

DAFTAR PUSTAKA

- Adiningtyas, S., & Hakim, L. (2021). Pengaruh Pengetahuan Investasi, dan Uang saku terhadap Minat Mahasiswa Berinvestasi di Pasar Modal Syariah dengan Risiko Investasi sebagai Variabel Intervening. *Jurnal Hukum Lex Generalis*, 2(8), 607–626.
<https://doi.org/10.56370/jhlg.v2i8.103>
- Akbar, G., Wahid, A. A., Kania, I., & Putri, A. D. (2023). *Jurnal Ilmu Administrasi Penerapan Model UTAUT untuk Memahami Penggunaan Perilaku Pengguna*. 1, 29–45.
<https://doi.org/2614-2597>
- Bisnis.com. (2024). *Rapor Pengguna Mobile Banking Bank Jumbo Kuartal I/2024 : BRI Teratas, Mandiri Melesat*. <https://finansial.bisnis.com/read/20240529/90/1769456/rapor-pengguna-mobile-banking-bank-jumbo-kuartal-i2024-bri-teratas-mandiri-melesat>
- Demografi, D., Domestik, S. I., Indonesia, P. M., & Investor, S. (2023). *Statistik Pasar Modal Indonesia Pertumbuhan Investor*. 1–17.
https://www.ksei.co.id/files/Statistik_Publik_Agustus_2023_v2.pdf
- Hartono, J. (2013). *Metodologi Penelitian Bisnis* (6th ed.). BPFE.
- Hidayat, A. (2021). *Tutorial Partial Least Square dalam PLS SEM Menggunakan SMARTPLS*.
<https://www.statistikian.com/2021/04/tutorial-partial-least-square-dalam-pls-sem.html>
- Khosasih, M. M. (2023). *Analisis Faktor-Faktor Yang Memengaruhi Konsumen Indonesia*

Membeli Produk Pakaian Pada Aplikasi E-commerce Indonesia Menggunakan Model UTAUT-2 Analysis of Factors Influencing Indonesian Consumers Buying Fashion Products in Indonesian E-commerce Applicatio. 12(1), 83–89.

<https://doi.org/10.34148/teknika.v12i1.593>

Muniarti, M., Purnamasari, V., Ratnaningsih, S., Advensia, A., Sihombing, R., & Warastuti, Y. (2013). *Alat-Alat Pengujian Hipotesis*. Unika Soegijapranata Semarang.

Pamungkas, Z. Y., Sudiarno, A., Korespondensi, P., & Teknologi, P. (2022). *Implementasi Model UTAUT (Unified Theory of Acceptance and Use of Technology) Untuk Menganalisis Faktor-Faktor Yang Mempengaruhi Penggunaan Aplikasi BRImo. 9(3).*

<https://doi.org/10.25126/jtiik.202296047>

Putri, N., & Suardikha, I. (2020). Penerapan Model UTAUT 2 Untuk Menjelaskan Niat Dan Perilaku Penggunaan E-Money di Kota Denpasar. *E-Jurnal Akuntansi*, 540–555.

<https://doi.org/2302-8556>

Raza, S. A., & Qazi, W. (2021). *Social Isolation and Acceptance of the Learning Management System (LMS) in the time of COVID-19 Pandemic : An Expansion of the UTAUT Model.*

<https://doi.org/10.1177/0735633120960421>

Saraswati, K. G., Made, N., Ratnadi, D., & Sudana, I. P. (2023). *Determinants of Use Behavior in Utilizing Fintech Investment Management for Gen-Z. 8(1), 28–49.*

<https://doi.org/10.23887/jia.v8i1.51679>

Sihombing, R. P., Agustia, D., & Soewarno, N. (2023). The mediating effect of data analytics on the relationship between organizational psychological safety and advisory services.

Managerial Auditing Journal, 38(4), 337–353. <https://doi.org/10.1108/MAJ-04-2022-3521>

- Upadhay, N., Upadhay, S., Abed, S., & Dwivedi, Y. (2022). Consumer adoption of mobile payment services during COVID-19 : Extending meta-UTAUT with perceived severity and self-efficacy. *International Journal of Bank Marketing*, 1–47.
<https://www.emerald.com/insight/content/doi/10.1108/IJBM-06-2021-0262/full/html>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Wibowo, R. I. (2023). *Analisis Model UTAUT (Unified Theory of and Use of Technology Syaria) Pada Pengguna QRIS di Kota Semarang*. 9(02), 2935–2941. <https://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/9908>
- Adiningtyas, S., & Hakim, L. (2021). Pengaruh Pengetahuan Investasi, dan Uang saku terhadap Minat Mahasiswa Berinvestasi di Pasar Modal Syariah dengan Risiko Investasi sebagai Variabel Intervening. *Jurnal Hukum Lex Generalis*, 2(8), 607–626.
<https://doi.org/10.56370/jhlg.v2i8.103>
- Akbar, G., Wahid, A. A., Kania, I., & Putri, A. D. (2023). *Jurnal Ilmu Administrasi Penerapan Model UTAUT untuk Memahami Penggunaan Perilaku Pengguna*. 1, 29–45.
<https://doi.org/2614-2597>
- Bisnis.com. (2024). *Rapor Pengguna Mobile Banking Bank Jumbo Kuartal I/2024 : BRI Teratas, Mandiri Melesat*. <https://finansial.bisnis.com/read/20240529/90/1769456/rapor-pengguna-mobile-banking-bank-jumbo-kuartal-i2024-bri-teratas-mandiri-melesat>
- Demografi, D., Domestik, S. I., Indonesia, P. M., & Investor, S. (2023). *Statistik Pasar Modal Indonesia Pertumbuhan Investor*. 1–17.

https://www.ksei.co.id/files/Statistik_Publik_Agustus_2023_v2.pdf

Hartono, J. (2013). *Metodologi Penelitian Bisnis* (6th ed.). BPFE.

Hidayat, A. (2021). *Tutorial Partial Least Square dalam PLS SEM Menggunakan SMARTPLS*.

<https://www.statistikian.com/2021/04/tutorial-partial-least-square-dalam-pls-sem.html>

Khosasih, M. M. (2023). *Analisis Faktor-Faktor Yang Memengaruhi Konsumen Indonesia Membeli Produk Pakaian Pada Aplikasi E-commerce Indonesia Menggunakan Model UTAUT-2 Analysis of Factors Influencing Indonesian Consumers Buying Fashion Products in Indonesian E-commerce Applicatio*. 12(1), 83–89.

<https://doi.org/10.34148/teknika.v12i1.593>

Muniarti, M., Purnamasari, V., Ratnaningsih, S., Advensia, A., Sihombing, R., & Warastuti, Y. (2013). *Alat-Alat Pengujian Hipotesis*. Unika Soegijapranata Semarang.

Pamungkas, Z. Y., Sudiarno, A., Korespondensi, P., & Teknologi, P. (2022). *Implementasi Model UTAUT (Unified Theory of Acceptance and Use of Technology) Untuk Menganalisis Faktor-Faktor Yang Mempengaruhi Penggunaan Aplikasi BRImo*. 9(3).

<https://doi.org/10.25126/jtiik.202296047>

Putri, N., & Suardikha, I. (2020). Penerapan Model UTAUT 2 Untuk Menjelaskan Niat Dan Perilaku Penggunaan E-Money di Kota Denpasar. *E-Jurnal Akuntansi*, 540–555.

<https://doi.org/2302-8556>

Raza, S. A., & Qazi, W. (2021). *Social Isolation and Acceptance of the Learning Management System (LMS) in the time of COVID-19 Pandemic : An Expansion of the UTAUT Model*.

<https://doi.org/10.1177/0735633120960421>

Saraswati, K. G., Made, N., Ratnadi, D., & Sudana, I. P. (2023). *Determinants of Use Behavior in Utilizing Fintech Investment Management for Gen-Z*. 8(1), 28–49.

<https://doi.org/10.23887/jia.v8i1.51679>

Sihombing, R. P., Agustia, D., & Soewarno, N. (2023). The mediating effect of data analytics on the relationship between organizational psychological safety and advisory services.

Managerial Auditing Journal, 38(4), 337–353. <https://doi.org/10.1108/MAJ-04-2022-3521>

Upadhay, N., Upadhay, S., Abed, S., & Dwivedi, Y. (2022). Consumer adoption of mobile payment services during COVID-19 : Extending meta-UTAUT with perceived severity and self-efficacy. *International Journal of Bank Marketing*, 1–47.

<https://www.emerald.com/insight/content/doi/10.1108/IJBM-06-2021-0262/full/html>

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/10.2307/30036540>

Wibowo, R. I. (2023). *Analisis Model UTAUT (Unified Theory of and Use of Technology Syaria) Pada Pengguna QRIS di Kota Semarang*. 9(02), 2935–2941. <https://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/9908>