DAFTAR PUSTAKA

Abdillah, F., Sulistiono, Mashadi, Harliani, H., & Soedargo, B. P. (2024). The Impact of Product Innovation and Brand Trust on Purchasing Interest and its Effect on Purchasing Decisions Empirical Study at Es The Indonesia. *International Journal of Progressive Sciences and Technologies (IJPSAT)*, *45*(2), 508–515. http://dx.doi.org/10.52155/ijpsat.v45.2.6395

Agoraki, K. K., Deirmentzoglou, G. A., Psychalis, M., & Apostolopoulos, S. (2024). Types of Innovation and Sustainable Development: Evidence from Medium- and Large-Sized Firms. *International Journal of Innovation and Technology Management*, *21*(02), 1–18. https://doi.org/10.1142/S0219877024500135

Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Ajzen, I. (2002). Perceived Behavioral Control, Self-Efficacy, Locus of Control, and the Theory of Planned Behavior. *Journal of Applied Social Psychology*, *32*(4), 665–683. https://doi.org/10.1111/j.1559-1816.2002.tb00236.x

Altaf, Z., & Shah, F. (2025). Effects of Credit Score Literacy and Psychological Traits on Borrowing Behavior: Evidence from India Using PLS-SEM. *Future Business Journal*, *11*(184), 1–24. https://doi.org/10.1186/s43093-025-00601-y

Aulia, M. E. A., & Basya, M. M. (2025). Analisis Inovasi Produk Dan Pemasaran Untuk Meningkatkan Daya Saing UMKM Permen Asam Manis Bundang's. *YUME : Journal of Management*, *8*(1), 60–68. https://doi.org/10.37531/yum.v8i1.7850

Batti, S. (2023). Analisis Faktor Yang Mempengaruhi Keputusan Nasabah Menabung (Study Kasus Pada Bank Danamon di Kota Palu). *Economie: Jurnal Ilmu Ekonomi*, *5*(1), 1–9. http://dx.doi.org/10.30742/economie.v4i2.2813

Boushnak, E., Rageb, M. A., Ragab, A. A., & Sakr, A. M. (2018). Factors Influencing Credit Decision for Lending SMEs: A Case Study on National Bank of Egypt. *Open Access Library Journal*, *5*(11), 1–17. https://doi.org/10.4236/oalib.1104996

Cooper, D. R., & Schindler, P. S. (2014). *Business Research Methods (Edisi ke-12)*. McGraw-Hill/Irwin.

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*(3), 319–340.

https://www.jstor.org/stable/249008?origin=JSTOR-pdf

Dehnert, M., & Schumann, J. (2022). Uncovering the Digitalization Impact on Consumer Decision-Making for Checking Accounts in Banking. *Electronic Markets*, *31*(1), 1503–1528. https://doi.org/10.1007/s12525-022-00524-4

Deliyana, R., Permatasari, B., & Sukmasari, D. (2022). Pengaruh Persepsi Kemudahan, Persepsi Keamanan, dan Persepsi Kepercayaan terhadap Kepuasan Pelanggan Dalam Menggunakan Mobile Banking BCA. *Journal of Economic and Business Research*, *2*(2), 1–16. http://jurnal.teknokrat.ac.id/index.php/JEB/article/view/112

Demmassabu, F. R., Lapian, S. L. H. V. J., & Tampenawas, J. L. A. (2023). Analisis Pengaruh Kualitas Pelayanan Promosi dan Inovasi Produk terhadap Keputusan Menjadi Nasabah Di Bank Sinarmas Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *11*(1), 259–270. https://doi.org/10.35794/emba.v11i1.45444

Ekawaty, N., Athallah, D. H., & Anwar, F. N. A. (2020). Dampak Inovasi Produk dan Reputasi Merek terhadap Keputusan Menabung (Survei Pada Nasabah Bank Muamalat Karawang). *Jurnal Manajemen Bisnis*, *7*(1), 01–11. https://jurnal.fe.umi.ac.id/index.php/JMB/article/view/526

Fatinah, L. (2021). Tinjauan Historis dan Teoritis Tentang Inovasi Produk Lembaga Keuangan Syariah. *Jurnal Ilmu Akuntansi Dan Bisnis Syariah (AKSY)*, *3*(1), 123–130. https://doi.org/10.15575/aksy.v3i1.12143

Gault, F. (2018). Defining and Measuring Innovation in All Sectors of the Economy. *Research Policy*, *47*(3), 617–622. https://doi.org/10.1016/j.respol.2018.01.007

Ghozali, I. (2021). *Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris*. Badan Penerbit Universitas Diponegoro.

Ghozali, I., & Kusumadewi, K. A. (2023). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 4.0 untuk Penelitian Empiris* (1 (ed.)). Yoga Pratama.

Hair, J. F., Hult, G. T., Ringle, C. M., & Sarstedt, M. (2021). *A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM)* (Edition 3). Sage Publishing.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to Use and How to Report the Results of PLS-SEM. *European Business Review*, *31*(1), 2–24.

Hair, Joe F., Page, M., Brunsveld, N., Merkle, A., & Cleton, N. (2020). *Essentials*

of Business Research Methods. Taylor & Francis Group.

Hasibuan, M. S. . (2017). *Dasar-Dasar Perbankan*. PT. Bumi Aksara.

Hasugian, C., Siallagan, H., Sipahutar, C., Manalu, I., Sinaga, N., Simbolon, W., Sihaloho, M., & Susana, L. (2024). Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah Menabung Di Bank Rakyat Indonesia (BRI) Kota Medan. *Jurnal Ilmiah Wahana Pendidikan*, *10*(21), 183–190. https://jurnal.peneliti.net/index.php/JIWP/article/view/8616

Herman, H., Tobing, V. C. L., Fadlilah, A. H., Shaddiq, S., & Bahit, M. (2023). Loan Interest Rates, Credit Guarantees, and Lifestyle on Credit Making Decisions at Financing Companies. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, *9*(4), 471–482. https://doi.org/10.29210/020233113

Kasmir. (2019). *Manajemen Perbankan*. PT RajaGrafindo Persada.

Kelly, A. E., & Palaniappan, S. (2023). Using a Technology Acceptance Model to Determine Factors Influencing Continued Usage of Mobile Money Service Transactions in Ghana. *Journal of Innovation and Entrepreneurship*, *12*(1), 1–24. https://doi.org/10.1186/s13731-023-00301-3

Kotler, P., & Armstrong, G. (2021). *Dasar-Dasar Pemasaran*. Prehallindo.

Kotler, P., & Keller, K. L. (2022). *Marketing Management* (16th Editi). Pearson Education.

Kurniawan, A., & Nurmalia, G. (2024). Determinan Keputusan Menabung Nasabah Bank Syariah Indonesia di Liwa Lampung Barat. *Jurnal Akuntansi & Keuangan*, *15*(1), 14–26. http://dx.doi.org/10.36448/jak.v15i1.3637

Kusuma, L. A. (2021). Analisis Faktor-Faktor yang Mempengaruhi Keputusan Nasabah Menabung Pada Bank BRI Cabang Praya Lombok Tengah. *Alexandria: Journal of Economics, Business, & Entrepreneurship*, *2*(2), 41–47. https://doi.org/10.29303/alexandria.v2i2.73

Lantang, L., & Keni. (2022). Pengaruh Service Quality dan Customer Experience terhadap Loyalitas Nasabah Bank di Jakarta: Trust sebagai Variabel Mediasi. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, *6*(3), 231–236. https://doi.org/10.24912/jmbk.v6i3.18645

Ledesman, M. (2018). *Pengaruh Manfaat, Kepercayaan, dan Kemudahan Penggunaan terhadap Minat Nasabah Menggunakan Layanan Mobile Banking*. Universitas Islam Negeri Raden Intan Lampung.

Lee, K., Shim, E., Kim, J., & Nam, H. (2021). The Influence of Product Innovation Messages on the Intention to Purchase Incumbent Products. *Journal of Innovation & Knowledge*, *6*(3), 154–166.

https://doi.org/10.1016/j.jik.2021.01.003

Linåker, J., Munir, H., Runeson, P., & Regnell, B. (2022). A Survey on the Perception of Innovation in a Large Product-Focused Software Organization. *Software Engineering*, *1*(1), 1–15. https://doi.org/10.48550/arXiv.2208.02002

Mahali, J. Al. (2023). Pengaruh Kualitas Produk, Persepsi Harga, dan Citra Merek terhadap Minat Beli Studi Kasus pada Smartphone I Phone di Kota Bogor. *Jurnal Ilmiah Manajemen Kesatuan*, *11*(2), 243–252. https://doi.org/10.37641/jimkes.v11i2.1780

Mishkin, F. S. (2019). *The Economics of Money, Banking, and Financial Markets*. Pearson Education.

Muhdar, H. M., Darmono, Mardiana, A., Muin, R., & Darwis, R. (2023). From Conventional to Islamic Banks: Factors Affecting Customer Interests and Decision Making in Selecting Banks. *Banks and Bank Systems*, *18*(3), 61–73. https://doi.org/10.21511/bbs.18(3).2023.06

Nasution, M. H., & Sutisna. (2015). Faktor-Faktor yang Mempengaruhi Minat Nasabah terhadap Internet Banking. *NISBAH: Jurnal Perbankan Syariah*, *1*(1), 62–73. https://doi.org/10.30997/jn.v1i1.241

OECD. (2018). *Guidelines for Collecting, Reporting and Using Data on Innovation, 4th Edition. The Measurement of Scientific, Technological and Innovation Activities*. https://doi.org/10.1787/9789264304604-en

Palmieri, E., & Ferilli, G. B. (2024). Innovating the Bank-Firm Relationship: A Spherical Fuzzy Approach to SME Funding. *European Journal of Innovation Management*, *27*(9), 487–515. https://doi.org/10.1108/EJIM-02-2024-0102

Pea-Assounga, J. B. B., Yao, H., Bahizire, G. M., Bambi, P. D. R., & Ngapey, J. D. N. (2024). Effect of Financial Innovation and Stakeholders' Satisfaction on Investment Decisions: Does Internet Security Matter? *Heliyon*, *10*(6), 1–19. https://doi.org/10.1016/j.heliyon.2024.e27242

Permatasari, A. E. D., & Praswati, A. N. (2024). The Effect of Entrepreneurial Orientation on Performance Mediated by Innovation and Network Capability. *Jurnal Ilmiah Manajemen Kesatuan*, *12*(1), 105–118. http://dx.doi.org/10.37641/jimkes.v12i1.2394

Putri, A. R., Wardhana, A., & Pradana, M. (2022). The Effects of Ease of Use and Promotions on Purchasing Decisions of Generation Z in Bandung. *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 169–176. https://doi.org/10.46254/AF03.20220026

Rahman, E., Ismail, Y. L., & Kiayi, D. F. J. (2025). Pengaruh Persepsi Kemudahan Penggunaan dan Persepsi Kegunaan terhadap Minat Nasabah BRI Menggunakan Mobile Banking Brimo di Bonepantai. *Jurnal Manajemen Dan Sains (J-MAS)*, *10*(2), 95–105. https://doi.org/10.33087/jmas.v10i2.2305

Rizwan, S., & Al-Malkawi, H.-A. (2021). Impact of Brand Equity on Purchase Intentions: Empirical Evidence from the Health Takaful Industry of the United Arab Emirates. *ISRA International Journal of Islamic Finance*, *13*(3), 349–365. https://doi.org/10.1108/IJIF-07-2019-0105

Rusminah, S., Maulida, I. S., & Susanti, I. (2022). Faktor Yang Mempengaruhi Keputusan Nasabah Untuk Menabung Tabungan Simapan di Bank Daerah Lamonganjawa Timur. *Edunomika*, *06*(01), 169–180. https://doi.org/10.29040/jie.v6i1.4015

Schiffman, L. G., & Wisenblit, J. (2019). *Consumer Behavior* (20th Editi). Pearson Education Limited.

Sekaran, U., & Bougie, R. (2020). *Research Methods For Business: A Skill Building Approach (8th.ed)*. John Wiley & Sons, Ltd.

Setiawan, B., Phan, T. D., Medina, J., Wieriks, M., Nathan, R. J., & Fekete-Farkas, M. (2024). Quest for Financial Inclusion Via Digital Financial Services (Fintech) During COVID-19 Pandemic: Case Study of Women in Indonesia. *Journal of Financial Services Marketing*, *29*(1), 459–473. https://doi.org/10.1057/s41264-023-00217-9

Sitepu, J. H., Khair, H., & Pasaribu, F. (2022). Pengaruh Gaya Hidup dan Promosi terhadap Kepuasan Konsumen EDC (Electronic Data Capture) Yokke yang Dimediasi Oleh Keputusan Pembelian (Studi Kasus Pengguna EDC Yokke PT. Mitra Transaksi Indonesia). *Jurnal Ekonomi & Ekonomi Syariah*, *5*(1), 200–214. https://doi.org/10.36778/jesya.v5i1.622

Solomon, M. R. (2020). *Consumer Behavior: Buying, Having, and Being (13th ed.)*. Pearson Education.

Sormin, M., Saparso, & Wahyoedi, S. (2022). The Effect of Interest Rate Perception and Credit Procedures on Car Purchase Decisions Mediated by Purchase Interntion in PT. Maybank Indonesia Finance Medan Branch 2021. *International Journal of Science, Technology & Management*, *3*(4), 1230–1243. https://doi.org/10.46729/ijstm.v3i4.585

Stundzienea, A., Pilinkienea, V., Vilkasa, M., Grybauskasa, A., & Lukauskas, M. (2024). The Challenge of Measuring Innovation Types: A Systematic Literature Review. *Journal of Innovation & Knowledge*, *9*(4), 1–18. https://www.elsevier.es/es-revista-journal-innovation-knowledge-376-articulo-the-challenge-measuring-innovation-types-S2444569X24001598

Sukarnasih, D. M., & Bhegawati, D. A. S. (2024). The Effect of Credit Procedures, and Credit Interest Rates on the Decision to Take Credit at Commercial Banks in MSMEs in Bali. *Jurnal Akuntansi, Manajemen Dan Ilmu Ekonomi (JASMIEN)*, *05*(01), 465–472. https://doi.org/10.54209/jasmien.v5i01.877

Sumarwan, U. (2018). *Strategi Pemasaran dalam Perspektif Perilaku Konsumen*. IPB Press.

Trinh, H. N., Tran, H. H., & Vuong, D. H. Q. (2020). Determinants of consumers' intention to use credit card: a perspective of multifaceted perceived risk. *Asian Journal of Economics and Banking*, *4*(3), 105–120. https://doi.org/10.1108/AJEB-06-2020-0018

Wahyono, & Hutahayan, B. (2021). The Relationships Between Market Orientation, Learning Orientation, Financial Literacy, on the Knowledge Competence, Innovation, and Performance Of Small and Medium Textile Industries in Java and Bali. *Asia Pacific Management Review*, *26*(1), 39–46. https://doi.org/10.1016/j.apmrv.2020.07.001

Witjaksono, G., & Tanjung, O. (2024). Pengaruh Perceived Usefulness dan Perceived Ease of Use terhadap Kepuasan Nasabah Pengguna Aplikasi Mobile Banking. *COSTING:Journal of Economic, Business and Accounting*, *7*(6), 10177–10192. https://doi.org/10.31539/costing.v7i6.14031

Yu, A.-P., Xu, C., & Cho, S.-E. (2024). Factors Affecting Customer Use Intention of MyData Services in the Fintech Industry. *Journal of Theoretical and Applied Electronic Commerce Research*, *19*(4), 3412–3428. https://doi.org/10.3390/jtaer19040165

SEMARANG
FEB UNDIP