

DAFTAR PUSTAKA

- Abrilia, N. D. & Tri, S., 2020. Pengaruh Persepsi Kemudahan Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana Di Surabaya. *Jurnal Pendidikan Tata Niaga*, 8(3), pp. 1006-1012.
- Adiwarman, A. K., 2017. *Bank Islam, Analisis Fiqh dan Keuangan*. Depok: PT. Raja Grafindo Persada.
- Afrianty, N., Desi, I. & Amimah, O., 2019. *Lembaga Keuangan Syariah*. 1 penyunt. Bengkulu: Zigie Utama.
- Ainun, H. & Nurlina, R., 2023. Pengaruh Persepsi Manfaat Dan Persepsi Keamanan Terhadap Niat Menggunakan Melalui Kepercayaan Konsumen Pada Aplikasi Dompot Digital DANA. *Journal of Management and Creative Business (JMCBUS)*, 1(4), pp. 181-202.
- Aisena, I. & Ju, Y. K., 2022. Acceptance and Use of Mobile Banking in Central Asia: Evidence from Modified UTAUT Model. *Journal of Asian Finance, Economics and Business*, 9(2), pp. 0217-0227.
- Alif, K., 2021. *DataIndonesia.id*. [Online] Available at: <https://dataindonesia.id/internet/detail/jumlah-fintech-di-indonesia-terus-meningkat-hingga-2021> [Diakses 31 Agustus 2023].
- Ami, F. H., Ari, K. & Andi, R. P., 2018. Analisis Faktor-Faktor yang Memengaruhi Perilakupengguna MessengerABCdalam Penerimaan Informasi pada Lembaga XYZdengan Menggunakan The Unified Theory of Acceptance and Use of Technology (UTAUT. *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer*, 2(4), pp. 1372-1381.
- Andhika, P. P., Tri, L. M. S. & Asif, F., 2023. Analisis Penerimaan Teknologi Mobile Payment (Studi kasus Pengguna Aplikasi OVO). *Jutisi: Jurnal Ilmiah Teknik Informatika dan Sistem Informasi*, 12(1), pp. 65-74.
- Aprilyani, W. P., Firman, S. & Wiwik, A., 2022. Pengaruh Perceived Usefulness, Ease of Use, Security dan Risk terhadap Penggunaan E-wallet pada Mahasiswa Politeknik Negeri Padang. *Accounting Information System, Taxes, and Auditing*, 1(2), pp. 80-87.
- Arasu, R. & Viswanath, A., 2011. "Web Services and e-Shopping Decisions: A Study on Malaysian e-Consumer. *IJCA Special Issue on:Wireless Information Networks & Business Information System*, pp. 54-60.
- Audun, J., 2007. Trust and Reputation system. *Foundations of Security Analysis and Design*, Volume 4.

- Aziz, A., Dini, M. L. & Furwanti, R., 2020. Sinergitas Perbankan dan Financial Technology: Ikhtiar Menuju Inklusi Keuangan Masyarakat Unbankable. *Jurnal Dinamika ekonomi dan Bisnis*, 17(1), pp. 37-47.
- Badan Pusat Statistik Kota Semarang, 2021. [Online] Available at: <https://semarangkota.bps.go.id/statictable/2022/03/10/235/jumlah-penduduk-menurut-kelompok-umur-dan-jenis-kelamin-2021.html> [Diakses 31 Agustus 2023].
- Baddeley, M., 2004. Using e-cash in the new economy: an economic analysis of micropayment systems. *Journal of Electronic Research*, 5(7), pp. 239-253.
- Bin-Nashwan, S. A., Mahmood, H. S., Hijatullah, A.-J. & Luthfi, H. A. A.-T., 2023. Social-Related Factors in Integrated UTAUT Model for Zakatech Acceptance During the Covid-19 Crisis. *Journal of Islamic Accounting and Business Research*.
- Bintang, A. L., Ari, P. Y. P. T. & Muhammad, R., 2023. Exploring Gender Differences in Determinants of Bank Aladin Sharia Adoption: A Multi-Group Analysis Approach. *Jurnal Ekonomi dan Bisnis Airlangga*, 33(1), pp. 40-52.
- Charisma, J. A., 2020. *Analisis Minat Dan Perilaku Pengguna E-Wallet : Perluasan Utaut 2 Dengan Budaya Sebagai Moderasi (Studi pada Mahasiswa di Kota Malang)*, Malang: Universitas Islam Negeri Maulana Malik Ibrahim.
- Chin, W. W., 1998. The Partial Least Squares Aproach to Structural Equation Modeling. *Modern Methods for Business Research*, pp. 295-336.
- Cho, M., Bonn, M. & Han, S., 2018. "Generation Z's sustainable volunteering: motivations, attitudes and job performance. *Sustainability*, 10(5), p. 1400.
- Desy, N. P., Febby, P. D. & aradina, A., 2022. Financial Technology (Fintech): Generasi Z dan Fenerasi Milenial. *SIMBA: Manajemen Bisnis dan Akuntansi*, Volume 4, pp. 1-9.
- Dian, P. et al., 2023. Bank Digital sebagai Peradaban Lembaga Keuangan Syariah di Indonesia. *INASJIF: Indonesian Scientific Journal of Islamic Finance*, 1(2), pp. 172-182.
- Dinar, T., 2020. *Fintech Syariah Teori dan Terapan*. Surabaya: Skopindo Media Pustaka.
- Doly, A. N., Ria, R. A. H. & Robi, P., 2021. Tingkat Perkembangan Fintech (Financial Technology), Pemahaman Fintech (Financial Technology) dan

- Minat Mahasiswa UIN Sumatera Utara. *Jurnal Pendidikan Tambusai*, 5(3), pp. 9080-9090.
- Edy, J., 2023. Pengaruh Persepsi Manfaat, Keamanan dan Kemudahan terhadap Minat Nasabah Menggunakan Layanan Mobile Banking pada PT.Bank Syariah di Tangerang. *I-BEST: ISLAMIC BANKING & ECONOMIC LAW STUDIES*, 2(1), pp. 13-32.
- Ernama, S., 2017. Pengawasan Otoritas Jasa Keuangan terhadap Financial Technology (Peraturan Otoritas Jasa Keuangan Nomor 77/POJK.01/2016. *Diponegoro Law Journal*, 6(3), p. 2.
- Fani, A. & Wahyu, M., 2023. Penerapan Model UTAUT 2 Terhadap Niat Penggunaan Electronic Payment Shopepay di Kota Semarang. *Diponegoro Journal of Accounting*, 12(3), pp. 1-14.
- Ghofur, A., 2017. *Pengantar Ekonomi Syariah: Konsep Dasar, Paradigma, Pengembangan Ekonomi syariah*. 1 penyunt. Depok: PT Raja Grafindo Persada.
- Ghozali, I. & Latan, H., 2015. *Partial Least Squares: Konsep, teknik, dan aplikasi menggunakan program smart PLS 3.0*. 2 penyunt. Semarang: Universitas Diponegoro.
- Ginataru, N. L. W. S. R. G. et al., 2020. *Teknologi Finansial, Sistem Finansial Berbasis Teknologi di Era digital*. Jakarta: Yayasan Kita Menulis.
- Gupta, K. & Arora, N., 2019. Investigating consumer intention to accept mobile payment systems through unified theory of acceptance model. *South Asian Journal of Business Studies*, 9(1), pp. 88-114.
- Gupta, K., Manrai, R. & Goel, U., 2019. Factors influencing Adoption of Payments Banks by Indian Customers: Extending UTAUT with Perceived Credibility. 13(2), pp. 173-195.
- Gusti, I. N. S. & Wisnu, S. W., 2010. Penerapan Model UTAUT untuk Memahami Penerimaan dan Penggunaan Learning Management System Studi Kasus: Experiential E-Learning of Sanata Dharma University. Issue Sanata Dharma.
- Hair, J. F. J. et al., 2022. *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. 3 penyunt. Cham: Springer.
- Hoei, M. L. & Tai, L. C., 2023. Consumers' Intention To Use "Buy Now Pay Later" In Malaysia. *Conference on Management, Business, Innovation, Education and Social Science*, 3(1), pp. 261-278.

- Hsueh, L. & Darnall, N., 2017. Alternative and nonregulatory approaches to environmental governance. *Journal of Public Administration Research and Theory*, pp. 1-7.
- Imran, M. S. & Hanudin, A., 2023. Consumers' innovativeness and acceptance towards use of financial technology in Pakistan: Abstract extension of the UTAUT model. *Labuan Faculty of International Finance*, 1(1), pp. 1-9.
- Ito, S., Banu, D. P. & Eka, W. P., 2018. Analisis Perbandingan Metode TAM dan UTAUT Terhadap Penerimaan Pengguna E-Office di DPRD Banyumas. *Jurnal Teknovasi*, 5(2), pp. 14-25.
- Ivanova, A. & Kim, J. Y., 2022. Acceptance and Use of Mobile Banking in Central Asia: Evidence from Modified UTAUT Model. *Journal of Asian Finance, Economics and Business*, 9(1), pp. 0217-0277.
- Jaihan, 2010. *Al-Qur'an dan Terjemahnya Juz 1 s/d 30*. 1 penyunt. Bandung: Sinar Baru Algensindo .
- Jalayer, K., Ahmet, B. O. & Anil, B., 2017. Security-related factors in extended UTAUT model for NFC based mobile payment in the restaurant industry. *Computers in Human Behaviour*, Volume 70, pp. 460-474.
- Jannah, I. F., 2019. *Pengaruh Penerapan Digital Banking Terhadap Kepuasan Nasabah (Studi Pada BNI Syariah Cabang Banda Aceh)*, Banda Aceh: Universitas Islam Negeri Ar-Raniry.
- Jayani, D. H., 2021. *Databoks*. [Online] Available at: <https://databoks.katadata.co.id/datapublish/2021/10/07/pengguna-bank-digital-di-indonesia-diproyeksi-capai-748-juta-pada-2026> [Diakses 31 Agustus 2023].
- Kadir, A., 2010. *Hukum Bisnis Syariah Dalam Islam*. 1 penyunt. Jakarta: Amzah.
- Kalakota, R. & Whinston, A. B., 1996. *Frontiers of Electronic Commerce*. Issue Addison Wesley Publishing.
- Kasri, R. A. & Yuniar, A. M., 2021. Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), pp. 362-379.
- Kemenkeu, 1992. *Undang-Undang Nomor 10 Tahun 1998*. [Online] Available at: <https://jdih.kemenkeu.go.id/fulltext/1992/7tahun~1992uu.htm> [Diakses 12 September 2023].

- Khalilzadeh, J., Ozturk, A. B. & Bilgihan, A., 2017. Security- related factors in extended UTAUT model for NFC based mobile payment in the restaurant industry. *Computers in Human Behavior*, Volume 70, pp. 460-474.
- Khechine, H., Lakhal, S. & Ndjambou, P., 2016. A meta-analysis of the UTAUT model: eleven years later. *Canadian Journal of Administrative Sciences*, 33(2).
- Kim, C., Mirusmonov, M. & Lee, I., 2010. An empirical examination of factors influencing the intention to use mobile payment. *Computers in Human Behavior*, 26(3), pp. 310-322.
- Lisana, 2022. Understanding the key drivers in using mobile payment among Generation Z. *Journal of Science and Technology Policy Management*.
- Lisana, L., 2021. Factors influencing the adoption of mobile payment systems in Indonesia. *International Journal of Web Information Systems*, 17(3), pp. 204-228.
- Manfarisa, N., 2022. *Pengaruh Persepsi Kemudahan, Persepsi Manfaat dan Kepercayaan Terhadap Minat Menggunakan Bank Digital Syariah*, Tangerang Selatan: UIN Syarif Hidayatullah Jakarta.
- Mardani, 2017. *Aspek Hukum Lembaga Keuangan Syariah di Indonesia*. 1 penyunt. Jakarta: Kencana.
- Mashagba, F. A. & Nassar, M. O., 2012. Modified UTAUT Model to Study the Factors Affecting the Adoption of Mobile Banking in Jordan. *International Journal of Sciences: Basic and Applied Research (IJSBAR)*, 6(1), pp. 83-94.
- Meilititha, Z., Suarman & Hardisem, S., 2020. The Effect of Application Quality and Security Transaction on E-Commerce Shopee Purchase Decisions in FTTE Students of Riau University. *JOM FKIP*, 7(2), pp. 1-14.
- Miswan, A., 2019. Perkembangan dan Dampak Financial Technology (Fintech) Terhadap Industri Keuangan Syariah di Jawa Tengah. *Wahana Islamika: Jurnal Studi Keislaman*, 5(1), pp. 31-45.
- Mu, H. & Lee, Y., 2021. How inclusive digital financial services impact user behavior: a case of proximity mobile payment in Korea. *Sustainability*, 13(17), p. 9567.
- Muchlis, R., 2018. Analisis SWOT Financial Technology (Fintech) Pembiayaan Perbankan Syariah di Indonesia (Studi Kasus 4 Bank Syariah di Kota Medan). *At-Tawassuth : Jurnal Ekonomi Islam*, 3(2), pp. 335-357.
- Muhammad, I., Asyari, H. & Iva, L., 2022. Pengaruh Teknologi Informasi, Manfaat, Keamanan, dan Fitur Layanan terhadap Minat Nasabah

- Menggunakan Internet Banking (Studi Kasus Pada Nasabah Bank BNI Syariah Kota Tangerang Selatan). *Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, 7(1), pp. 333-356.
- Munikrishnan, U. T. et al., 2022. Modelling the intention and adoption of cashless payment methods among the young adults in Malaysia. *Journal of Science and Technology Policy Management*, 3(1).
- Mutiara, I. & Henri, A., 2019. Penerapan Model UTAUT untuk Memahami Niat dan Perilaku Aktual Pengguna Go-Pay di Kota Padang. *Jurnal Eksplorasi Akuntansi*, 1(4), pp. 1949-1967.
- Neharika, S., 2019. Impact of demonetization on diffusion of mobile payment service in India. *Journal of Advances in Management Research*, 16(4), pp. 472-497.
- Rafikha, A. L. & Fathir, A., 2022. Analisis Pengaruh Performance Expectancy dan Effort Expectancy Terhadap Minat Penggunaan Aplikasi Jago Milik PT. Bank Jago TBK. *Prosiding SNAM PNJ*, 3(1), pp. 1-11.
- Rahmatina, A. K. & Adela, M. Y., 2021. Determinants of Digital Zakat Payments: Lessons from Indonesian Experience. *Journal of Islamic Accounting and Business Research*, 12(3), pp. 362-379.
- Ranny, R., 2018. Media Literacy for Digital Natives: Perspective on Generation Z in Jakarta. *Jurnal Teknologi Pendidikan*, 6(1), pp. 60-73.
- Raza, S. A., Nida, S. & Muhammad, A., 2019. Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic Marketing*, 10(1), p. 2019.
- Restiana, I. T. L. & Bontor, S. P. S., 2022. Transformasi Digital PT Bank Jago Tbk dari Bank Konvensional menjadi Bank Digital. *International Journal of Digital Entrepreneurship and Business (IDEB)*, 3(1), pp. 11-26.
- Revilla, M. A., Saris, W. E. & Krosnick, J. A., 2014. Choosing the Number of Categories in Agree-Disagree Scales. *Sociological Methods and Research*, 43(1), pp. 73-97.
- Ricardo, A. K. & Trixie, N. B. T., 2023. Pengaruh Perceived Ease of Use, Perceived Usefulness, Security dan Trust terhadap Intention to Use Aplikasi Jago. *Jurnal Manajemen Pemasaran*, 17(1), pp. 64-72.
- Ridwan, D. M. & Jasruddin, 2018. UTAUT Model: Suatu Pendekatan Evaluasi Penerimaan E-Learning pada Program Pascasarjana. *Prosiding Seminar Nasional*, 1(1), pp. 784-788.

- Rita & Mita, H. F., 2021. Analisis Faktor-Faktor UTAUT dan Trust Terhadap Behavioral Intention Pengguna BNI Mobile Banking Pada Pekerja Migran Indonesia. *Jurnal Ekonomi & Ekonomi Syariah*, 4(2), pp. 926-939.
- Sarstedt, M., Ringle, C. M. & Hair, J. F., 2017. *Partial Least Squares Structural Equation Modeling*. s.l.:Handbook of Market Research.
- Sekaran, U. & Bougie, R., 2016. *Research Methods for Business: A Skill Building Approach*. 7 penyunt. United State America: Wiley.
- Seto, A. P., 2016. Penggunaan Teori UTAUT Guna Memahami Penerimaan dan Pengimplementasian IDEA sebagai Learning Management System Telkom University. *e-Proceeding of Engineering*, 3(3), pp. 5280-5285.
- Sholihin, A. I., 2010. *Buku Pintar Ekonomi Syariah*. 1 penyunt. Jakarta: PT. Gramedia.
- Singgih, M., 2017. Peran Lembaga Keuangan Syariah dalam Pemberdayaan UMKM di Indonesia. *Jurnal Ekonomi dan Perbankan Syariah*, 8(1), pp. 65-77.
- Soemitro, A., 2015. *Bank dan Lembaga Keuangan Syariah*. 1 penyunt. Jakarta: Prenadamedia Group.
- Sugiyono, 2014. *Metode Penelitian Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sujarmeni, W. & Utami, L. R., 2019. *The Master Book of SPSS*. Jakarta: s.n.
- Syafi'i, A. M., 2001. *Bank Syariah: Dari Teori ke Praktik*. 1 penyunt. Jakarta: Gema Insani.
- Teuku, A. U., 2022. Analisa model utaut (unified theory of acceptance and use of technology) dalam peningkatan penggunaan layanan transaksi digital Bank Mandiri pada masa pandemi covid-19. *Fair Value : Jurnal Ilmiah Akuntansi dan Keuangan*, 4(9), pp. 4186-4192.
- Tiara, S., Endar, P. & Triono, 2023. Penerimaan Software as a Service Menggunakan Model Unified Theory of Acceptance and Use of Technology. *ESCAF*, Volume 2, pp. 133-145.
- Toyyibi, A. M., 2022. Banking Millennials' Perceptions of Digital Sharia Banking: A Case Study of Bank Jago Syariah. *Proceedings of Islamic Economics, Business, and Philanthropy*, 1(2), pp. 1-8.
- Usman, T. A., 2022. Analisa model utaut (unified theory of acceptance and use of technology) dalam peningkatan penggunaan layanan transaksi digital Bank

- Mandiri pada masa pandemi covid-19. *Fair Value : Jurnal Ilmiah Akuntansi dan Keuangan*, 4(9), pp. 4186-4192.
- Utomo, S. B., 2003. *Fiqih Aktual Jawaban Tuntas Masalah Kontemporer*. 1 penyunt. Jakarta : Gema Insani Press.
- Venkatesh, V., Morris, M., Davis, G. & Davis, F., 2003. User acceptance of information technology: toward a unified view. *Management Information Systems Quarterly*, 27(3), pp. 425-478.
- Wardani, L. P. A. K. & Masdiantini, P. R., 2022. Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Faktor Sosial Budaya, Motivasi Hedonis dan Nilai Harga terhadap Minat Penggunaan Quick Response Code Indonesian Standard (Qris). *Jurnal Ilmiah Akuntansi dan Humanika*, 12(1), pp. 254-263.
- Wawan, S., 2017. *Era Digital dan Tantangannya*. Bandung, Universitas Pendidikan Indonesia.
- Wilbert, S., Lailan, M. & Tina, N. S., 2021. Analisis Faktor-faktor yang Mempengaruhi Penerimaan dan Penggunaan Mobile Payment pada Teknologi Pembayaran Gopay. *OWNER: Riset & Jurnal Akuntansi*, 5(1), pp. 229-239.
- Wiratna, V. S., 2019. *Metodologi Penelitian Bisnis & Ekonomi*. Yogyakarta: Pustaka Baru Press.
- Zhang, Z. et al., 2019. Application of Partial Least Squares in Exploring the Genome Selection Signature Between Populations. *Heredity*, 122(3), pp. 288-293.
- Zobayer, A., Abdul, K., Harun, U. R. M. & Modammad, N., 2017. User Perfection of Mobile Banking Adoption: An Integrated TTF-UTAUT Model. *Journal of Internet Banking and Commerce*, 22(3), pp. 1-19.