

DAFTAR PUSTAKA

- Aji, H. M., Berakon, I., & Md Husin, M. (2020). COVID-19 and e-wallet usage intention: A multigroup analysis between Indonesia and Malaysia. *Cogent Business and Management*, 7(1). <https://doi.org/10.1080/23311975.2020.1804181>
- Arlinda Nidia Corinna, E. F. C. (2018). Pola Perilaku Konsumsi Generasi Millennial Terhadap Produk Fashion Perspektif Monzer Kahf: Studi Kasus Mahasiswi Universitas Airlangga. *Angewandte Chemie International Edition*, 6(11), 951–952., 3(1), 10–27. <https://medium.com/@arifwicaksanaa/pengertian-use-case-a7e576e1b6bf>
- Asisi, I. (2020). Pengaruh Literasi Keuangan, Gaya Hidup Dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Prodi Manajemen Fakultas Ekonomi Universitas Pasir Pengaraian. *Jurnal Ilmiah Manajemen Dan Bisnis*, 2(1), 107–118.
- Asnawi, N. (2022). An Analysis of Islamic Business Ethics in E-Wallet in Indonesia with a Case Study of Go-Pay. *Journal of Islamic Economics*, 4(1), 1–11. <https://doi.org/10.20885/jielariba.vol8.iss2.art13>
- Ayunda, A., Mutmainah, L., & Huda, N. (2019). Analisis Terhadap Perilaku Konsumen Produk Fashion Muslim. *JEBA (Journal of Economics and Business Aseanomics)*, 3(2), 243–270. <https://doi.org/10.33476/jeba.v3i2.962>
- Azizah, N.S. (2020). Pengaruh Literasi Keuangan, Gaya Hidup Pada Perilaku Keuangan Pada Generasi Milennial. Platform Riset Mahasiswa Akuntansi, 1(2), 92-101.
- Bank Indonesia. (2018, December 1). *Elektronifikasi dan Keuangan Inklusi*. Bank Indonesia. <https://www.bi.go.id/id/edukasi/Pages/Elektronifikasi-dan-Kuangan-Inklusi.aspx>
- Bank Indonesia. (2023). *Dompot Digital Naik Daun, Membetot Minat Kala Pandemi*. Bank Indonesia . <https://www.bi.go.id/id/bi-institute/BI-Epsilon/Pages/Dompot-Digital--Naik-Daun,-Membetot-Minat-Kala-Pandemi.aspx>
- Batubara, S. S., Pulungan, D. R., & Yenty, M. (2020). Analisis Determinan Minat Mahasiswa Dalam Menggunakan Lembaga Keuangan Syariah. *Jurnal Riset Akuntansi Dan Bisnis*, 20(1), 23–37. <https://doi.org/10.30596/jrab.v20i1.4757>
- Diva, N., Rembulan, R., & Firmansyah, E. A. (2020). Perilaku Konsumen Muslim Generasi-Z Dalam Pengadopsian Dompot Digital. *Valid Jurnal Ilmiah*, 17(2), 111.
- Dinh, Doan. (2024). Digital Economy and The Electronic Payment Behavior: An Empirical Analisis. Elsevier. <https://doi.org/10.1016/j.tncr.2024.200078>

- Foster, B., Sukono, & Johansyah, M. D. (2022). Analysis of the effect of financial literacy, practicality and consumer lifestyle on the use of chip-based electronic money using sem. *Sustainability (Switzerland)*, 14(1). <https://doi.org/10.3390/su14010032>
- Ghozali, Imam. (2018). *Aplikasi Analisis Multivariate SPSS 25 ed.9*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. (2011). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 19*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gunawan, Ali. (2023). The Effect of Using Cashless (QRIS) on Daily Payment Transactions Using the Technology Acceptance Model. *Elsevier*. 227 (2023) 548–556.
- Hidayat, A. A. (2021). *Menyusun Instrumen Penelitian & Uji Validitas Reliabilitas*. Surabaya: Health Books Publishing.
- Kadir, R., & Sobarsyah, M. (2022). The Effect Of Price Value, Promotional Attraction, Lifestyle On Interest And Decision Using OVO Mobile Payment Financial Technology In Makassar City. *Scientium Management Review*, 1(2), 61–71.
- Kalbuana, N. et al. (2022). Factors Affecting The Interest In Using E-wallet Among Indonesian Millenials. 28(2), 1–10.
- Karim, A. A. (2012). *Ekonomi Mikro Islam*. Jakarta: PT. Rajawali Press.
- Katadata. (2022). *Frekuensi Penggunaan Dompot Digital di Indonesia*. Katadata.Co.Id. <https://databoks.katadata.co.id/datapublish/2022/07/29/frekuensi-penggunaan-dompot-digital-di-indonesia>
- Katadata. (2023). *Uang Elektronik yang Beredar Tembus 772 Juta Unit pada November 2022*. <https://databoks.katadata.co.id/datapublish/2023/02/17/uang-elektronik-yang-beredar-tembus-772-juta-unit-pada-november-2022>
- Mansyur, A., & Ali, E. M. T. bin E. (2022). The Adoption of Sharia Fintech Among Millenial in Indonesia: Moderating Effect of Islamic Financial Literacy on UTAUT 2. *International Journal of Academic Research in Business and Social Sciences*, 12(4). <https://doi.org/10.6007/ijarbss/v12-i4/13035>
- Mudrajad, K. (2013). *Metode Riset untuk Bisnis & Ekonomi (W. Hardani, Ed.; 4th ed.)*. Erlangga.
- Nasution, A. W. (2019). Analisis Faktor Kesadaran Literasi Keuangan Syariah Mahasiswa Keuangan Dan Perbankan Syariah. *Equilibrium: Jurnal Ekonomi Syariah*, 7(1), 40. <https://doi.org/10.21043/equilibrium.v7i1.4258>

- Pertiwi, T.K., Purwanto, E., Kusuma, I.D., Dewi, S., & Kisdayanti, L. (2022). Impact of Perceived Benefits, Security, and Privacy on Interest in Using E-Wallet in Millennial Generation. *International Journal of Multidisciplinary Research and Analysis*, 5(5), 1051-1057.
- Pindyck, Robert S dan Daniel L Rubinfeld. (2014). *Mikroekonomi edisi kedelapan*. Jakarta: Erlangga.
- Priyo Nugroho, A., & Marisa Apriliana, R. (2022). Islamic Financial Literacy and Intention to Use Gopay in Yogyakarta: Extended Theory of Acceptance Models. *KnE Social Sciences*, 2022(2), 329–338. <https://doi.org/10.18502/kss.v7i10.11370>
- Puspitasari, S. D., & Indrarini, R. (2021). Pengaruh Penggunaan Digital Payment terhadap Perilaku Konsumsi Islam Masyarakat Surabaya Pada Masa Pandemi Covid-19. *Jurnal Ekonomika Dan Bisnis Islam*, 4(2), 64–74. <https://doi.org/10.26740/jekobi.v4n2.p64-74>
- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sunarto. (2006). *Manajemen Pemasaran 2 Seri Prinsip-prinsip Pemasaran*. Yogyakarta: UST Press Yogyakarta, Hal. 97-104.
- Thu et al., (2024). Digital Literacy, Online Security Behaviors and E-Payment Intention. Elsevier. <https://doi.org/10.1016/j.joitmc.2024.100292>.
- Tikno et al., (2024). Investigating Consumer Acceptance of Mobile Payment Services in Indonesia. Elsevier. 234 (2024) 1095–1102.
- Vimala et al., (2021). Drivers and inhibitors for digital payment adoption using the Cashless Society Readiness-Adoption model in Malaysia. Elsevier: *Technology in Society* 65 (2021) 101554.
- Wulandari, D., Malang, U. N., Narmaditya, B. S., Malang, U. N., Parewangi, A. M. A., Indonesia, U., Rosnita, S., Sakarji, B., Purnamasari, V., Malang, U. N., Qurrata, V. A., & Malang, U. N. (2018). *Factors Affecting the Adoption of Electronic Money*. 9(7), 1927–1934.