

DAFTAR PUSTAKA

- Afola, S. C. M., & Dewi, N. N. S. R. T. (2022). Minat Mahasiswa Akuntansi Untrim Sebagai Pengguna E-Wallet Dengan Mempertimbangkan Persepsi Kemanfaatan, Persepsi Kemudahan, Dan Persepsi Kepercayaan. *KRISNA: Kumpulan Riset Akuntansi*, 13(2), 267–277. <https://doi.org/10.22225/kr.13.2.2022.267-277>
- Aisyah, M., & Sesunan, Y. S. (2023). Decision making on the use of a shariah-based e-wallet by Indonesian consumers. *International Journal of Data and Network Science*, 7(4), 1739–1752. <https://doi.org/10.5267/j.ijdns.2023.7.017>
- Aji, P. M., Nadhila, V., & Sanny, L. (2020). Effect of social media marketing on instagram towards purchase intention: Evidence from Indonesia's ready-to-drink tea industry. *International Journal of Data and Network Science*, 4(2), 91–104. <https://doi.org/10.5267/j.ijdns.2020.3.002>
- Alfarizi, M., Hanum, R. K., & Hidayat, S. A. (2021). *Optimizing the Use of Sharia Digital Transactions To Support Indonesia ' S Economic Recovery*. 6(1), 122–132. <https://doi.org/10.20473/jiet.v6.i1.25977>
- And, Z. B. (2016). The future of the mobile payment as electronic payment system. *European Journal of Business and Management*, 8(8), 127–132. <http://eprints.ugd.edu.mk/15691/>
- Andriessen, J. H. E. (2003). *Technology Acceptance*. https://doi.org/10.1007/978-1-4471-0067-6_4
- Astari, A. A. E., Yasa, N. N. K., Sukaatmadja, I. P. G., & Giantari, I. G. A. K. (2022). Integration of technology acceptance model (TAM) and theory of planned behavior (TPB): An e-wallet behavior with fear of covid-19 as a moderator variable. *International Journal of Data and Network Science*, 6(4), 1427–1436. <https://doi.org/10.5267/j.ijdns.2022.5.008>
- Belmonte, Z. J. A., Prasetyo, Y. T., Cahigas, M. M. L., Nadlifatin, R., & Gumasing, M. J. J. (2024). Factors influencing the intention to use e-wallet among generation Z and millennials in the Philippines: An extended technology acceptance model (TAM) approach. *Acta Psychologica*, 250(July), 104526. <https://doi.org/10.1016/j.actpsy.2024.104526>
- Center, K. I. (2021). Perilaku Keuangan Generasi Z dan Y. *PT Katadata Indonesia, September*, 1–50. https://cdn1.katadata.co.id/media/microsites/zigi/perilakukeuangan/file/KIC-ZIGI_Survei Perilaku Keuangan 130122.pdf
- Dalimunthe, M. O., & Nasution, M. I. P. (2022). Optimalisasi Penggunaan Transaksi Digital Syariah untuk Pemulihan Ekonomi. *Lensa Ilmiah: Jurnal Manajemen Dan Sumberdaya*, 1(3), 189–193. <https://doi.org/10.54371/jms.v1i3.214>

- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Dehghan, F., & Haghighi, A. (2015). E-money regulation for consumer protection. *International Journal of Law and Management*.
- Desvronita. (2021). Faktor-Faktor yang Mempengaruhi Minat Menggunakan Sistem Pembayaran E-Wallet Menggunakan Technology Acceptance Model. *Jurnal Akmenika*, 18(2), 1–8.
- Dwi Kusuma Ramdani, & Rahardjo, S. T. (2021). Departemen Manajemen Fakultas Ekonomika dan Bisnis Universitas Diponegoro Jl. Prof. Soedharto SH Tembalang, Semarang 50275, Phone: +622476486851. *Diponegoro Journal Of Management*, 10(2021), 1–12.
- Firdausi, F. N., & Ardyansyah, F. (2023). Implementation of Sharia Marketing Strategy as a Solution to Increase Linkaja Syariah Consumer Loyalty. *JESI (Jurnal Ekonomi Syariah Indonesia)*, 13(1), 74. [https://doi.org/10.21927/jesi.2023.13\(1\).74-81](https://doi.org/10.21927/jesi.2023.13(1).74-81)
- Fitriyani, E. N. (2023). Analisis Faktor yang Mempengaruhi Minat Menggunakan E-Wallet pada Generasi Milenial Muslim. *E-Prosiding Seminar Nasional Manajemen Dan Akuntansi STIE Semarang (SENMAS)*, 3(1), 87–98.
- Ghozali, I. (2017). *Ekonometrika: Teori, Konsep dan Aplikasi dengan IBM SPSS 24*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gómez-Hurtado, C., Gálvez-Sánchez, F. J., Prados-Peña, M. B., & Ortiz-Zamora, A. F. (2024). Adoption of e-wallets: trust and perceived risk in Generation Z in Colombia. *Spanish Journal of Marketing - ESIC*. <https://doi.org/10.1108/SJME-01-2024-0017>
- Hanifah, N., & Rahadi, D. R. (2020). Analisis Perilaku Konsumen Dalam Memutuskan Pembelian Secara Online pada Masa Pandemi COVID-19. *Jurnal Manajemen Dan Keuangan*, 7(November), 112–122. <https://online-journal.unja.ac.id/mankeu/article/view/5490>
- Hasyim, F. (2023). Pendekatan TAM Dalam Menilai Keputusan Penggunaan LinkAja Syariah pada Masyarakat Surakarta. *Velocity: Journal of Sharia Finance and Banking*, 3(1), 87–100. <https://doi.org/10.28918/velocity.v3i1.858>
- Hung, S. W., Cheng, M. J., & Tung, Y. J. (2024). Following the herd? An empirical investigation into the adoption of mobile payment systems. *International Journal of Bank Marketing*, 42(5), 897–923. <https://doi.org/10.1108/IJBM-03-2023-0195>
- Hutauruk, S. M. L., Hadi, P., & Handayani, T. (2021). Analisis Faktor-Faktor Yang Mempengaruhi Brand Switching Terhadap Penggunaan E-Wallet. *KORELASI: Konferensi Riset Nasional Ekonomi, Manajemen, Dan Akuntansi*, 2, 339–348.

- Ika Febrilia, Shela Puspita Pratiwi, & Irianto Djatikusumo. (2020). Minat Penggunaan Cashless Payment System – Dompot Digital Pada Mahasiswa Di Fe Unj. *JRMSI - Jurnal Riset Manajemen Sains Indonesia*, 11(1), 1–19. <https://doi.org/10.21009/jrmsi.011.1.01>
- Jatnika, M. D., Anisa, A., Mutiara, D., & Siliwangi, U. (2024). Gudang Jurnal Multidisiplin Ilmu Implementasi Regulasi Fintech Syariah di Indonesia. *Gudang Jurnal Multidisiplin Ilmu*, 2(5), 164–170.
- Kemp, R. (2013). Mobile payments: Current and emerging regulatory and contracting issues. *Computer Law & Security Review*, 29(2), 175–179. <https://doi.org/https://doi.org/10.1016/j.clsr.2013.01.009>
- Lisana, L. (2020). Factors influencing the adoption of mobile payment systems in Indonesia. *International Journal of Web Information Systems*, 17(3). <https://doi.org/10.1108/IJWIS-01-2021-0004>
- Literacy, S. F., & Corporate, G. (2024). *JIEFeS*. 5(2), 259–272.
- Loh, X. M., Lee, V. H., Hew, T. S., & Lin, B. (2022). The cognitive-affective nexus on mobile payment continuance intention during the COVID-19 pandemic. *International Journal of Bank Marketing*, 40(5), 939–959. <https://doi.org/10.1108/IJBM-06-2021-0257>
- Nadhilah, P., Jatikusumo, R. I., & Permana, E. (2021). Efektifitas Penggunaan E-Wallet Dikalangan Mahasiswa Dalam Proses Menentukan Keputusan Pembelian. *JEMMA (Journal of Economic, Management and Accounting)*, 4(2), 128. <https://doi.org/10.35914/jemma.v4i2.725>
- Norrahman, R. A. (2023). Peran Fintech Dalam Transformasi Sektor Keuangan Syariah. *JIBEMA: Jurnal Ilmu Bisnis, Ekonomi, Manajemen, Dan Akuntansi*, 1(2), 101–126. <https://doi.org/10.62421/jibema.v1i2.11>
- Novitasari, R., & Supriyanto, S. (2020). Faktor-Faktor Yang Mempengaruhi Keputusan Penggunaan Ovo Pada Mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta. *Jurnal Ekonomi Dan Pendidikan*, 17(1), 28–36. <https://doi.org/10.21831/jep.v17i1.33542>
- Nurjanah, A. (2020). Persepsi Penggunaan OVO Terhadap Minat dan Kepuasan Dikalangan Mahasiswa (Studi Kasus Mahasiswa Jawa Barat). *Prisma (Platform Riset Mahasiswa Akuntansi)*, 01, 122–131. <http://www.ojs.stiesa.ac.id/index.php/prisma/article/view/425%0Ahttp://www.ojs.stiesa.ac.id/index.php/prisma/article/download/425/176>
- Peter, P. J., & Olson, J. C. (2010). Consumer Behavior Marketing. In *Mc Graw*.
- Phonthanukitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). A Comparative Study of Current and Potential Users of Mobile Payment Services. *SAGE Open*, 6(4). <https://doi.org/10.1177/2158244016675397>

- Pratama, A., Wulandari, S. Z., & Indyastuti, D. L. (2022). Analisis Technology Acceptance Model (TAM) Pada Penggunaan Aplikasi PLN Daily (Studi Empiris Pada Pegawai PLN UP3 Tegal). *INOBIIS: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 5(3), 355–368. <https://doi.org/10.31842/jurnalinobis.v5i3.235>
- Puspita, Y. C. (2019). Kesesuaian Teknologi Digital Payment Aplikasi OVO. *Jurnal Manajemen Informatika*, 9(2), 121–128.
- 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>
- Putri Nugraha, J., Alfiah, D., Sinulingga, G., Rojiati, U., Saloom, G., Rosmawati, Fathihani, Johannes, R., Kristia, Batin, M., Jati Lestari, W., & Khatimah, HusnilFatima Beribe, M. (2021). *Perilaku Perilaku Konsumen Teori*.
- Rahayu, F. Q. P., & Nashirudin, M. (2023). Analisis Aplikasi “Layanan Syariah Linkaja” Perspektif Fatwa Dewan Syariah Nasional (DSN) MUI no. 116/DSN-MUI/ix/2017 Tentang Uang Elektronik Syariah dan Masalah Mursalah. *Journal on Education*, 5(2), 5473–5482. <https://doi.org/10.31004/joe.v5i2.1299>
- Rahmaddina, R., Toni, A., & Candra, R. (2023). Analisis Peluang Dan Hambatan Literasi Keuangan Fintech Syariah Di Era Revolusi Industri 4.0. *Jurnal Masharif Al-Syariah*, 8(2), 1–14.
- Ramadoni, W. (2020). Pengaruh Promosi Ovo Terhadap Minat Beli Dan Keputusan Pembelian Pada Pengguna Ovo. *Ecopreneur.12*, 3(1). <https://doi.org/10.51804/econ12.v3i1.673>
- Rashid, M., Shamsi, M. A., Anwar, I., Saleem, I., & Yahya, A. T. (2025). Consumer intention to adopt e-wallets in rural India: an investigation by extending the technology acceptance model. *Cogent Business and Management*, 12(1). <https://doi.org/10.1080/23311975.2024.2428776>
- Rizka Safitri, & Miftah Andriansyah. (2020). Analisis Penerimaan Teknologi Keuangan (Fintech) Terhadap Penggunaan Aplikasi Fintech Ovo. *Jurnal Mitra Manajemen*, 4(4), 538–549. <https://doi.org/10.52160/ejmm.v4i4.369>
- Rodiah, S. R., & Melati, I. S. (2020). Pengaruh Kemudahan Penggunaan, Kemanfaatan, Risiko, dan Kepercayaan terhadap Minat Menggunakan E-wallet pada Generasi Milenial Kota Semarang. *Journal of Economic Education and Entrepreneurship*, 1(2), 66. <https://doi.org/10.31331/jee.v1i2.1293>

- Rosli, M. S., Saleh, N. S., Md. Ali, A., & Abu Bakar, S. (2023). Factors Determining the Acceptance of E-Wallet among Gen Z from the Lens of the Extended Technology Acceptance Model. *Sustainability (Switzerland)*, 15(7), 1–23. <https://doi.org/10.3390/su15075752>
- Septiana, R. W. (2022). *Pengaruh Kemudahan, Manfaat, Dan Risiko Terhadap Penggunaan E-Wallet Syariah Dengan Religiusitas Sebagai Variabel Moderating*.
- Sholihah, U., & Fatwa, N. (2020). Factors Analysis of Intention To Use Linkaja Syariah in Indonesia. *Ilkogretim Online - Elementary Education Online*, 19(4), 3461–3467. <https://doi.org/10.17051/ilkonline.2020.04.764741>
- Slade, E. L., Dwivedi, Y. K., Piercy, N. C., & Williams, M. D. (2015). Modeling Consumers ' Adoption Intentions of Remote Mobile Payments in the United Kingdom: Extending UTAUT with Innovativeness , Risk , and Trust . *Psychology and Marketing* , 32 (8), University of Bristol - Explore Bristol Research. *Psychology and Marketing*, 32(8), 860–873. <https://doi.org/10.1002/mar.20823/abstract>.
- Soegiyono. (2011). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*.
- Syakinah, F. (2024). Factors Influencing Gen Z's Intention In Adopting Islamic Fintech Payment Digital Services. *JPS (Jurnal Perbankan Syariah)*, 5(1), 70–89. <https://doi.org/10.46367/jps.v5i1.1780>
- Ummah, M. S. (2019). *Sustainability (Switzerland)*, 11(1), 1–14. http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI
- van Ackere, A., & Vlahos, K. (2017). Decision science. *Decision Science*, 13(2024), 1–451. <https://doi.org/10.4324/9781315189499>
- Zhang, M. Y., & Dodgson, M. (2014). High-tech entrepreneurship in Asia: Innovation, industry and institutional dynamics in mobile payments. *Edward Elgar Publishing Limited*.