

## DAFTAR PUSTAKA

- Akter, S., Kabir, N., & Reza, T. (2021). Unfolding factors behind internet-banking adoption in Bangladesh: An extension of UTAUT2 with perceived security and trust. *The Journal of Management Theory and Practice (JMTP)*, 1983(2), 51–63. <https://doi.org/10.37231/jmtp.2021.2.2.111>
- Al-Somali, S. A., Gholami, R., & Clegg, B. (2009). An investigation into the acceptance of online banking in Saudi Arabia. *Technovation*, 29(2), 130–141. <https://doi.org/10.1016/j.technovation.2008.07.004>
- Alkhawaiter, W. A. (2020). Digital payment and banking adoption research in Gulf countries: A systematic literature review. *International Journal of Information Management*, 53(February), 102102. <https://doi.org/10.1016/j.ijinfomgt.2020.102102>
- Anggraeni, R. (2021). *BCA Syariah Catat Pengguna Mobile Banking Tumbuh 63 Persen di 2021*. Financial.Bisnis.Com. <https://finansial.bisnis.com/read/20220314/231/1510393/bca-syariah-catat-pengguna-mobile-banking-tumbuh-63-persen-di-2021>
- Anggraeni, R., Hapsari, R., & Muslim, N. A. (2021). Examining Factors Influencing Consumers Intention and Usage of Digital Banking: Evidence from Indonesian Digital Banking Customers. *Asia Pacific Management and Business Application*, 009(03), 193–210. <https://doi.org/10.21776/ub.apmba.2021.009.03.1>
- ANTARA.com. (2023). *Jumlah pengguna BSI Mobile naik 39 persen pada 2022 capai 4,81 juta*. Antara.Com. <https://www.antaranews.com/berita/3375894/jumlah-pengguna-bsi-mobile-naik-39-persen-pada-2022-capai-481-juta>
- Arlina laras. (2023). *Jumlah Pengguna Mobile Banking Mandiri, BRI, BCA, dan BNI Jumbo, Siapa Teratas?* Financial.Bisnis.Com. <https://finansial.bisnis.com/read/20231123/90/1717069/jumlah-pengguna-mobile-banking-mandiri-bri-bca-dan-bni-jumbo-siapa-teratas>
- Arvidsson, N. (2014). Consumer attitudes on mobile payment services - results from a proof of concept test. *International Journal of Bank Marketing*, 32(2), 150–170. <https://doi.org/10.1108/IJBM-05-2013-0048>

- Asmita, A., & Hamid, R. S. (2022). Peran Effort Expectancy Facilitating Conditions Price Value dalam Menentukan Behavioural Intentions Pada Nasabah Pengguna Mobile Banking. *Owner*, 7(1), 322–332.  
<https://doi.org/10.33395/owner.v7i1.1263>
- Bahri-Ammari, N., Coulibaly, D., & Ben Mimoun, M. S. (2020). The bandwagon luxury consumption in Tunisian case: The roles of independent and interdependent self concept. *Journal of Retailing and Consumer Services*, 52(September 2019), 101903. <https://doi.org/10.1016/j.jretconser.2019.101903>
- Bank BNI. (2022). *Februari 2023, Jumlah Pengguna BNI Mobile Banking Melonjak 25% YoY*. BNI. <https://www.bni.co.id/id-id/beranda/kabar-bni/berita/articleid/22338>
- BCASyariah. (2023). <https://www.bcasyariah.co.id/bca-syariah-mobile>.  
 BCASyariah.Co.Id. <https://www.bcasyariah.co.id/bca-syariah-mobile>
- Benamraoui, A. (2008). Islamic banking: the case of Algeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(2), 113–131.  
<https://doi.org/10.1108/17538390810880973>
- Bhattacherjee, A. (2011). Qarterjy Continuance : *MIS Quarterly*, 25(3), 351–370.
- Black, K. (2009). *Business Statistics For Contemporary Decision Making*.
- Buse, S. (2007). *Technologie- und Innovationsmanagement Mobile Services in Banking Sector : The Role of Innovative Business Solutions in Generating Competitive Advantage*. 49(0), 12–14.
- Charag, A. H., Fazili, A. I., & Bashir, I. (2020). Determinants of consumer's readiness to adopt Islamic banking in Kashmir. *Journal of Islamic Marketing*, 11(5), 1125–1154. <https://doi.org/10.1108/JIMA-10-2018-0182>
- Cindy Mutia Annur. (2022). *Jumlah Pengguna Aktif Aplikasi Livin' Bank Mandiri (2021)*. Databooks.Katadata Bank Mandiri.  
<https://databoks.katadata.co.id/datapublish/2022/09/14/sempat-eror-berapa-jumlah-pengguna-aplikasi-livin-bank-mandiri>
- Cindy Mutia Annur. (2023). *Ini Jumlah Populasi Muslim di Kawasan ASEAN, Indonesia Terbanyak*. Databooks.The Royal Islamic Strategic Studies Centre (RISSC). <https://databoks.katadata.co.id/datapublish/2023/03/28/ini-jumlah-populasi-muslim-di-kawasan-asean-indonesia-terbanyak>

- Edeh, E., Lo, W.-J., & Khojasteh, J. (2023). Review of Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook. In *Structural Equation Modeling: A Multidisciplinary Journal* (Vol. 30, Issue 1).  
<https://doi.org/10.1080/10705511.2022.2108813>
- Elhajjar, S., & Ouaida, F. (2020). An analysis of factors affecting mobile banking adoption. *International Journal of Bank Marketing*, 38(2), 352–367.  
<https://doi.org/10.1108/IJBM-02-2019-0055>
- Fawna, H. (2023). The Impact of Industry 4 . 0 on the Economy. *International Journal of Science and Society*, 5(3), 125–133.
- Gbongli, K., Ackah, O., & Peng, Y. (2016). Selection and ranking of perceived risk associated with mobile banking in West Africa. An AHP Approach from customers' perspective. *International Journal of Scientific & Engineering Research*, 7(1). <http://www.ijser.org>
- Ghazali I. (2011). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 (Sembilan). In *Semarang, Universitas Diponegoro* (9th ed., Vol. 20, Issue 5).  
<https://api.semanticscholar.org/CorpusID:64890624>
- Hartwick, J., & Barki, H. (1994). Explaining the role of user participation in information system use. *Management Science*, 40(4), 440–465.  
<https://doi.org/10.1287/mnsc.40.4.440>
- Hassanudin, T., Thaker, M., Khaliq, A., & Hussain, H. (2019). Continuous Adoption of Internet Banking: Evidence from Islamic Banks in Malaysia. *Manuscript to the 10th Foundation of Islamic Finance Conference, November*, 1–27.
- Imam Ghazali. (2008). *Structural equation modeling: metode alternatif dengan partial least square (PLS)*. Badan Penerbit Universitas Diponegoro.  
[https://books.google.co.id/books/about/Structural\\_equation\\_modeling.html?id=x1ZAngAACAAJ&redir\\_esc=y](https://books.google.co.id/books/about/Structural_equation_modeling.html?id=x1ZAngAACAAJ&redir_esc=y)
- Jaelani, I., & Mutaqin, K. (2023). Pengaruh Literasi Keuangan Syariah Terhadap Keputusan Menggunakan Produk Lembaga Keuangan Syariah. *El-Ecosy : Jurnal Ekonomi Dan Keuangan Islam*, 3(1), 24.  
<https://doi.org/10.35194/eeki.v3i1.3099>
- Jatmiko, L. D. (2022). *BRI (BBRI) Catat Volume Transaksi Lewat BRImo Capai Rp1.345 Triliun pada 2021*. Financial.Bisnis.Com.  
<https://finansial.bisnis.com/read/20220313/90/1509976/bri-bbri-catat-volume-transaksi-lewat-brimo-capai-rp1345-triliun-pada-2021>

Kamboj, S., Matharu, M., & Shukla, Y. (2024). Examining the effect of perceived risk, self-efficacy and individual differences on consumer intention to use contactless mobile payment services. *Journal of Science and Technology Policy Management*. <https://doi.org/10.1108/JSTPM-05-2023-0073>

Karl E. Case, R. C. F. (2007). *Prinsip-Prinsip Ekonomi, edisi 8, jilid 1* (7th ed.). erlanga.  
[https://books.google.co.id/books/about/PRINSIP\\_PRINSIP\\_EKONOMI\\_edisi\\_8\\_jilid\\_1.html?id=2FLiLN2fHusC&redir\\_esc=y](https://books.google.co.id/books/about/PRINSIP_PRINSIP_EKONOMI_edisi_8_jilid_1.html?id=2FLiLN2fHusC&redir_esc=y)

Khan, L., & Arif, I. (2022). Islamic Financial Literacy and Intention to Use Islamic Banking: A Role of Financial Considerations. *Journal of Finance & Economics Research*, 7(1), 47–59. <https://doi.org/10.20547/jfer2207104>

Kontan.co.id. (2022). *Perkuat Layanan Digital, Pengguna BCA Syariah Mobile Naik 63,8%*. Kontan.Co.Id.

Kontan.co.id. (2023). *Jumlah Pengguna BCA Mobile Capai 26,6 Juta di 2022*.  
 Kontan.Co.Id. <https://keuangan.kontan.co.id/news/jumlah-pengguna-bca-mobile-capai-266-juta-di-2022/>

Kurniati. (2016). Teori Perilaku Konsumen Perspektif Ekonomi Islam. *JESI (Jurnal Ekonomi Syariah Indonesia)*, 6(1), 45–52.  
<http://ejournal.almaata.ac.id/index.php/JESI/article/view/387>

Kusumawardani, R. (2022). *Ekonometrika Fakultas Ekonomi dan Bisnis Islam UIN Raden Mas Said Surakarta* (Issue February).

Liestyana, Y. (2009). Persepsi Nasabah Tentang Layanan Perbankan: Pengaruh Service Failure dan Strategi Service Recovery Terhadap Behavioral Intention. *Jurnal Keuangan Dan Perbankan*, 13(1), 165–175.

Madani, E. D. P. dan M. A. (2023). *Pertumbuhan Layanan E-Channel BCA Syariah*. Republik. <https://visual.republika.co.id/berita/ruhrs2283/pertumbuhan-layanan-echannel-bca-syariah>

Mangkunegara, A. A. A. P. (2005). *Perilaku konsumen* (Aep Gunarsa SH (ed.); 5th ed.). Refika Aditama 2005 Bandung.  
[https://library.fip.uny.ac.id/opac/index.php?p=show\\_detail&id=2881](https://library.fip.uny.ac.id/opac/index.php?p=show_detail&id=2881)

- Mankiw, N. G. (2018). *Firm Behavior and the Organization of Industry The Economics of Labor Markets Topics for Further Study*.
- Merhi, M., Hone, K., & Tarhini, A. (2019). A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust. *Technology in Society*, 59(January), 101151. <https://doi.org/10.1016/j.techsoc.2019.101151>
- Misbahuddin. (2013). *Analisis data penelitian dengan statistik (2nd ed.)* (Ed. 2, Cet). Bumi Aksara. [http://senayan.iain-palangkaraya.ac.id/index.php?p=show\\_detail&id=8707&keywords=](http://senayan.iain-palangkaraya.ac.id/index.php?p=show_detail&id=8707&keywords=)
- Mohammadi, H. (2015). A study of mobile banking usage in Iran. *International Journal of Bank Marketing*, 33(6), 733–759. <https://doi.org/10.1108/IJBM-08-2014-0114>
- Mohd Thas Thaker, H., Mohd Thas Thaker, M. A., Khaliq, A., Allah Pitchay, A., & Iqbal Hussain, H. (2022). Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2. *Journal of Islamic Marketing*, 13(5), 1171–1197. <https://doi.org/10.1108/JIMA-11-2019-0228>
- Morales, D. T., & Trinidad, F. L. (2019). Digital Mortgage Banking Acceptability in Philippine Universal Banks: Evidence From Utaut Model. *Journal of Information System and Technology Management*, 4(15), 01–15. <https://doi.org/10.35631/jistm.415001>
- Mufingatun, M., Prijanto, B., & Dutt, H. (2020). Analysis of factors affecting adoption of mobile banking application in Indonesia: an application of the unified theory of acceptance and use of technology (UTAUT2). *BISMA (Bisnis Dan Manajemen)*, 12(2), 88. <https://doi.org/10.26740/bisma.v12n2.p88-105>
- Namahoot, K. S., & Jantasri, V. (2023). Integration of UTAUT model in Thailand cashless payment system adoption: the mediating role of perceived risk and trust. *Journal of Science and Technology Policy Management*, 14(4), 634–658. <https://doi.org/10.1108/JSTPM-07-2020-0102>
- Nguyen, T. T., Nguyen, H. T., Mai, H. T., & Tran, T. T. M. (2020). Determinants of digital banking services in Vietnam: Applying utaut2 model. *Asian Economic and Financial Review*, 10(6), 680–697. <https://doi.org/10.18488/journal.aefr.2020.106.680.697>

- Pala, F., Erdoğdu, A., Ali, M., Alnori, F., & Barut, A. (2023). Analyzing the linkage between Islamic financial literacy and Islamic banking services adoption: evidence from Turkey. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-12-2021-0324>
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. (2015). User intentions to adopt mobile payment services: A study of early adopters in Thailand. *Journal of Internet Banking and Commerce*, 20(1).
- Pindyck, R., & Rubinfeld, D. (2018). Practice , Engage , and Assess with MyLab Economics ®. In Pearson Education Limited. Edinburgh Gate. Harlow. Essex CM20 2JE. England.
- Pratama, R. R. D., & Renny, R. (2022). The role of behavioral intentions to use mobile banking: application of the utaut2 method with security, trust and risk factors. *Dinasti International Journal*, 3(4), 728–741. <https://doi.org/10.31933/dijms.v3i4.1141>
- Raharjo, S. (2021). *uji Autokorelasi*. SPSS Indonesia. <https://www.spssindonesia.com/2014/02/uji-autokorelasi-dengan-durbin-watson.html>
- Rahim, S. H. A., Rashid, R. A., & Hamed, A. B. (2016). Islamic financial literacy and its determinants among university students: An exploratory factor analysis. *International Journal of Economics and Financial Issues*, 6(7Special Issue), 32–35.
- Rayana, U. (2023). *Membandingkan Pertumbuhan Mobile Banking 4 Bank Papan Atas di Indonesia*. Selular. <https://selular.id/2023/06/membandingkan-pertumbuhan-mobile-banking-4-bank-papan-atas-di-indonesia/>
- Riquelme, H. E., & Rios, R. E. (2010). The moderating effect of gender in the adoption of mobile banking. *International Journal of Bank Marketing*, 28(5), 328–341. <https://doi.org/10.1108/02652321011064872>
- Riza, A. F. (2021). The potential of digital banking to handle the Covid-19 pandemic crisis: Modification of UTAUT model for Islamic finance industry. *Jurnal Ekonomi & Keuangan Islam*, 7(1), 1–16. <https://doi.org/10.20885/jeki.vol7.iss1.art1>

- Roemanasari, F., Sabela, J., & Rusgianto, S. (2022). Islamic Financial Literacy and Financial Behavior on Investment Intention. *Jurnal Ilmu Ekonomi Terapan*, 7(2), 239–250. <https://doi.org/10.20473/jiet.v7i2.40679>
- S. Meyers et al., 2023. (2013). *PERFORMING DATA ANALYSIS USING IBM SPSS*.
- Saputro, E. M., & Hati, S. R. H. (2021). The antecedents of Muslim customers' behavioral intention towards Islamic mobile payment. *Jurnal Ekonomi & Keuangan Islam*, 7(2), 123–138. <https://doi.org/10.20885/jeki.vol7.iss2.art2>
- Sari, H. C. (2022). The Impact of Perceived Risk, Perceived Benefit, and Trust on Customer Intention To Use Tokopedia Apps. *Jurnal Bisnis Strategi*, 31(2), 145–149.
- Shaikh, I. M., & Amin, H. (2023). Consumers' innovativeness and acceptance towards use of financial technology in Pakistan: extension of the UTAUT model. *Information Discovery and Delivery*, 1(April 2023), 114–122. <https://doi.org/10.1108/IDD-08-2022-0080>
- Sobti, N. (2019). Impact of demonetization on diffusion of mobile payment service in India: Antecedents of behavioral intention and adoption using extended UTAUT model. *Journal of Advances in Management Research*, 16(4), 472–497. <https://doi.org/10.1108/JAMR-09-2018-0086>
- Solarz, M., & Adamek, J. (2021). Factors Affecting Mobile Banking Adoption in Poland: An Empirical Study. *European Research Studies Journal*, XXIV(Issue 4), 1018–1046. <https://doi.org/10.35808/ersj/2648>
- Srivastava, S., Mohta, A., & Shunmugasundaram, V. (2024). Adoption of digital payment FinTech service by Gen Y and Gen Z users: evidence from India. *Digital Policy, Regulation and Governance*, 26(1), 95–117. <https://doi.org/10.1108/DPRG-07-2023-0110>
- sugiono. (2014). *Metode Penelitian kuantitatif, kualitatif dan R & D / Sugiyono*. Alfabeta. <https://opac.perpusnas.go.id/DetailOpac.aspx?id=911046>
- Sukmawati, H., Farizal Rasyid, A., Rachma Kurniaputri, M., Agama Islam, F., Studi Ekonomi Syariah, P., Siliwangi, U., Studi Kajian Wilayah Timur, P., & sitasi, S. (2021). Penerimaan dan Penggunaan Layanan Mobile Banking Perbankan Syariah: Ekstensi Technology Acceptance Model. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1845–1857. <http://jurnal.stie-aas.ac.id/index.php/jiedoi:http://dx.doi.org/10.29040/jiei.v7i3.3615>

- Syahrizal Sidik. (2021). *Gegara Ini, Mobile Banking Bank Syariah Indonesia Melesat 98%*. CNBC, Indonesia.  
<https://www.cnbcindonesia.com/syariah/20210823140844-29-270488/gegara-ini-mobile-banking-bank-syariah-indonesia-melesat-98>
- Tan, E., & Leby Lau, J. (2016). Behavioural intention to adopt mobile banking among the millennial generation. *Young Consumers*, 17(1), 18–31.  
<https://doi.org/10.1108/YC-07-2015-00537>
- Utami, . Wiratna Sujarweni & Lila Retnani. (2019). *The Master Book of SPSS*. Anak Hebat Indonesia.
- Venkatesh, V., & Davis, F. D. (2000). Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Widyaputri, F. F. (2023). *Shariah mobile banking Adoption Trends : Analysis Mobi Mentality , Reputation , Perceived Risk , and Islamic Financial Literacy Trends Adopsi Mobile Banking Syariah : Analisis Mentalitas Gerombolan , Reputasi , Persepsi akan Resiko , dan Literasi Keuangan Sy*. 10(5), 482–495.  
<https://doi.org/10.20473/vol10iss20235pp482-495>
- Yani, E., Lestari, A. F., Amalia, H., & Puspita, A. (2018). Pengaruh Internet Banking Terhadap Minat Nasabah Dalam Bertransaksi Dengan Technology Acceptance Model. *Jurnal Informatika*, 5(1), 34–42. <https://doi.org/10.31311/ji.v5i1.2717>