

DAFTAR PUSTAKA

- Alida, F. N. (2020). *DETERMINAN NIAT BERPERILAKU DAN PERILAKU PENGGUNAAN APLIKASI PINJAMAN DARING*.
- Andrianto, A. (2020). FAKTOR YANG MEMPENGARUHI BEHAVIOR INTENTION UNTUK PENGGUNAAN APLIKASI DOMPET DIGITAL MENGGUNAKAN MODEL UTAUT2. *Jurnal Ilmiah Ekonomi Bisnis*, 25(2), 111–122. <https://doi.org/10.35760/eb.2020.v25i2.2412>
- Anjani, W., & Mukhlis, I. (2022). PENERAPAN MODEL UTAUT (THE UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY) TERHADAP MINAT DAN PERILAKU PENGGUNAAN MOBILE BANKING. *JEAM*, 21(1).
<https://jurnal.unej.ac.id/index.php/JEAM/article/view/30570>
- Armansyah, R. F. (2021). HERD BEHAVIOR IN USING MOBILE PAYMENT WITH UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT2). *Jurnal Manajemen Dan Kewirausahaan*, 23(2), 111–128. <https://doi.org/10.9744/jmk.23.2.111-128>
- Asosiasi Penyelenggara Jasa Internet Indonesia. (2023). *Survei Internet APJII 2023*.
- Auliya, N. (2018). *PENERAPAN MODEL UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY 2 TERHADAP MINAT DAN PERILAKU PENGGUNAAN E-TICKET DI YOGYAKARTA*. Universitas Islam Indonesia.
- Ayuwardani, R. P. (2018). PENGARUH INFORMASI KEUANGAN DAN NON KEUANGAN TERHADAP UNDERPRICING HARGA SAHAM PADA PERUSAHAAN YANG MELAKUKAN INITIAL PUBLIC OFFERING (Studi Empiris Perusahaan Go Public yang terdaftar di Bursa Efek Indonesia Tahun 2011-2015). *JURNAL NOMINAL, VII NOMOR 1*.
- Azis, E., & Kamal, R. M. (2016). ADOPSI TEKNOLOGI BELANJA ONLINE OLEH KONSUMEN UMKM DENGAN MODEL UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY 2. *CR Journal*, 02(01), 19–38.
- Azzahra, W. (2022). *ANALISIS USE BEHAVIOR TERHADAP PENGGUNA SHOPEE PAYLATER MENGGUNAKAN MODIFIKASI MODEL UTAUT 2*. Universitas Islam Negeri Syarif Hidayatullah.
- BANK INDONESIA. (2019). <https://www.bi.go.id/id/publikasi/laporan/Pages/LTBI-2019.aspx>
- Bank Indonesia. (2020). *Channels and Services*. Bank Indonesia.
- Brown, S. A., & Venkatesh, V. (2005). Model of Adoption of Technology in the Household: A Baseline Model Test and Extension Incorporating Household Life Cycle. *Management Information System Quarterly*, 399–426. <https://doi.org/10.2307/25148690>
- Childers, T. L., Peck, J., & Carson, S. J. (2001). Hedonic and utilitarian motivations for online retail shopping behavior. *Journal of Retailing*, 77(4), 511–535.
[https://doi.org/10.1016/S0022-4359\(01\)00056-2](https://doi.org/10.1016/S0022-4359(01)00056-2)
- Chresentia, S., & Suharto, Y. (2020). ASSESSING CONSUMER ADOPTION MODEL ON E-WALLET: AN EXTENDED UTAUT2 APPROACH. *International Journal of Economics, Business and Management Research*, 4(06). www.ijebmr.com
- 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>
- Dhingra, S., & Gupta, S. (2020). Behavioural Intention to Use Mobile Banking: An Extension of UTAUT2 Model. *International Journal of Mobile Human Computer Interaction*, 12(3), 1–20. <https://doi.org/10.4018/IJMHCI.2020070101>

- Dzulhaida, R., & Giri, R. R. W. (2017). ANALISIS MINAT MASYARAKAT TERHADAP PENGGUNAAN LAYANAN E-MONEY DI INDONESIA DENGAN MENGGUNAKAN MODEL MODIFIKASI UNIFIED THEORY OF ACCEPTANCE AND USE TECHNOLOGY 2 (UTAUT 2). *Majalah Ilmiah UNIKOM*, 15(2), 155–166. DOI:10.34010/miu.v15i2.555
- Farzin, M., Sadeghi, M., Kharkeshi, F. Y., Ruholapur, H., & Fattahi, M. (2021). Extending UTAUT2 in M-banking adoption and actual use behavior: Does WOM communication matter? *Asian Journal of Economics and Banking*, 5(2), 136–157. <https://doi.org/10.1108/ajeb-10-2020-0085>
- Ghozali, I. (2011). “Aplikasi Analisis Multivariate Dengan Program SPSS”. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2018). Aplikasi Analisis Multivariate Dengan Pogram IBM SPSS Edisi Sembilan. Semarang: Badan Penerbit Universitas Diponegoro.
- Hadi, S., & Novi. (n.d.). FAKTOR-FAKTOR YANG MEMPENGARUHI PENGGUNAAN LAYANAN MOBILE BANKING. www.wikipedia.com
- Hernandez, A., & David, F. (2022). PENGARUH MOBILE BANKING TERHADAP KEPUASAN NASABAH BANK DALAM TRANSAKSI SEHARI-HARI. *IT-EXPLORE*, 01(01), 17–32.
- Heryanto, & Tjokrosaputro, M. (2020). FAKTOR-FAKTOR YANG MEMPENGARUHI BEHAVIORAL INTENTION PENGGUNA MOBILE BANKING BCA: STUDI PADA GEN Y. *JURNAL MANAJEMEN BISNIS DAN KEWIRAUSAHAAN*, 5(4), 354–359.
- Kumalasari, R. A. D., Permanasari, K. I., Karismariyanti, M., & Munandar, D. (2022). Mobile Banking: System Quality, Information Quality, Service Quality, Customer Satisfaction, and Loyalty. *Jurnal Pemikiran Ilmiah Dan Pendidikan Aadministrasi Perkantoran*, 9(1), 141–148. <http://creativecommons.org/licenses/by/4.0/>
- LAPORAN TAHUNAN 2022 PT BANK CENTRAL ASIA Tbk. (2020).
- Leong, L.-Y., Hew, T.-S., Tan, G. W.-H., & Ooi, K.-B. (2013). Predicting the determinants of the NFC-enabled mobile credit card acceptance: A neural networks approach. *Expert Systems with Applications*, 40(14), 5604–5620.
- Louis, A., Chandra, D., Romauli Situmeang, R., & Situngkir, S. (n.d.). Pengaruh Harga Kualitas Produk Dan Kualitas Pelayanan Terhadap Keputusan Pembelian Pada PT. Panca Asri Sentosa. Retrieved January 4, 2024, from doi.org/jebma.v3n3.311
- Lu, J., Yu, C., Liu, C., & Wei, J. (2017). Comparison of Mobile Shopping Continuance Intention between China and USA from an Espoused Cultural Perspective. *Elsevier Science Publishers B. V.*, 75(C). DOI:10.1016/j.chb.2017.05.002
- Megadewandanu, S., Suyoto, & Pranowo. (2016, March 13). Exploring mobile wallet adoption in Indonesia using UTAUT2: An approach from consumer perspective. *Proceedings - 2016 2nd International Conference on Science and Technology-Computer, ICST 2016*. <https://doi.org/10.1109/ICSTC.2016.7877340>
- Miltgen, C. L., Popovič, A., & Oliveira, T. (2013). Determinants of end-user acceptance of biometrics: Integrating the “big 3” of technology acceptance with privacy context. *Decision Support Systems*, 56(1), 103–114. <https://doi.org/10.1016/j.dss.2013.05.010>
- Mufingatun, M., Prijanto, B., & Dutt, H. (2020). Analysis of Factors Affecting Adoption of Mobile Banking Application in Indonesia: an Application of the Unified Theory of

- Acceptance and Use of Technology (UTAUT2). *BISMA (Bisnis Dan Manajemen)*, 12(2), 88–106.
- Nadhya, F. (2020). *ANALISIS PENGUKURAN TINGKAT PENERIMAAN PENGGUNA MOBILE BANKING BRI MENGGUNAKAN UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT)*. UNIVERSITAS ISLAM NEGERI SYARIF HIDAYATULLAH JAKARTA.
- Ningsih, A., & Hamid, R. S. (2023). Peran Effort Expectancy Facilitating Conditions Price Value dalam Menentukan Behavioural Intentions Pada Nasabah Pengguna Mobile Banking. *Owner: Riset & Jurnal Akuntansi*, 7(1), 322–332. <https://doi.org/10.33395/owner.v7i1.1263>
- Nurfitriyani, S. J. (2020). *Mengenal UTAUT2 sebagai Salah Satu Technology Acceptance*. Binus.
- Oktafani, D., & Sisilia, K. (2020). ANALISIS PENERAPAN MODEL UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY2 (UTAUT2) PADA ADOPSI PENGGUNAAN DOMPET DIGITAL OVO DAYEUEH KOLOT BANDUNG (Studi kasus pada Generasi Z sebagai pengguna OVO). *Menara Ekonomi*, VI No.1. <https://www.ovo.id/about>,
- Palau-Saumell, R., Forgas-Coll, S., Sánchez-García, J., & Robres, E. (2019). User Acceptance of Mobile Apps for Restaurants: An Expanded and Extended UTAUT-2. *Sustainability*, 11(4), 1210. <https://doi.org/10.3390/su11041210>
- Peraturan Bank Indonesia Nomor 18/40/pbi/2016 Tahun 2016 Tentang Penyelenggaraan Pemrosesan Transaksi Pembayaran*. (2016).
- PERATURAN BANK INDONESIA NOMOR: 9/15/PBI/2007*.
- Premi, W. B., & Widyaningrum, W. (2020). Analisis Penerimaan Teknologi Mobile Banking Terhadap Use Behavior Melalui Pendekatan Model Utaut 2 (Studi Pada Nasabah KCU BCA Malang). *JURNAL EKONOMI DAN MANAJEMEN*, 3(2), 140–159. <http://e-journal.unipma.ac.id/index.php/capital>
- Putra, M. A. A. (2018). *EVALUASI PENGGUNAAN PADA PRODUK UANG ELEKTRONIK E-WALLET BANK MANDIRI MENGGUNAKAN MODEL UTAUT 2 (STUDI KASUS: KECAMATAN CIPUTAT)*. Universitas Islam Negeri Syarif Hidayatullah.
- Putranto, I. A. (2020). ACCEPTANCE TECHNOLOGY FACTORS OF MOBILE BANKING USAGE BASED ON UTAUT2 MODEL. *Online) Jurnal Riset Akuntansi Dan Bisnis Airlangga*, 5(2). www.jraba.org
- Putri, N. K. R. D., & Suardikha, I. M. S. (2020). Penerapan Model UTAUT 2 Untuk Menjelaskan Niat Dan Perilaku Penggunaan E-Money di Kota Denpasar. *E-Jurnal Akuntansi*, 30(2), 540. <https://doi.org/10.24843/eja.2020.v30.i02.p20>
- Putri, Y. K. W., Devi, N. L. N. S., & Santhi, I. R. (2023). Faktor-Faktor yang Mempengaruhi Penggunaan M-Banking pada Penerapan Model UTAUT 2. *Remik*, 7(1), 381–387. <https://doi.org/10.33395/remik.v7i1.12025>
- Raman, A., & Don, Y. (2013). Preservice Teachers' Acceptance of Learning Management Software: An Application of the UTAUT2 Model. *International Education Studies*, 6(7), 157–164. <https://doi.org/10.5539/ies.v6n7p157>
- Safitri, A. (2023). *PENGARUH PERSEPSI KEMUDAHAN, PERSEPSI KEMANFAATAN, PERSEPSI RISIKO DAN KEPERCAYAAN TERHADAP KEPUTUSAN NASABAH MENGGUNAKAN MOBILE BANKING BCA SYARIAH JABODETABEK*. Universitas Islam Negeri Syarif Hidayatullah.

- Saputri, M. E., Saraswati, T. G., & Oktafani, F. (2022). THE EFFECT OF PERFORMANCE EXPECTATION, EFFORT EXPECTANCY, SOCIAL INFLUENCE, PERCEIVED RISK, AND PERCEIVED COST ON THE INTENTION OF USING MOBILE PAYMENT IN INDONESIA. *Jurnal Sositologi*, 21(1), 9–21. <https://doi.org/10.5614/sostek.itbj.2022.21.1.2>
- Saragih, Y. W., & Rikumahu, B. (2022). Analisis Faktor Adopsi E-Wallet Gopay, OVO, dan DANA dengan Model UTAUT2 pada Masyarakat Jawa Barat. *Nominal Barometer Riset Akuntansi Dan Manajemen*, 11(1), 70–87. <https://doi.org/10.21831/nominal.v11i1.43075>
- Seputri, W., Soemitra, A., & Rahmani, N. A. B. (2023). Pengaruh Technolgy Acceptance Model terhadap Minat Mahasiswa Menggunakan Quick Response Code Indonesian Standard (QRIS) sebagai Cashless Society. *MES Management Journal*, 2(2), 116–128. www.apjii.or.id
- Setyahadi, A. R., & Dewi, C. K. (2019). THE INFLUENCE OF PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE AND PERCEIVED RISK ON THE INTENTION IN USING MOBILE BANKING IN THE MILLENIAL GENERATION IN INDONESIA. *E-Proceeding of Management*, 6(2), 4590–4605.
- Shafly, N. A. (2020). *PENERAPAN MODEL UTAUT2 UNTUK MENJELASKAN BEHAVIORAL INTENTION DAN USE BEHAVIOR PENGGUNAAN MOBILE BANKING DI KOTA MALANG*.
- Sugiyono. (2013). *METODE PENELITIAN KUANTITATIF KUALITATIF DAN R&D*.
- Suo, W.-J., Goi, C.-L., Goi, M.-T., & Sim, A. K. S. (2022). Factors Influencing Behavioural Intention to Adopt the QR-Code Payment: Extending UTAUT2 Model. *International Journal of Asian Business and Information Management*, 13(2), 1–22. <https://doi.org/10.4018/ijabim.20220701.oa8>
- Supriyadi, F. T., & Darwanto. (2023). INVESTIGATING DRIVERS OF DIGITAL BANKING ADOPTION OF GEN Z IN INDONESIA. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 12(2), 257. <https://doi.org/10.26418/jebik.v12i2.67212>
- Susilowati, A., Rianto, B., Wijaya, N., & Sanny, L. (2021). Effects of UTAUT 2 Model on the Use of BCA Mobile Banking in Indonesia. *Turkish Journal of Computer and Mathematics Education*, 12(3), 5378–5387.
- Tan, G. W.-H., Ooi, K.-B., Chong, S.-C., & Hew, T.-S. (2014). NFC Mobile Credit Card: The next Frontier of Mobile Payment? *Pergamon Press, Inc.*, 31(2).
- Thong J. Y. L., H. S. (2006). The Effects of Post-adoption Beliefs on the ExpectationConfirmation Model for Information Technology Continuance. *International Journal of HumanComputer Studies*, 799-810.
- Utami, R. A., & Irwansyah. (2022). Faktor-Faktor yang Mempengaruhi Penggunaan Aplikasi E-Wallet Dana Di Kota Samarinda. *Bisnis Dan Pembangunan*, 11(2).
- Van Der Heijden, H. (2004). User Acceptance of Hedonic Information Systems. *MIS Quarterly*, 695-704.
- 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>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). CONSUMER ACCEPTANCE AND USE OF INFORMATION TECHNOLOGY: EXTENDING THE UNIFIED THEORY OF

ACCEPTANCE AND USE OF TECHNOLOGY. In *MIS Quarterly* (Vol. 36, Issue 1).
<http://ssrn.com/abstract=2002388>

Widnyana, I. I. D. G. P., & Yadnyana, I. K. (2015). IMPLIKASI MODEL UTAUT DALAM MENJELASKAN FAKTOR NIAT DAN PENGGUNAAN SIPKD KABUPATEN TABANAN. *E-Jurnal Aakuntansi Universitas Udayana*, 11(2), 515–530.

Zeithaml, V. (1988). Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence. *Journal of Marketing*, 52, 2–22. <https://doi.org/10.2307/1251446>

