

DAFTAR PUSTAKA

- Abu Afifa, M. M., Vo Van, H., & Le Hoang Van, T. (2023). Blockchain adoption in accounting by an extended UTAUT model: empirical evidence from an emerging economy. *Journal of Financial Reporting and Accounting*, 21(1), 5–44. <https://doi.org/10.1108/JFRA-12-2021-0434>
- Alkhwaldi, A. F. (2023). Understanding learners' intention toward Metaverse in higher education institutions from a developing country perspective: UTAUT and ISS integrated model. *Kybernetes*. <https://doi.org/10.1108/K-03-2023-0459>
- Al-Okaily, M., Alkhwaldi, A. F., Abdulmuhsin, A. A., Alqudah, H., & Al-Okaily, A. (2023a). Cloud-based accounting information systems usage and its impact on Jordanian SMEs' performance: the post-COVID-19 perspective. *Journal of Financial Reporting and Accounting*, 21(1), 126–155. <https://doi.org/10.1108/JFRA-12-2021-0476>
- Al-Okaily, M., Alkhwaldi, A. F., Abdulmuhsin, A. A., Alqudah, H., & Al-Okaily, A. (2023b). Cloud-based accounting information systems usage and its impact on Jordanian SMEs' performance: the post-COVID-19 perspective. *Journal of Financial Reporting and Accounting*, 21(1), 126–155. <https://doi.org/10.1108/JFRA-12-2021-0476>
- Alvian, S. (2019). *Analisis Determinan Minat Umkm Dalam Adopsi Aplikasi Si Apik Sebagai Sistem Pencatatan Akuntansi Berbasis Teknologi Skripsi*. Universitas Islam Indonesia Yogyakarta.
- Anggraeni, W. C., Ningtiyas, W. P., & Alimah, N. M. (2021). Kebijakan Pemerintah Dalam Pemberdayaan Umkm Paska COVID. *Journal of Government and Politics (JGOP)*, 3(Government and Politics), 47–65.
- Astiyah, A., & Budiantara, M. (2023). Faktor-Faktor Yang Mempengaruhi Minat Pelaku Umkm Untuk Menggunakan Aplikasi Akuntansi Berbasis Seluler Di Dusun Bugel Sampang Kabupaten Cilacap. *Jurnal Akuntansi Dan Keuangan*, 28(1), 76–86. <https://doi.org/10.23960/jak.v28i1.792>
- Azzhari Lesmana, R., & Ashfath, F. (2022). *Analisis Pengaruh Performance Expectancy Dan Effort Expectancy Terhadap Minat Penggunaan Aplikasi Jago Milik Pt. Bank Jago TBK*.
- Bin-Nashwan, S. A., Shah, M. H., Abdul-Jabbar, H., & Al-Ttaffi, L. H. A. (2023a). Social-related factors in integrated UTAUT model for ZakaTech acceptance during the COVID-19 crisis. *Journal of Islamic Accounting*

- and Business Research*, 14(8), 1383–1403.
<https://doi.org/10.1108/JIABR-02-2022-0038>
- Bin-Nashwan, S. A., Shah, M. H., Abdul-Jabbar, H., & Al-Ttaffi, L. H. A. (2023b). Social-related factors in integrated UTAUT model for ZakaTech acceptance during the COVID-19 crisis. *Journal of Islamic Accounting and Business Research*, 14(8), 1383–1403.
<https://doi.org/10.1108/JIABR-02-2022-0038>
- Bommer, W. H., Rana, S., & Milevoj, E. (2022). A meta-analysis of eWallet adoption using the UTAUT model. *International Journal of Bank Marketing*, 40(4), 791–819. <https://doi.org/10.1108/IJBM-06-2021-0258>
- Chakraborty, D., Dash, G., Kiefer, K., & Bhatnagar, S. B. (2022). Stop hailing, start apping: adoption of app-cab services in an emerging economy. *Foresight*, 24(6), 657–677. <https://doi.org/10.1108/FS-09-2020-0088>
- Esawe, A. T. (2022). Understanding mobile e-wallet consumers' intentions and user behavior. *Spanish Journal of Marketing - ESIC*, 26(3), 363–384.
<https://doi.org/10.1108/SJME-05-2022-0105>
- Fadilla, Z., Ketut Ngurah Ardiawan, M., Eka Sari, M., Abdullah, K., Jannah Ummul Aiman, M., & Hasda, S. (2022). *Metodologi Penelitian Kuantitatif* (nanda saputra, Ed.). Yayasan Penerbit Muhammad Zaini dan Anggota IKAPI (026/DIA/2012). <http://penerbitzaini.com>
- Giovanis, A. N., & Athanasopoulou, P. (2018). Consumer-brand relationships and brand loyalty in technology-mediated services. *Journal of Retailing and Consumer Services*, 40, 287–294.
<https://doi.org/10.1016/j.jretconser.2017.03.003>
- Gujarati, D. N. (2003). *Basic econometrics*. McGraw Hill.
- Hanif Mumtaz, M. (2023). *Pengaruh Citra Merek, Persepsi Harga, Fitur Produk, dan Pengaruh Sosial Terhadap Minat Beli Smartphone Samsung (Studi Kasus Pada Pengguna Smartphone Samsung di STIE YKPN Yogyakarta)*.
- Haqi, M. F., & Astuti, B. (2024). Analisis Faktor-Faktor yang Berpengaruh terhadap Behavioural Intention to Use E-Wallet Bagi Generasi Z Indonesia. *Jurnal Informatika Ekonomi Bisnis*, 118–132.
<https://doi.org/10.37034/infeb.v6i1.805>
- Hendayana, R. (2012). *Penerapan Metode Regresi Logistik Dalam Menganalisis Adopsi Teknologi Pertanian Application Method of Logistic Regression Analyze the Agricultural Technology Adoption*.

- Herdianto, D., Wijayanti, A., & Masitoh, E. (2018). *Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, Faktor Sosial Dan Kompleksitas Tugas Terhadap Penggunaan SIA*.
- Ilma, R., & Muid, D. (2023). Analisis Faktor-Faktor Yang Memengaruhi Minat Pemanfaatan Dan Penggunaan Aplikasi Moka Pos (*Point Of Sale*) Berbasis Cloud Pada Umkm Di Kota Semarang Dengan Menggunakan Model *Unified Theory Of Acceptance And Use Of Technology* (UTAUT). *Diponegoro Journal Of Accounting*, 12(4), 1–15. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Karim, A. A. (2014). *Ekonomi Mikro Islami* (5th ed.). PT Raja Grafindo Persada.
- Kharisma, D. A. N. (2021). *Determinan Minat Umkm Menggunakan Cloud Accounting Di Yogyakarta*.
- M. Siahaan, A., Siahaan, R., & Siahaan, Y. E. (2020). Faktor Pendukung dan Penghambat Kinerja UMKM dalam Meningkatkan Daya Saing. *Jurnal Stindo Profesional*, 6(UMKM).
- Mawuntu, P., Kuron, M., Makalalag, M., & Aotama, R. (2022). *Implementation of SI APIK Application in Recording Transaction and Creating Financial Statements for SMEs*.
- Nunuk Latifah, Anna Widayani, Ika Rachmawati, & Rani Arifah Normawati. (2023). TAM Approach: Application of Si APIK to MSEs. *Apollo: Journal of Tourism and Business*, 1(3), 88–92. <https://doi.org/10.58905/apollo.v1i3.51>
- Pindyck, R., & Rubinfeld, D. (2018). *Economics*. In *Pearson Education Limited. Edinburgh Gate. Harlow. Essex CM20 2JE. England*.
- Proboningtyas, V. R. (2022). *Analisis Preferensi Pengusaha Dalam Penggunaan Jasa Pinjaman Perbankan (Studi Kasus Pengusaha Mebel Muslim Di Kabupaten Jepara)* [Skripsi]. Universitas Diponegoro.
- Rahmana, Y., & Indriani, M. (2022). SI APIK Application User Satisfaction with The TAM and Delone and Mclean Approach: An Empirical Study on Micro, Small and Medium Enterprises (MSME) in Banda Aceh. *Jurnal Akuntansi*, 12(1), 23–36. <https://doi.org/10.33369/j.akuntansi.12.1.23-36>
- Rahmat, P. S. (2020). Pengaruh Tingkat Pendidikan dan Perilaku Kewirausahaan Terhadap Perkembangan Usaha. *Equilibrium: Jurnal Penelitian Pendidikan dan Ekonomi*. *Jurnal Penelitian Pendidikan Dan Ekonomi*, 17(1), 24–34. <https://doi.org/10.25134/equi.v17i01>

- Santiago, M. D., & Estiningrum, S. D. (2021). Persepsi dan Pemahaman Pelaku Usaha Terhadap Pentingnya Laporan Keuangan pada UMKM. *Ekuitas: Jurnal Pendidikan Ekonomi*, 9(1), 199. <https://doi.org/10.23887/ekuitas.v9i1.34373>
- Shaikh, I. M., & Amin, H. (2024). Consumers' innovativeness and acceptance towards use of financial technology in Pakistan: extension of the UTAUT model. *Information Discovery and Delivery*, 52(1), 114–122. <https://doi.org/10.1108/IDD-08-2022-0080>
- Sitompul, M. S., Nurlaila, & Harmain, H. (2016). *Implimentasi Surat al-Baqarah Ayat 282 Dalam Pertanggungjawaban Mesjid Di Sumatera Timur*.
- Sugiyono. (2013). *Metode Penelitian Kuantitatif Kualitatif Dan R&D*.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. In *Quarterly* (Vol. 27, Issue 3).