., & Pratiwi, R. D. R. (2020). Antecedents of Customer Loyalty: Study from the Indonesia's Largest E-commerce. *The Journal of Asian Finance, Economics and Business*, 7(10), 283–293. <https://doi.org/10.13106/jafeb.2020.vol7.n10.283>
- Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Jainuri, J., & Waruwu, H. (2021). The Impact of E-Service Quality and Satisfaction on Customer Loyalty: Empirical Evidence from Internet Banking Users in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(4), 465–473. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0465>
- Sciascia, I. (2022). Customer Loyalty as Measure of Competitiveness. *International Journal of Marketing Studies*, 14(1), 1. <https://doi.org/10.5539/ijms.v14n1p1>
- Seo, K. H., & Lee, J. H. (2021). The emergence of service robots at restaurants: Integrating trust, perceived risk, and satisfaction. *Sustainability (Switzerland)*, 13(8). <https://doi.org/10.3390/su13084431>
- Sohn, J. W., & Kim, J. K. (2020). Factors that influence purchase intentions in social commerce. *Technology in Society*, 63(April), 101365. <https://doi.org/10.1016/j.techsoc.2020.101365>
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan RD*. Alfabeta.

- Suhud, U., Allan, M., Sari, D. P., Hapsoro, B. B., & Prihandono, D. (2021). Customers' Continuance Intention in Using a Mobile Navigation App in the Tourism Context: What Factors Will Lead? *Academica Turistica*, 14(2), 137–148. <https://doi.org/10.26493/2335-4194.14.137-148>
- Suhud, U., Allan, M., & Willson, G. (2021). The Relationship between Push-Pull Motivation, Destination Image, and Stage of Visit Intention: The Case of Belitung Island. *International Journal of Hospitality & Tourism Systems*, 14(1), 10–20. www.publishingindia.com
- Tempo.co. (2022). *BI: Konsumen Baru Pengguna Transaksi Digital Melejit 21 Juta pada 2022*. <https://bisnis.tempo.co/read/1600219/bi-konsumen-baru-pengguna-transaksi-digital-melejit-21-juta-pada-2022>
- Tufa, B. F., & Mesfin, W. M. (2021). The Effect of Sales Promotion on Brand Awareness and Brand Loyalty: Assessment of Walia Beer Brand Management Practices. *International Journal of Marketing and Business Communication*, 10(1), 35–47.
- Twum, K. K., Adams, M., Budu, S., & Budu, R. A. A. (2020). Achieving university libraries user loyalty through user satisfaction: the role of service quality. *Journal of Marketing for Higher Education*. <https://doi.org/10.1080/08841241.2020.1825030>
- Walfajri, M. (2021). *Ditopang sektor mikro dan kecil, transaksi QRIS melesat 248% jadi Rp 2,9 triliun*. Kontan.Co.Id. <https://keuangan.kontan.co.id/news/ditopang-sektor-mikro-dan-kecil-transaksi-qris-melesat-248-jadi-rp-29-triliun>
- Widodo, C., Suhud, U., & Mukhtar, S. (2022). Continuance Intention of Micro Entrepreneurs using Social Media: The Word of Mouth Impact. *The International Journal of Social Sciences World*, 4(1), 115–125.

Yeun, S. (2022). Factors Influencing Perceived Ease of Use , Attitude and Behavioral Intention to Enhance ICT Learning Motivation in Higher Education in Cambodia. *AU-GSB e-Journal*, 15(1), 207–218.

Younus Hossain, M., & Hossain, M. (2011). *E-service Quality and Consumer Loyalty: A Study on Consumer Electronic Retail Industry*. 1–64.

Ziaullah, M., Feng, Y., & Akhter, S. N. (2014). E-Loyalty: The influence of product quality and delivery services on e-trust and e-satisfaction in China. *International Journal of Advancements in Research & Technology*, 3(10), 20–31.

