

DAFTAR PUSTAKA

- Abadi, M. D., Lailiyah, E. H., & Kartikasari, E. D. (2020). Analisis SWOT Fintech Syariah Dalam Menciptakan Keuangan Inklusif di Indonesia (Studi Kasus 3 Bank Syariah di Lamongan). *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 4(1), 178–188. <https://doi.org/10.36778/jesya.v4i1.298>
- Abrahão, R. de S., Moriguchi, S. N., & Andrade, D. F. (2016). Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT). *RAI Revista de Administração e Inovação*, 13(3), 221–230. <https://doi.org/10.1016/j.rai.2016.06.003>
- Achiriani, M. P., Ayu, & Hasbi, A. (n.d.). Pengaruh Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk, Perceived Cost terhadap Behavioral Intention pada Pengguna Dompot Digital DANA di Indonesia. *E-Proceeding of Management*, 8(1), 376–388.
- Adiyanto, M. R., & Purnomo, A. S. D. (2021). Dampak Tingkat Literasi Keuangan Syariah Terhadap Minat Menggunakan Produk Keuangan Syariah. *Jurnal Administrasi Jurnal Administrasi*, 2(1), 1–12.
- Al-Sabaawi, M. Y. M., Alshaher, A. A., & Alsalem, M. A. (2023). User trends of electronic payment systems adoption in developing countries: an empirical analysis. *Journal of Science and Technology Policy Management*, 14(2), 246–270. <https://doi.org/10.1108/JSTPM-11-2020-0162>
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., Lal, B., & Williams, M. D. (2015). Consumer Adoption of Internet Banking in Jordan: Examining The Role of Hedonic Motivation, Habit, Self Efficacy and Trust. *Journal of Financial Services Marketing*, 20(2), 145–157.
- Alkhwaldi, A. F., Alharasis, E. E., Shehadeh, M., Abu-ALSondos, I. A., Oudat, M. S., & Bani Atta, A. A. (2022). Towards an Understanding of FinTech Users' Adoption: Intention and e-Loyalty Post-COVID-19 from a Developing Country Perspective. *Sustainability (Switzerland)*, 14(19), 1–23. <https://doi.org/10.3390/su141912616>
- Andriyaningtyas, I., Adam, M., & Herianingrum, S. (2022). Penerimaan E-Wallet Syariah Linkaja Dalam Rangka Pengembangan Ekonomi Digital Di Indonesia. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(4). <https://doi.org/10.24034/j25485024.y2021.v5.i4.4772>
- Bajunaied, K., Hussin, N., & Kamarudin, S. (2023). Behavioral intention to adopt FinTech services: An extension of unified theory of acceptance and use of technology. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 100010. <https://doi.org/10.1016/j.joitmc.2023.100010>
- Chaidir, T., Ro'is, I., & Akhmad Jufri. (2021). Penggunaan Aplikasi Mobile Banking Pada Bank Konvensional dan Bank Syariah di Nusa Tenggara Barat: Pembuktian Model Unified Theory of Acceptance and Use of Technology

- (UTAUT). *Elastisitas - Jurnal Ekonomi Pembangunan*, 3(1), 61–76. <https://doi.org/10.29303/e-jep.v3i1.37>
- Chan, R., Troshani, I., Rao Hill, S., & Hoffmann, A. (2022). Towards an understanding of consumers' FinTech adoption: the case of Open Banking. *International Journal of Bank Marketing*, 40(4), 886–917. <https://doi.org/10.1108/IJBM-08-2021-0397>
- Farah, M. F., Hasni, M. J. S., & Abbas, A. K. (2018). Mobile-banking adoption: empirical evidence from the banking sector in Pakistan. *International Journal of Bank Marketing*, 36(7), 1386–1413. <https://doi.org/10.1108/IJBM-10-2017-0215>
- Firdausi, F. N., & Ardyansyah, F. (2023). *Implementation of Sharia Marketing Strategy as a Solution to Increase Linkaja Syariah Consumer Loyalty*. XI(1).
- Fornell, C., & Bookstein, F. L. (1982). Two structural equation models: LISREL and PLS applied to consumer exit-voice theory. *Journal of Marketing Research*, 19(4), 440–452.
- Ghozali, I. (2014). *SEM Metode Alternatif dengan menggunakan Partial Least Squares (PLS)*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Partial least squares: Konsep, teknik, dan aplikasi menggunakan program smart PLS 3.0* (2nd ed.). Universitas Diponegoro Semarang.
- Gupta, K. P., Manrai, R., & Goel, U. (2019). Factors influencing adoption of payments banks by Indian customers: extending UTAUT with perceived credibility. *Journal of Asia Business Studies*, 13(2), 173–195. <https://doi.org/10.1108/JABS-07-2017-0111>
- Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*.
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106–121. <https://doi.org/10.1108/EBR-10-2013-0128>
- Hasanah, U., Rusydi, M., Maulana, C. Z., Maftukhatushalikhah, M., & Azwari, P. C. (2021). Penggunaan Digital Payment Syariah Pada Masyarakat Di Kota Palembang: Pendekatan Teori Technology Acceptance Model (TAM) pada Layanan Syariah LinkAja. *Jurnal Intelektualita: Keislaman, Sosial Dan Sains*, 10(1), 93–107. <https://doi.org/10.19109/intelektualita.v10i1.8410>
- Hidayatullah, S., Ardianto, Y. T., Octvie H, A., Rachmawati, I. K., & Alvianna, S. (2020). Performance Expectancy, Effort Expectancy, Social Influence on Behavioral To Use Through Behavioral Intention in Using Mobile Banking in Malang. *International Conference of Graduate School on Sustainability*.

- Inovasi, J., Teknologi, T., Bajunaieda, K., Hussina, N., & Kamarudina, S. (2023). *Jurnal Inovasi Terbuka : Teknologi , Pasar , dan Kompleksitas Niat perilaku untuk mengadopsi layanan FinTech : Perpanjangan teori terpadu tentang penerimaan dan penggunaan teknologi*. 9.
- Kang, I., Yang, J., Lee, W., Seo, E. Y., & Lee, D. H. (2023). Delineating development trends of nanotechnology in the semiconductor industry: Focusing on the relationship between science and technology by employing structural topic model. *Technology in Society*, 74(April), 102326. <https://doi.org/10.1016/j.techsoc.2023.102326>
- Khadijah, K., & Putri, I. S. (2020). Analisis Penerapan Model Utaut Terhadap Minat Perilaku Pemanfaatan Dan Penggunaan Internet Banking. *ProBank*, 4(2), 230–232. <https://doi.org/10.36587/probank.v4i2.512>
- Löhr, G. (2023). Conceptual disruption and 21st century technologies: A framework. *Technology in Society*, 74(July), 1–9. <https://doi.org/10.1016/j.techsoc.2023.102327>
- Mahendra, Y. A. S., Winarno, W. W., & Santosa, P. I. (2017). Pengaruh Perceived Security terhadap Pengadopsian In-App Purchase pada Aplikasi Mobile. *Jurnal Nasional Teknik Elektro Dan Teknologi Informasi (JNTETI)*, 6(2), 184–193.
- Martins, C., Oliveira, T., & Popovi, c, A. (2014). Understanding The ~ Internet Banking Adoption: A Unified Theory of Acceptance and Use of Technology and Perceived Risk Application. *Int. J. Inf. Manage*, 34, 1–13. doi: 10.1016/j.ijinfomgt.2013.06.002
- Ngafifi, M. (2014). Kemajuan Teknologi Dan Pola Hidup Manusia Dalam Perspektif Sosial Budaya. *Jurnal Pembangunan Pendidikan: Fondasi Dan Aplikasi*, 2(1), 33–47. <https://doi.org/10.21831/jppfa.v2i1.2616>
- Nurrohmah, R. F., & Purbayati, R. (2018). Pengaruh Tingkat Literasi Keuangan Syariah dan Kepercayaan Masyarakat Terhadap Minat Menabung Di Bank Syariah. *Jurnal Maps (Manajemen Perbankan Syariah)*, 140–153.
- Ong, V., & Nuryasman. (2022). Pengaruh Persepsi Resiko, Persepsi Kemudahan, Dan Literasi Keuangan Terhadap Minat Penggunaan LinkAja. *Jurnal Manajerial Dan Kewirausahaan*, 4(2), 516.
- Pangestu, W. (2021). *LinkAja Syariah Masih Jadi Satu-Satunya Uang Elektronik Tersertifikasi DSN MUI*.
- Purohit, S., Kaur, J., & Chaturvedi, S. (2022). Mobile Payment Adoption Among Youth: Generation Z and Developing Country Perspective. *Journal of Content, Community and Communication*, 15(8), 194–209. <https://doi.org/10.31620/JCCC.06.22/14>
- Rahim, N. @. F., Bakri, M. H., Fianto, B. A., Zainal, N., & Hussein Al Shami, S. A. (2023). Measurement and structural modelling on factors of Islamic Fintech

- adoption among millennials in Malaysia. *Journal of Islamic Marketing*, 14(6), 1463–1487. <https://doi.org/10.1108/JIMA-09-2020-0279>
- Rizaldi, M. A., Pembangunan, U., Veteran, N., Fathoni, M. A., Pembangunan, U., Veteran, N., Yetty, F., Pembangunan, U., & Veteran, N. (2021). *SYARIAH PADA MASYARAKAT JABODETABEK bentuk server based . Biasanya e-wallet berbentuk aplikasi yang berbasis di secara digital 3 . Salah satu fintech di Indonesia yang berbentuk dompet digital.*
- Sanusi, A. (2011). *Metodologi penelitian bisnis.*
- Senyo, P. K., & Osabutey, E. L. C. (2020). Unearthing antecedents to financial inclusion through FinTech innovations. *Technovation*, 98(June 2019), 102155. <https://doi.org/10.1016/j.technovation.2020.102155>
- Sugiyono. (2017). *Metode Penelitian Bisnis.* Bandung: Alfabeta.
- Sugiyono, 2019. (2009). *Metode Penelitian Kuantitatif, Kualitatif, R&D.* Alfabeta.
- Sugiyono, P. D. (2018). *Metode penelitian kuantitatif, kualitatif dan R & D/Sugiyono (Ke-15).* Bandung: Alfabeta.
- Sujarmani, W., & Utami, Lila, R. (2019). *The Master Book Of SPSS.*
- Sujarweni, V. W., & Utami, L. R. (2019). *The Master Book of SPSS.* Anak Hebat Indonesia.
- Thaker, M. T. H., Asmy, M., Khaliq, A., Allah Pitchay, A., & Iqbal Hussain, H. (2022). Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2. *Journal of Islamic Marketing*, 13(5), 1171–1197. <https://doi.org/10.1108/JIMA-11-2019-0228>
- Thusi, P., & Maduku, D. K. (2020). South African Millennials' Acceptance and Use of Retail Mobile Banking Apps: An Integrated Perspective. *Computers in Human Behavior*, 111, 106–405.
- Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186–204.
- 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.
- Wilfan, A. F., & Martini, E. (2021). Faktor-faktor Yang Mempengaruhi Penggunaan Linkaja Berdasarkan Model Teori Utaut2 (unified Theory Of Acceptance And Use Of Technology2). *EProceedings ...*, 8(6), 7729–7741. <https://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/view/16895%0Ahttps://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/view/16895/16612>