

DAFTAR PUSTAKA

- Latifah, & Afifah, A. N. (2013). Pengaruh Variabel Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment Dan Attitude Terhadap Pemanfaatan Visual Hotel Program Pada Hotel-Hotel Di Yogyakarta. <https://doi.org/10.33558/jrak.v4i1.212>
- Ajzen, I. (2015). *Belief , attitude , intention and behaviour : An introduction to theory and research*. May 1975.
- Ashghar, S. A., & Nurlatifah, H. (2020). Analisis Pengaruh Perceived Ease of Use, Perceived Usefulness, dan Perceived Risk terhadap Keinginan Membeli Kembali melalui e-Trust dan s-Satisfaction (Studi Kasus Pengguna Gopay pada Transaksi UMKM). *Jurnal Al Azhar Indonesia Seri Ilmu Sosial*,(1), 40. <https://doi.org/10.36722/jaiss.v1i1.459>
- Asosiasi Financial Teknologi Indonesia (AFTECH). (2020). Fintech Corner. Fintech Indonesia, November, 1–15.
- Bangkara, R. P., Putu, N., & Harta, S. (2016). Pengaruh Perceived Usefulness Dan Perceived Ease of Use Pada Minat Penggunaan Internet Banking Dengan Attitude Toward Using Sebagai Variabel Intervening. *E-Jurnal Akuntansi Universitas Udayana*, 16(3), 2408–2434.
- Bire, A. R., Sauw, H. M., & Maria, (2019). The effect of financial literacy towards financial inclusion through financial training. *International Journal of Social Sciences and Humanities*, 3(1), 186–192. <https://doi.org/10.29332/ijssh.v3n1.280>
- Cholifah, R. N. (2020). Pengaruh Perceived Usefulness, Perceived Ease Of Use Dan Trust Terhadap Intention To Use (Studi Kasus Pengguna Dana Pada Tix Id Di Tangerang Selatan Dan Repository.Uinjkt.Ac.Id. <http://repository.uinjkt.ac.id/dspace/handle/123456789/50192>

- Dana, I. M. (2016). Peran Sikap Dalam Memediasi Pengaruh Perceived Usefulness Terhadap Niat Menggunakan Internet Banking Di Kota Denpasar. *E-Jurnal Manajemen Unud*, 5(2302–8912).
- Davis, F. D. (2013). Information Technology Introduction. *Management Information Systems Research Center, University of Minnesota*, 13(3), 319–340.
- Fadlilah, N. (2018). Pengaruh Perceived Usefulness Dan Perceived Enjoyment Terhadap Kinerja Karyawan Bmt Ugt Sidogiri. *Fakultas Ekonomi Dan Bisnis Islam UIN Sunan Ampel Surabaya*.
- Gosal, M. A., & Linawati, N. (2018). Pengaruh Intensitas Penggunaan Layanan Mobile payment terhadap Spending Behavior. *Seminar Nasional (SENIMA 3)*, 455–465.
- Hadikusuma, S., & Jaolis, F. (2019). Pengaruh Social Influence, Perceived Usefulness, Dan Perceived Security Terhadap Continue Use Intention Aplikasi Mobile payment Ovo Melalui Attitude Towards Using Mobile payment Sebagai Variabel Intervening Di Kalangan Mahasiswa Fakultas Bisnis Dan Ekonomi. *Agora*, 7(2), 287242.
- Handhika Baskoro Dwi Hatmojo, Mursityo, Y. T., & Wardani, N. H. (2019). Evaluasi Efikasi Diri dan Persepsi Kredibilitas Pengguna Sistem Informasi Perencanaan dan Penganggaran pada Badan Perencanaan, Penelitian, Pengembangan Kota Malang dengan Metode Technology Acceptance Model (TAM) Termodifikasi. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 3(6), 5366–5375.
- Herlambang, A. D., & Dewanti, A. (2018). Minat Nasabah Dalam Menggunakan Layanan Mobile Banking. *Jurnal Ilmiah Teknologi Informasi Asia*, 12(1), 48.
- Jaradat, M. R. (2019). Understanding the adoption and usage of mobile payment services by using TAM3 Mohammed-Issa Riad Mousa Jaradat Abedalellah Mohammed Al-Mashaqba. *International Journal of Business Information Systems*, January 2014. <https://doi.org/10.1504/IJBIS.2014.063768>

- Johan, S. (2020). Users' acceptance of financial technology in an emerging market (An empirical study in Indonesia). *Jurnal Ekonomi Dan Bisnis*, 23(1), 173–188.
<https://doi.org/10.24914/jeb.v23i1.2813>
- Juniarti Rosa Prafitri. (2018). Faktor -faktor yang Mempengaruhi Penggunaan Mobile payment : Sebuah Review Literature. *Seminar Nasional Manajemen Dan Bisnis*, 3, 526–534.
- Kaewratsameekul, W. (2018). An examination of behavioral intention to use contactless mobile payment : Rapid transit system in Thailand. *Science, Engineering and Health Studies*, 12(2), 85–101.
- Khraim, H. S. (2011). Factors affecting jordanian consumers ' adoption of mobile banking services Factors Affecting Jordanian Consumers ' Adoption of Mobile Banking Services Chair of Accounting Department. *International Journal of Business and Social Science*, January 2011.
- Kristina, N., & Harris, I. (2020). The Technology Acceptance Model of Mobile payment Usage on Generation Z. *Binus Business Review*, 11(3), 149–156.
<https://doi.org/10.21512/bbr.v11i3.6394>
- Leng, S. Y., Talib, A., & Gunardi, A. (2018). Financial Technologies : A Note on Mobile payment. *Jurnal Keuangan Dan Perbankan*, University of Merdeka Malang, 22(1), 51–62.
- Mun, Y. P., Khalid, H., & Nadarajah, D. (2017). Millennials' Perception on Mobile payment Services in Malaysia. *Procedia Computer Science*, 124(January), 397–404.
<https://doi.org/10.1016/j.procs.2017.12.170>
- Nensi Audika Butarbutar & Lutfi Harris. (2019). Analisis Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Pembayaran Non Tunai Pada Aplikasi Transportasi Online Di Kota Malang. *Statistical Field Theor*, 53(9), 1689–1699.

- Nidar, S. R., & Bestari, S. (2012). Personal Financial Literacy Among University Students (Case Study at Padjadjaran University Students , Bandung , Indonesia). *World Journal of Social Sciences*, 2(4), 162–171.
- Parameshwar, H. S., Sruthie, A., Cisse, M., Ajay Kumar, M., & Misra, S. (2019). Fintech and disruptions: An impact assessment. *Journal of Critical Reviews*, 6(6), 89–97. <https://doi.org/10.22159/jcr.06.06.13>
- Paul, D. (2018). Behavioral Intention to the Use of Mobile Banking in Kerala : An Application of Extended Classical Technology Acceptance Model. *Metamorphosis: A Journal of Management Research*, September. <https://doi.org/10.1177/0972622518792802>
- Phonthanukitithaworn, C. (2016). User Intentions to Adopt Mobile payment Services : A Study of Early Adopters in Journal of Internet Banking and Commerce. *Journal of Internet Banking and Commerce*
- Putri, K., B., & Djuminah. (2016). Peran Agen Sosialisasi Finansial, Pengalaman Finansial dan Perilaku Terhadap Uang Dalam Membentuk Literasi Finansial Pada Mahasiswa.
- Rothmann, S. (1999). A structural model of technology acceptance. *SA Journal of Industrial Psychology*, April. <https://doi.org/10.4102/sajip.v4i1i1.1222>
- Saqib, A. R. (Universitas B. (2019). Pengaruh Perceived Usefulness, Perceived Ease Of Use, Structural Assurance, dan Social Influence Terhadap Intention To Reuse Dimediasi Oleh Trust (Studi Pada Pengguna Aplikasi Ovo Di Kediri Town Squar). *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 7(2), 1–18.
- Setiobudi, A., Sudyasjayanti, C., Singgih, K. J., & Gadi, A. F. (2021). Mobile payment Products in Indonesia: Is it a Lifestyle or a Need? *Jurnal Manajemen Bisnis*, 12(1), 115–126. <https://doi.org/10.18196/mb.v12i1.9440>
- Shiau, W. L., Yuan, Y., Pu, X., Ray, S., & Chen, C. C. (2020). Understanding fintech

- continuance: perspectives from self-efficacy and ECT-IS theories. *Industrial Management and Data Systems*, 120(9), 1659–1689. <https://doi.org/10.1108/IMDS-02-2020-0069>
- Thakor, A. V. (2020). Fintech and banking: What do we know? *Journal of Financial Intermediation*. <https://doi.org/10.1016/j.jfi.2019.100833>
- Thomas, H., & Hedrick-Wong, Y. (2019). How Digital Finance and Fintech Can Improve Financial Inclusion. *Inclusive Growth*, 27–41. <https://doi.org/10.1108/978-1-78973-779-020191004>
- Trihutama, R. P. (2020). Pengaruh Perceived Ease of Use , Perceived Usefulness , dan Trust Terhadap Behavioral Intention to Use (Studi Pada Pengguna Go-Pay Layanan Go-Jek). *Jurnal Kajian Manajemen Dan Wirausaha*, 2(2), 1–15.
- Venkatesh et al. (2003a). User Acceptance of Information Technology : Toward a Unified View Aug . 2009 - TECHNOLOGY ACCEPTANCE MODEL - Research Front Map - Science ... Science Watch, May. <https://doi.org/10.2307/30036540>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003b). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*. Management Information Systems Research Center, University of Minnesota, 27(3), 425–478.
- Wang, Y. S., Wang, Y. M., Lin, H. H., Tang, T. I., Wang, Y., Wang, Y., & Lin, H. (2006). Determinants of user acceptance of Internet banking : an empirical study. *International Journal of Service Industry Management*. <https://doi.org/10.1108/09564230310500192>
- Zhang, J., & Mao, E. (2008). Understanding the Acceptance of Mobile SMS Advertising among Young. *Wiley InterScience*, 787–805. <https://doi.org/10.1002/mar>