















- [4] Bank Indonesia and ASPI, *Quick Response Code Indonesian Standard*. 2019. [Online]. Available: <https://qris.id/homepage/>
- [5] Boku, *Mobile Wallets Report*. 2021. [Online]. Available: <https://boku.mobilewallet.report/>
- [6] V. Venkatesh, M. G. Morris, G. B. Davis, and F. D. Davis, "User Acceptance of Information Technology: Toward a Unified View," *MIS Quarterly*, vol. 27, no. 3, pp. 425–478, 2003, doi: 10.2307/30036540.
- [7] Y. K. Dwivedi, N. P. Rana, A. Jeyaraj, M. Clement, and M. D. Williams, "Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model," *Inf Syst Front*, vol. 21, no. 3, pp. 719–734, Jun. 2019, doi: 10.1007/s10796-017-9774-y.
- [8] H. Gunawan, B. L. Sinaga, and S. P. Wp, "Assessment of the Readiness of Micro, Small and Medium Enterprises in Using E-Money Using the Unified Theory of Acceptance and Use of Technology (UTAUT) Method," *Procedia Computer Science*, vol. 161, pp. 316–323, Jan. 2019, doi: 10.1016/j.procs.2019.11.129.
- [9] A. Kumar, A. Adlakaha, and K. Mukherjee, "The effect of perceived security and grievance redressal on continuance intention to use M-wallets in a developing country," *International Journal of Bank Marketing*, vol. 36, no. 7, pp. 1170–1189, Jan. 2018, doi: 10.1108/IJBM-04-2017-0077.
- [10] P. Patil, K. Tamilmani, N. P. Rana, and V. Raghavan, "Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal," *International Journal of Information Management*, vol. 54, p. 102144, Oct. 2020, doi: 10.1016/j.ijinfomgt.2020.102144.
- [11] S. Shin and W.-J. Lee, "Factors affecting user acceptance for NFC mobile wallets in the U.S. and Korea," *Innovation & Management Review*, vol. 18, no. 4, pp. 417–433, Jan. 2021, doi: 10.1108/INMR-02-2020-0018.
- [12] N. P. Rana, Y. K. Dwivedi, M. D. Williams, and V. Weerakkody, "Adoption of online public grievance redressal system in India: Toward developing a unified view," *Computers in Human Behavior*, vol. 59, pp. 265–282, Jun. 2016, doi: 10.1016/j.chb.2016.02.019.
- [13] S. Teng and K. W. Khong, "Examining actual consumer usage of E-wallet: A case study of big data analytics," *Computers in Human Behavior*, vol. 121, p. 106778, Aug. 2021, doi: 10.1016/j.chb.2021.106778.
- [14] N. Shaw, B. Eschenbrenner, and B. M. Brand, "Towards a Mobile App Diffusion of Innovations model: A multinational study of mobile wallet adoption," *Journal of Retailing and Consumer Services*, vol. 64, p. 102768, Jan. 2022, doi: 10.1016/j.jretconser.2021.102768.
- [15] Y. K. Dwivedi, N. P. Rana, K. Tamilmani, and R. Raman, "A meta-analysis based modified unified theory of acceptance and use of technology (meta-UTAUT): a review of emerging literature," *Current Opinion in Psychology*, vol. 36, pp. 13–18, Dec. 2020, doi: 10.1016/j.copsyc.2020.03.008.
- [16] Y. Jadir, N. P. Rana, and Y. K. Dwivedi, "A meta-analysis of the UTAUT model in the mobile banking literature: The moderating role of sample size and culture," *Journal of Business Research*, vol. 132, pp. 354–372, Aug. 2021, doi: 10.1016/j.jbusres.2021.04.052.
- [17] B. Sivathanu, "Adoption of digital payment systems in the era of demonetization in India: An empirical study," *Journal of Science and Technology Policy Management*, vol. 10, no. 1, pp. 143–171, Jan. 2018, doi: 10.1108/JSTPM-07-2017-0033.
- [18] K. Al-Saedi, M. Al-Emran, T. Ramayah, and E. Abusham, "Developing a general extended UTAUT model for M-payment adoption," *Technology in Society*, vol. 62, p. 101293, Aug. 2020, doi: 10.1016/j.techsoc.2020.101293.
- [19] H. A. Widyanto, K. A. Kusumawardani, and H. Yohanes, "Safety first: extending UTAUT to better predict mobile payment adoption by incorporating perceived security, perceived risk and trust," *Journal of Science and Technology Policy Management*, vol. ahead-of-print, no. ahead-of-print, Jan. 2021, doi: 10.1108/JSTPM-03-2020-0058.
- [20] V. Gelashvili, J. G. Martínez-Navalón, and G. Herrera Enriquez, "How stress and anxiety when using mobile restaurant reservation Apps influence users' satisfaction and trust," *Journal of Indian Business Research*, vol. 13, no. 3, pp. 395–412, Jan. 2021, doi: 10.1108/JIBR-08-2020-0276.
- [21] A. Donmez-Turan, "Does unified theory of acceptance and use of technology (UTAUT) reduce resistance and anxiety of individuals towards a new system?," *Kybernetes*, vol. 49, no. 5, pp. 1381–1405, Jan. 2019, doi: 10.1108/K-08-2018-0450.
- [22] J. M. L. Poon, "Effects of benevolence, integrity, and ability on trust-in-supervisor," *Employee Relations*, vol. 35, no. 4, pp. 396–407, Jan. 2013, doi: 10.1108/ER-03-2012-0025.
- [23] W. Lee, S. Shin, W. Lee, and S. Shin, "Effects of Product Smartness on Satisfaction: Focused on the Perceived Characteristics of Smartphones," *Journal of theoretical and applied electronic commerce research*, vol. 13, no. 2, pp. 1–14, May 2018, doi: 10.4067/S0718-18762018000200102.
- [24] C. E. Ong and D. Teh, "Redress procedures expected by consumers during a business-to-consumer e-commerce dispute," *Electronic Commerce Research and Applications*, vol. 17, pp. 150–160, May 2016, doi: 10.1016/j.elerap.2016.04.006.
- [25] N. Upadhyay, S. Upadhyay, S. S. Abed, and Y. K. Dwivedi, "Consumer adoption of mobile payment services during COVID-19: extending meta-UTAUT with perceived severity and self-efficacy," *International Journal of Bank Marketing*, vol. 40, no. 5, pp. 960–991, Jan. 2022, doi: 10.1108/IJBM-06-2021-0262.
- [26] R. Sarmah, N. Dhiman, and H. Kanojia, "Understanding intentions and actual use of mobile wallets by millennial: an extended TAM model perspective," *Journal of Indian Business Research*, vol. 13, no. 3, pp. 361–381, Jan. 2021, doi: 10.1108/JIBR-06-2020-0214.
- [27] V. Venkatesh, J. Y. L. Thong, and X. Xu, "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology," *MIS Quarterly*, vol. 36, no. 1, pp. 157–178, 2012, doi: 10.2307/41410412.
- [28] J. F. Hair, J. J. Risher, M. Sarstedt, and C. M. Ringle, "When to use and how to report the results of PLS-SEM," *European Business Review*, vol. 31, no. 1, pp. 2–24, Jan. 2019, doi: 10.1108/EBR-11-2018-0203.
- [29] K. K.-K. Wong, "Partial Least Squares Structural Equation Modeling (PLS-SEM) Techniques Using SmartPLS," p. 32, 2013.
- [30] D. Russo and K.-J. Stol, "PLS-SEM for Software Engineering Research: An Introduction and Survey," *ACM Comput. Surv.*, vol. 54, no. 4, p. 78:1-78:38, May 2021, doi: 10.1145/3447580.
- [31] I. Ghazali, *Structural equation modeling: metode alternatif dengan partial least square PLS*, 3rd ed. Badan Penerbit UNDIP, 2011.
- [32] J.-H. Jung, E. Kwon, and D. H. Kim, "Mobile payment service usage: U.S. consumers' motivations and intentions," *Computers in Human Behavior Reports*, vol. 1, p. 100008, Jan. 2020, doi: 10.1016/j.chbr.2020.100008.
- [33] D.-A. Sitar-Taut and D. Mican, "Mobile learning acceptance and use in higher education during social distancing circumstances: an expansion and customization of UTAUT2," *Online Information Review*, vol. 45, no. 5, pp. 1000–1019, Jan. 2021, doi: 10.1108/OIR-01-2021-0017.