

## DAFTAR PUSTAKA

- Abdullah, M. 2015. *Metodologi Penelitian Kuantitatif*. Sleman: Aswaja Pressindo.
- Ahmad, J. 2020. *Religiusitas, Refleksi Dan Subjektivitas Keagamaan*. Sleman: Penerbit Deepublish.
- Ajzen, I. 2020. "The Theory of Planned Behavior." *Organizational Behavior and Human Decision Processes*, Vol. 50, No. 2, h. 179–211.
- Akhmad, N. 2021. "Berkat Alih Status, Kinerja Bank NTB Syariah Jadi Mumpuni Dan Lebih Peduli." <https://www.topbusiness.id/52057/berkat-alih-status-kinerja-bank-ntb-syariah-jadi-mumpuni-dan-lebih-peduli.html>, diakses 2 Februari 2023.
- Anandia, F. B. dan E. N. Aisyah. 2023. "Analisis Penerapan Model UTAUT 2 Terhadap Penggunaan Mobile Banking Pada Bank Syariah." *Management Studies and Entrepreneurship*, Vol. 4, No. 1, h. 264–275.
- Baabdullah, A. M., dkk. 2019. "Consumer Use of Mobile Banking (M-Banking) in Saudi Arabia: Towards an Integrated Model." *International Journal of Information Management*, Vol. 44, h. 38–52.
- Bank Indonesia, 2023, *Statistik Sistem Pembayaran Dan Infrastruktur Pasar Keuangan (SPIP) Januari 2023*, Jakarta.
- Baptista, G. dan T. Oliveira. 2015. "Understanding Mobile Banking: The Unified Theory of Acceptance and Use of Technology Combined with Cultural Moderators." *Computers in Human Behavior*, Vol. 50, h. 418–430.
- Barnes, S. J. 2003. *M-Business: The Strategic Implications of Wireless Technologies*. London: Routledge.
- Bauer, A. 2017. *Trusting Mobile Payment: How The Trust-Factor Forms The Mobile Payment Process*. Hamburg: Tredition GmbH.
- BPS, 2021, *Potret Sensus Penduduk 2020 Menuju Satu Data Kependudukan Indonesia*, Jakarta.
- BPS Kota Semarang, 2022, *Kota Semarang Dalam Angka 2022*, Semarang.
- BSI. 2022. "Kinerja Makin Solid, Laba BSI Di Kuartal III Tumbuh 42%." <https://www.bankbsi.co.id/news-update/berita/kinerja-makin-solid-laba-bsi-di-kuartal-iii-tumbuh-42#:~:text=Hal ini terlihat dari lonjakan,naik sebesar 43%25 secara yoy, diakses 2 Februari 2023>.

- Damara, D. 2022. "Membanding Nilai Transaksi M-Banking BCA (BBCA), BNI (BBNI), Dan Mandiri (BMRI), Siapa Juara?" [https://finansial.bisnis.com/read/20221106/90/1595324/membanding-nilai-transaksi-m-banking-bca-bbca-bni-bbni-dan-mandiri-bmri-siapa-juara,diakses 2 Februari 2023](https://finansial.bisnis.com/read/20221106/90/1595324/membanding-nilai-transaksi-m-banking-bca-bbca-bni-bbni-dan-mandiri-bmri-siapa-juara,diakses%202%20Februari%202023).
- Data Reportal, 2022, *Digital 2022: Indonesia*, Singapura.
- Dwivedi, Y. K., dkk. 2019. "Re-Examining the Unified Theory of Acceptance and Use of Technology (UTAUT): Towards a Revised Theoretical Model." *Information Systems Frontiers*, Vol. 21, No. 3, h. 719–734.
- Farah, M. F., M. J. S. Hasni, dan A. K. Abbas. 2018. "Mobile-Banking Adoption: Empirical Evidence from the Banking Sector in Pakistan." *International Journal of Bank Marketing*, Vol. 36, No. 7, h. 1386–1413.
- Fattah, H. dan I. Riodini. 2022. "Fintech Dalam Sistem Keuangan Islam: Sebuah Pengantar." dalam *Fintech Dalam Keuangan Islam: Teori Dan Praktik*. Fachrurazi (Eds). Jakarta: PT Publica Indonesia Utama.
- Gentina, E. 2020. "Generation Z in Asia: A Research Agenda." dalam *The New Generation Z of Asia: Dynamics, Differences, Digitalization*. E. Gentina dan E. Parry (Eds). Bingley: Emerald Publishing Limited.
- Ghozali, I. 2021. *Partial Least Squares: Konsep, Teknik Dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gupta, K. P., R. Manrai, dan U. Goel. 2019. "Factors Influencing Adoption of Payments Banks by Indian Customers: Extending UTAUT with Perceived Credibility" *Journal of Asia Business Studies*, Vol. 13, No. 2, h. 173–195.
- Hair, J. F., Jr., dkk. 2016. *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Los Angeles: Sage.
- Hair, J. F., dkk. 2019. "When to use and how to report the results of PLS-SEM." *European Business Review*, Vol. 31, No. 1, h. 2–24.
- Hutagaol, M. dan T. A. Napitupulu. 2022. "Customer Acceptance of Digital Banking: A Study on Government's Bank in Greater Jakarta." *Jurnal Darma Agung*, Vol. 30, No. 3, h. 226–238.
- Islam, M.S., dkk. 2019. "Intention to Adopt Mobile Banking in Bangladesh: An Empirical Study of Emerging Economy" *International Journal of Business Information Systems*, Vol. 31, No. 1, h. 136–151.

- Jatmiko, L. D. 2022. "Digitalisasi Perbankan, BCA Syariah Pilih Tampil Kekinian." <https://finansial.bisnis.com/read/20220808/90/1564152/digitalisasi-perbankan-bca-syariah-pilih-tampil-kekinian>, diakses 2 Februari 2023.
- Jenius Indonesia, 2019, *Indonesia Digital Savvy Behavior 2019*, Jakarta.
- Junaidi, J. 2021. "The Awareness and Attitude of Muslim Consumer Preference: The Role of Religiosity" *Journal of Islamic Accounting and Business Research*, Vol. 12, No. 6, h. 919–938.
- Junaidi, J., R. Wicaksono, dan H. Hamka. 2022. "The Consumers' Commitment and Materialism on Islamic Banking: The Role of Religiosity" *Journal of Islamic Marketing*, Vol. 13, No. 8, h. 1786–1806.
- Kusnandar, V. B. 2022. "10 Provinsi Dengan Persentase Muslim Terbesar Tahun 2021." 2022. <https://databoks.katadata.co.id/datapublish/2022/02/14/10-provinsi-dengan-persentase-muslim-terbesar-tahun-2021>, diakses 2 Maret 2023.
- Lee, J.M., B. Lee, dan J.Y. Rha. 2019. "Determinants of Mobile Payment Usage and the Moderating Effect of Gender: Extending the UTAUT Model with Privacy Risk." *International Journal of Electronic Commerce Studies*, Vol. 10, No.1, h. 43–64.
- Lowry, P. B., dkk. 2013. "Proposing the hedonic-motivation system adoption model (HMSAM) to increase understanding of adoption of hedonically motivated systems." *Journal of the Association for Information Systems*, Vol. 14, No. 11, h. 617–671.
- McCrinkle, M. 2014. *The ABC of XYUB* New South Wales: McCrinkle Research Pty Ltd.
- Muflih, M. 2023. "Muzakki's Adoption of Mobile Service: Integrating the Roles of Technology Acceptance Model (TAM), Perceived Trust and Religiosity" *Journal of Islamic Accounting and Business Research*, Vol. 14, No. 1, h. 21–33.
- Nicoletti, B. 2014. *Mobile Banking: Evolution or Revolution?* Hampshire: Palgrave Macmillan.
- Nopiani, N. K. Rahayu, dan I M. P. D. Putra. 2021. "Analisis Faktor-Faktor Yang Mempengaruhi Kinerja Keuangan Lembaga Perkreditan Desa Di Kabupaten Badung." *E-Jurnal Akuntansi*, Vol. 31, No. 10, h. 2569–2581.
- OJK, 2022, *Siaran Pers: Survei Nasional Literasi dan Inklusi Keuangan Tahun 2022*, Jakarta.

- Oliveira, T., dkk. 2014. "Extending the understanding of mobile banking adoption: When UTAUT meets TTF and ITM." *International Journal of Information Management*, Vol. 34, No. 5, h. 689–703.
- Pamungkas, Z. Y. dan A. Sudiarno. 2022. "Implementasi Model UTAUT (Unified Theory of Acceptance and Use of Technology) Untuk Menganalisis Faktor-Faktor Yang Mempengaruhi Penggunaan Aplikasi BRImo." *Jurnal Teknologi Informasi Dan Ilmu Komputer (JTIK)*, Vol. 9, No. 3, h. 569–578.
- Populix, 2022, *Consumer Preference Towards Banking and E-Wallet Apps*, Jakarta.
- Premi, W. B. dan W. Widyaningrum. 2020. "Analisis Penerimaan Teknologi Mobile Banking Terhadap Use Behavior Melalui Pendekatan Model Utaut 2 (Studi Pada Nasabah KCU BCA Malang)." *Capital: Jurnal Ekonomi Dan Manajemen*, Vol. 3, No. 2, h. 139–159.
- Pricewaterhouse Coopers Indonesia, 2018, *PwC Survey: Digital Banking in Indonesia 2018*, Jakarta.
- Purohit, S. dan R. Arora. 2021. "Adoption of mobile banking at the bottom of the pyramid: an emerging market perspective." *International Journal of Emerging Markets*, Vol. 18, No. 1, h. 200–222.
- Puspaningtyas, L. dan F. Yolanda. 2021. "Luncurkan M-Syariah, Mega Syariah Targetkan 1 Juta Transaksi." <https://www.republika.co.id/berita/qrg9e3370/luncurkan-msyariah-mega-syariah-targetkan-1-juta-transaksi>, diakses 2 Februari 2023.
- Rahmiati dkk. 2022. "Understanding Use Behavior in Mobile Banking: An Extended of UTAUT Perspective." *AFEBI Management and Business Review*, Vol. 7, No. 1, h. 39–48.
- Raza, S. A., N. Shah, dan M. Ali. 2019. "Acceptance of Mobile Banking in Islamic Banks: Evidence from Modified UTAUT Model." *Journal of Islamic Marketing*, Vol. 10, No. 1, h. 357–376.
- Riyanto, S. dan A. A. Hatmawan. 2020. *Metode Riset Penelitian Kuantitatif Penelitian Di Bidang Manajemen, Teknik, Pendidikan dan Eksperimen*. Sleman: Penerbit Deepublish.
- Riza, A. F. 2021. "The potential of digital banking to handle the Covid-19 pandemic crisis: Modification of UTAUT model for Islamic finance industry" *Jurnal Ekonomi & Keuangan Islam*, Vol. 7, No. 1, h. 1–16.
- Samsudeen, S. N., G. Selvaratnam, dan A. H. H. Mohamed. 2022. "Intention to Use

Mobile Banking Services: An Islamic Banking Customers' Perspective from Sri Lanka." *Journal of Islamic Marketing*, Vol. 13, No. 2, h. 410–433.

Satria, A. D., dkk. 2021. "Development of Sharia Finance Digitalization Towards Inclusive Finance Within a Sharia Maqashid Framework (Case Study on PT Bank Syariah Indonesia's BSI Mobile Banking Product)." *Journal of Islamic Business and Economic Review*, Vol. 4, No. 2, h. 84–96.

Schniederjans, M. J., Q. Cao, dan J. H. Trche. 2013. *E-Commerce Operations Management (2nd Edition)*. Jurong East: World Scientific Publishing Company.

Strauss, W. dan N. Howe. 1991. *Generations: The History of America's Future, 1584 to 2069*. New York: William Morrow & Company, Inc.

Sugiyono. 2014. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*. Bandung: ALFABETA.

Suhartanto, D., dkk. 2020. "Mobile Banking Adoption in Islamic Banks: Integrating TAM Model and Religiosity-Intention Model." *Journal of Islamic Marketing*, Vol. 11, No. 6, h. 1405–1418.

Syahputra, E. 2022. "Mantap! Volume Transaksi BRImo Tembus Rp 2.000 T Lebih." <https://www.cnbcindonesia.com/market/20221130174641-17-392598/mantap-volume-transaksi-brimo-tembus-rp-2000-t-lebih>, diakses 2 Februari 2023.

Venkatesh, V., dkk. 2003. "User Acceptance of Information Technology: Toward a Unified View." *MIS Quarterly*, Vol. 27, No. 3, h. 425–478.

Venkatesh, V., J. Y. L. Thong, dan X. Xu. 2012. "Consumer Acceptance and Use of Information Technology: Extending The Unified Theory of Acceptance and Use of Technology." *MIS Quarterly*, Vol. 36, No. 1, h. 157–178.

Yen, Y. S. dan F. S. Wu. 2016. "Predicting The Adoption of Mobile Financial Services: The Impacts of Perceived Mobility and Personal Habit." *Computers in Human Behavior*, Vol. 65, h. 31–42.

Yuliana, P. D. dan A. Aprianingsih. 2022. "Factors Involved in Adopting Mobile Banking for Sharia Banking Sector Using UTAUT 2." *Jurnal Keuangan Dan Perbankan*, Vol. 26, No. 1, h. 184–207.