

DAFTAR PUSTAKA

- Ad-Ins. (2022, December 12). 13 Karakteristik Generasi Milenial untuk Anda Pahami! - AdIns. Advance Innovations. <https://www.ad-ins.com/id/our-story/kisah-adins/karakteristik-generasi-milenial/>
- Ad-Ins. (2022, Desember 12). 13 Karakteristik Generasi Milenial yang Wajib Dipahami Business Owner. Diambil pada from Ad-Ins (Advance Innovation): <https://www.ad-ins.com/id/karakteristik-generasi-milenial/>
- Administrator. (2023, July 11). Ekonomi dan Keuangan Syariah Indonesia Kian Diperhitungkan di Dunia. Masyarakat Ekonomi Syariah. <https://www.ekonomisyariah.org/blog/2023/07/10/ekonomi-dan-keuangan-syariah-indonesia-kian-diperhitungkan-di-dunia/>
- Aeni, S. N. (2021). Factors that Influencer Customers' Interest in Saving BTPN Jenius Digital Savings in Tangerang Area. International Journal of Innovative Science and Research Technology, 1310-1315.
- Ajzen (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes* 50, 179-211.
- Ajzen (2005). Attitudes, Personality and Behavior. New York. USA: Open University Press.
- Ajzen, I. (1985). From Intentions to Action: a Theory of Planned Behavior. *Action Control*, 2, 11–39. https://doi.org/10.1007/978-3-642-69746-3_2
- Ajzen, Icek. (1988). Attitudes, personality, and behavior. Milton Keynes: Open University Press dan Chicago, IL: Dorsey Press.
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. (2017). Factors Influencing Adoption of Mobile Banking by Jordanian Bank Customers: Extending UTAUT2 with Trust. *International Journal of Information Management*, 33(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Alkhawaiter, W. A. (2020). Digital payment and banking adoption research in Gulfcountries: A systematic literature review. *International Journal of Information Management*, 53(102102). doi:10.1016/j.ijinfomgt.2020.102102.
- Amanda, G. (2022b, December 6). Hijra Bank Resmi Luncurkan Mobile Banking. *Republika Online*. <https://ekonomi.republika.co.id/berita/rmguaq423/hijra-bank-resmi-luncurkan-mobile-banking>
- Baabdullah, A. M., Abdallah, A., Rana, N. P., & Kizgin, H. (2019). *International Journal of Information Management Consumer use of mobile banking (MBanking) in Saudi Arabia : Towards an integrated model*. International

- Journal of Information Management, 44(September 2018), 38–52.
<https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
- Bank Indonesia. (2022). PANDEMI PENDORONG DIGITALISASI. Retrieved September 2023, from <https://www.bi.go.id/publikasi/ruang-media/cerita-bi/Pages/Pandemi-Pendorong-Digitalisasi.aspx>
- Bank Syariah Patriot. (2021). Bank Syariah Lebih Tahan Krisis Akibat COVID-19. Retrieved September 22, 2023, from <https://bprspatriot.co.id/berita/bank-syariah-lebih-tahan-krisis-akibat-covid-19>
- Bencsik, A., & Machova, R. (2016). “Knowledge Sharing Problems from the viewpoint of intergeneration Management.” In ICMLG2016 – 4th International Conferenceon Management, Leadership and Governance: ICMLG2016 Hlm. 42. Academic Conferences and Publishing Limited.
- Bhatnagr, P., & Rajesh, A. (2023). Neobanking adoption – An integrated UTAUT-3, *perceived risk*, and Integration model. Emerald Insight , 1-20.
- Boonsiritomachai, W., & Pitchayadejanant, K. (2019). Determinants affecting mobile banking adoption by generation Y based on the unified theory of acceptance and use of technology model modified by the technology acceptance model concept. Kasetsart Journal of Social Sciences, 40(2), 349– 358. <https://doi.org/10.1016/j.kjss.2017.10.005>
- Byrd, T. d. (2000). An Exploratory Analysis Of The Information Technology Infrastructure Flexibility Counteract. Journal Of Management Information System, 167-208.
- Chanaron, J.-J. (2013). Innovative *lifestyle*: Towards the Life of Future - An Exploratory Essay. Megatrend Rev.. 10.
- CNN Indonesia. (2020). Sri Mulyani Klaim Keuangan Syariah Lebih Stabil Saat Pandemi. Retrieved September 22, 2023, from <https://www.cnnindonesia.com/ekonomi/20201229110911-532-587317/sri-mulyani-klaim-keuangan-syariah-lebih-stabil-saat-pandemi>
- Cupian, C. (2022,). Analisis Faktor-faktor Yang Mempengaruhi Minat Menggunakan Bank Digital Syariah pada Generasi Z: Studi Kasus di Kota Bogor. Jurnal Ilmiah Ekonomi Islam. <https://jurnal.stie-aas.ac.id/index.php/jei/article/view/5299/2369>
- Darmansyah, Fianto, B. A., Hendratmi, A., & Aziz, P. F. (2020b). Factors Determining Behavioral Intentions to Use Islamic Financial Technology. *Journal of Islamic Marketing*, August 2019. <https://doi.org/10.1108/JIMA-12-2019-0252>
- Darmansyah, Fianto, B.A., Hendratmi, A. & Aziz, P.F. (2020). Factors determining behavioral intentions to use Islamic financial technology: Three competing models. *Journal of Islamic Marketing*, August 2020.

- 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>.
- Digits-Insight-3-Fintech-Indonesia-101 Perkembangan fintech. (n.d.). Infografis Akselerasi Digitalisasi Perbankan, OJK Terbitkan Peraturan Pengawasan Perbankan. (2021). Retrieved September 21, 2023, from <https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Akselerasi-Digitalisasi-Perbankan,-OJK-Terbitkan-Peraturan-Pengawasan-Perbankan.aspx>
- Dr. Indrawan Nugroho. (2021, September 11). Serangan maut Neobanks. Inikah ENDGAME Perbankan? [Video]. YouTube. <https://www.youtube.com/watch?v=siAZ3TG4yj8>
- Eastman, J., Iyer, R., & Thomas, S. P. (2013). The impact of status consumption on shopping styles: An exploratory look at the millennial generation. *Marketing Management Journal*, 23(1), 57–73.
- Edelman (2018) 2018 Edelman Trust Barometer Global Report. New York. Tersedia pada: https://www.edelman.com/sites/g/files/aatuss191/files/2018-10/2018_Edelman_Trust_Barometer_Global_Report_FEB.pdf
- Evon, T. J. L. L. (2016). Behavioural intention to adopt mobile banking among the millennial generation. *Young Consumers*, 17, 0–5. <https://doi.org/http://dx.doi.org/10.1108/YC-07-2015-00537>
- Farwitawati, R. (2019). Persepsi Masyarakat Pekanbaru Tentang Perbankan Syariah Dan Penyebab Masyarakat Tidak Memilih Bank Syariah. *Jurnal Daya Saing*, 5(2), 73–87. <https://doi.org/10.35446/dayasaing.v5i2.344>
- Fathudin, F. (2020). Adopsi Model UTAUT3 Pada Nasabah Pengguna Mobile Banking Perbankan Syariah Indonesia di Masa Pandemik Covid-19 (Studi Nasabah Bank Syariah di Jawa Barat). *UIN Syarif Hidayatullah*, 17.
- Ferdinand, A. (2006). Metode penelitian manajemen: Pedoman penelitian untuk penulisan skripsi, tesis, dan disertasi ilmu manajemen. Semarang: Badan Penerbit Universitas Diponegoro.
- Gerrard, Philip & Cunningham, J.. (2003). The diffusion of Internet banking among Singapore consumers. *International Journal of Bank Marketing*. 21. 16-28. [10.1108/02652320310457776](https://doi.org/10.1108/02652320310457776).
- Ghozali, I. (2008). Structural Equation Modelling : Metode Alternatif dengan Partial Least Square (PLS). Program S3 Ilmu Ekonomi, Program Magister Manajemen Universitas Diponegoro.
- Ghozali, I. (2014). Partial least squares, konsep, teknik, dan aplikasi menggunakan program SmartPLS 3.2.9 untuk peneliti. Semarang: Badan Penerbit Universitas Diponegoro.

- Ghozali, I. (2014). Structural Equation Modeling Metode Alternatif dengan Partial Least Squares (PLS).
- Ghozali, I., & Latan, H. (2015). Partial Least Squares: Konsep, Teknik, dan Aplikasi Menggunakan Program Smart PLS 3.0 (2nd ed.). Semarang: BP Undip
- Handoko, K., & Shiratina, A. (2023). WORD OF MOUTH TERHADAP KEPUTUSAN PEMBELIAN KONSUMEN PADA APLIKASI BLIBLI.COM DI DKI JAKARTA. *Jurnal Manajemen Sinergi*, 11(1), 62–82. <https://doi.org/10.33387/jms.v11i1.6635>
- Hartono, J. (2007). *Sistem Informasi Keperilakuan*. Penerbit Andi.
- Hossain, A., Quaresma, R., & Rahman, H. (2019). Investigating factors influencing the physicians' adoption of electronic health record (EHR) in healthcare system of Bangladesh: An empirical study. *International Journal of Information Management*, 44, 76–87.
- Indrawati, R., M., W., K., C., Ariyanti, M., Mansur, D. M., Marhaeni, G. A. M. M., & Yuliansyah, S. (2017). *Perilaku Konsumen Individu dalam Mengadopsi Layanan Berbasis Teknologi Informasi dan Komunikasi (Kesatu)*. PT Refika Aditama.
- Irfan, M., Manulang, J. M. B., & Salsabila, O. (2020). Pengaruh *Social media influencer* Terhadap Perilaku Konsumtif di Era Ekonomi Digital. *Majalah Ilmiah Bijak*, 17(1), 28–34. <https://doi.org/10.31334/bijak.v17i1.823>
- Jacoby, J. and Kaplan, L.B. 1972. The component of *perceived risk*. 3rd. Annual Conference Of the Association For Costumer Research, Association For Consumer Research, pp. 382-293.
- Jateng, H. (2022). Pertumbuhan Transaksi QRIS Jawa Tengah Capai Angka 306,1% (yoy), Sekda: Akan Mendorong Terciptanya Akuntabilitas. https://humas.jatengprov.go.id/detail_berita_gubernur?id=6672
- Jateng, H. (n.d.). Pertumbuhan Transaksi QRIS Jawa Tengah Capai Angka 306,1% (yoy), Sekda: Akan Mendorong Terciptanya Akuntabilitas. https://humas.jatengprov.go.id/detail_berita_gubernur?id=6672
- Jogiyanto, & Abdillah. (2011). Partial Least Square (PLS), Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis . Yogyakarta.
- Kaynak, E. & Kara A. (2001) An Examination of the Relationship Among Consumer *Lifestyle*, Ethnocentrism, Knowledge Structure, Attitudes and Behavioral Tendencies: A Comparative Study in Two CIS States. *International Journal of Advertising*. 20, (4), 455- 482.
- Kemenkeu. (2022). Pengaruh Covid-19 Atas Kondisi Sosial Ekonomi di Indonesia. Diambil pada September 20, 2023, from Pengaruh Covid-19 Atas Kondisi Sosial Ekonomi di Indonesia

- Kemenkeu. (2022). Pengaruh Covid-19 Atas Kondisi Sosial Ekonomi di Indonesia. Retrieved September 20, 2023, from Pengaruh Covid-19 Atas Kondisi Sosial Ekonomi di Indonesia
- Kesharwani, Ankit & Bisht, Shailendra. (2012). The impact of trust and *perceived risk* on Internet banking adoption in India. International Journal of Bank Marketing. 30. 303-322. 10.1108/02652321211236923.
- Kotler, P., & Keller, K. L. (2012). Marketing management. London: Pearson Education.
- Kurubacak, G., & Altinpulluk, H. (Eds.). (2017). Mobile technologies and augmented reality in open education. Igi Global.
- Lee, J. Y. and Panteli, N. 2010. Business Strategic Conflict in Computer-mediated Communication, European Journal of Information Systems, Vol. 19, No. 2, pp.196-208.
- Lee, M. C. (2008). Factors influencing the adoption of internet banking: An integration of TAM and TPB with *perceived risk* and perceived benefit. Electronic Commerce Research and Applications, 8(3), 130–141. <https://doi.org/10.1016/j.elerap.2008.11.006>
- Leo Dwi Jatmiko. (2020). APJII: 196,7 Juta Warga Indonesia Sudah Melek Internet. Diambil pada September 20, 2023, from <https://teknologi.bisnis.com/read/20201110/101/1315765/apjii-1967-juta-warga-indonesia-sudah-melek-internet>
- Leo Dwi Jatmiko. (2020). APJII: 196,7 Juta Warga Indonesia Sudah Melek Internet. Retrieved September 20, 2023, from <https://teknologi.bisnis.com/read/20201110/101/1315765/apjii-1967-juta-warga-indonesia-sudah-melek-internet>
- Lestari, N. I., M. R., & Sutikno. (2022). Peran E-Lifestyle, Budaya Digital, Dan E-Payment Terhadap Perilaku Konsumtif Generasi Y Dalam Bertransaksi di E-Commerce. Ekombis Sains, 173-183.
- Lida Puspaningtyas . (2020). Ekonom: Kondisi Perbankan Syariah Lebih Baik Saat Pandemi. Diambil pada September 22, 2023, from <https://ekonomi.republika.co.id/berita/qhb6pz370/ekonom-kondisi-perbankan-syariah-lebih-baik-saat-pandemi>
- Lida Puspaningtyas . (2020). Ekonom: Kondisi Perbankan Syariah Lebih Baik Saat Pandemi. Retrieved September 22, 2023, from <https://ekonomi.republika.co.id/berita/qhb6pz370/ekonom-kondisi-perbankan-syariah-lebih-baik-saat-pandemi>

- Limayem, M., Hirt, S. G., & Cheung, C. M. (2007). How habit limits the predictive power of intention: The case of information systems continuance. *MIS Quarterly*, 705–737.
- Linggadjaya, L. L., Sitio, B., & Situmorang, P. (2022). Digital Transformation of Bank Jago Tbk From Conventional Bank to Digital Bank. *International Journal of Entrepreneurship and Business (IDEB)*.
- Linggadjaya, L. L., Sitio, B., & Situmorang, P. (2022). Digital Transformation of Bank Jago Tbk From Conventional Bank to Digital Bank. *International Journal of Entrepreneurship and Business (IDEB)*.
- Linggadjaya, R. I. T., Sitio, B., & Situmorang, P. (2022). Transformasi Digital Pt Bank Jago Tbk dari Bank Konvensional menjadi Bank Digital. *International Journal of Digital Entrepreneurship and Business*, 3(1), 9–22. <https://doi.org/10.52238/ideb.v3i1.76>
- Liu, W., & Aaker, J. (2008). The happiness of giving: The time-ask effect. *Journal of consumer research*, 35(3), 543-557
- Lyons, S. (2004). An exploration of generational values in life and at work. ProQuest Dissertations and Theses, 441-441. Diakses dari website <http://ezproxy.um.edu.my/docview/305203456?acco=untid=28930>, pada 2 April 2018
- M, A. L., Anouze, & Alamro, A. S. (2019). Factors affecting *intention to use E-banking* in Jordan. *Emerald Insight*, 86-102.
- Marr, N. E., & Prendergast, G. P. (1993). Consumer adoption of self-service technologies in retail banking: Is expert opinion supported by consumer research. *International Journal of Bank Marketing*, 11(1), 3–10. doi:10.1108/02652329310023381.
- Martins, C., Oliveira, T. and Popovic, A. (2014) Understanding the Internet Banking Adoption: A Unified Theory of Acceptance and Use of Technology and *Perceived risk* Application. *International Journal of Information Management*, 34, 1-13.
- Maulana, I., Manulang, J. M., & Salsabila, O. (2020). Pengaruh *Social media influencer* Terhadap Perilaku Konsumtif di Era Ekonomi Digital. *Majalah Ilmiah Bijak*, 28-34.
- Merhi, M., Hone, K., & Tarhini, A. (2019). Technology in Society A cross-cultural study of the *intention to use* mobile banking between Lebanese and British consumers : Extending UTAUT2 with security , privacy and trust. *Technology in Society*, 59(June), 101151. <https://doi.org/10.1016/j.techsoc.2019.101151>
- Mitchell, V.(1999), "Consumer *perceived risk*: conceptualisations and models", *European Journal of Marketing*, Vol. 33 No. 1/2, pp. 163-195. <https://doi.org/10.1108/03090569910249229>

- Munawarah, H., & Yusuf, M. (2022). BANK DIGITAL SYARIAH ANALISIS 107 CYBER SECURITY MENURUT HUKUM POSITIF DI INDONESIA DAN HUKUM EKONOMI SYARIAH (Pertama; P. Komarudin, Ed.). Banjarmasin: PT. Borneo Development Project
- Nawangsari, S., & Iswah, S. N. (2019). Pengaruh Teknologi Informasi, Persepsi Manfaat, Persepsi kemudahan, dan Fitur Layanan Terhadap Kepuasan Nasabah serta Implikasinya pada Minat Ilang Penggunaan Aplikasi Jenius Bank BTPN. Seminar Nasional APTIKOM (SEMNASLIK) 2019 (pp. 144-150). Depok: Udinus.
- Nguyen, T. O. (2020). Factors Affecting the *Intention to use* Digital Banking in Vietnam. Journal of Asian Finance, Economics and Business , 303-209.
- Nicholson, Walter, Snyder, Christopher. (2012). Microeconomic theory : basic principles and extensions / Walter Nicholson, Christopher Snyder (11th ed). Mason: South-Western/Cengage Learning.
- Nisa, D. D., Ariyani, T. S., & Oktaviani, K. (2015). Analisis Faktor-Faktor yang Mempengaruhi Nasabah Menggunakan Layanan Banking Mandiri. Jurnal Manajemen Maranatha, 13(1). <https://doi.org/10.28932/jmm.v13i1.143>
- Novita Intan . (2021). Masa Pandemi Percepat Transformasi Digital Seluruh Aspek. Retrieved September 20, 2023, from <https://ekonomi.republika.co.id/berita/r1unv1320/masa-pandemi-percepat-transformasi-digital-seluruh-aspek>
- Novita Intan. (2022, Oktober 05). OJK dan BI Restui Hijra Bank Fasilitasi Digital Mobile Banking. Retrieved from Republika: <https://ekonomi.republika.co.id/berita/rmceli383/ojk-dan-bi-restui-hijra-bank-fasilitasi-digital-mobile-banking>
- Nursalam, (2016) menjelaskan bahwa niat dipengaruhi oleh beberapa faktor yaitu:
- OJK. (2021). Infografis Akselerasi Digitalisasi Perbankan, OJK Terbitkan Peraturan Penguatan Perbankan. Retrieved September 21, 2023, from Infografis Akselerasi Digitalisasi Perbankan, OJK Terbitkan Peraturan Penguatan Perbankan
- Peter, J. P., & Olson, J. C. (2010). Consumer behavior & marketing strategy. <https://ci.nii.ac.jp/ncid/BB01791616> Pindyck, R. S., & Rubinfeld, D. L. (2013). Microeconomics (8th ed.). Boston: Pearson.
- Pranidana, Sauca. "Analisis faktorfaktor yang mempengaruhi minat nasabah bank BCA untuk menggunakan klikBCA. Skripsi S1. Semarang: Fakultas Ekonomi. UNDIP Pustaka Utama. 2010
- Public Intention on Peer to Peer Lending Investment in Fintech Syariah : The Role of Products, Agreement, Percentage of Yield, and Levels of Return Success (Case Study in ALAMI Sharia). (n.d.).

- Purwanto, & Kuswandi, K. (2017). Effects of flexibility and interactivity on the perceived value of and satisfaction with e-commerce (evidence from Indonesia). *Market-Trziste*, 339(594), 139–159. <https://doi.org/10.22598/mt/2017.29.2.139>
- Putra, Y. S. (2016). Theoretical Review : Teori Perbedaan Generasi. AMONG MAKARTI , 129-132.
- Rizky Wicaksono, S. (n.d.). Teori Dasar Technology Acceptance Model. <https://doi.org/10.5281/zenodo.7754254>
- Sabri , H., Azlina, N., & Said, M. (2020). Transformasi Digital Industri Perbankan Syariah Indonesia. *Jurnal El-Kahfi Journal of Islamic Economics*, 02(2722-6557), 3.
- Shimp, T. A. (2010). Advertising, Promotion, & Other Aspects of Integrated Marketing Communication. United States: Cengage Learning
- Sholihin, M., & Ratmono, D. (2020). Analisis SEMPLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis - Google Play Buku. Retrieved from <https://play.google.com/books/reader?id=NbMWEAAAQBAJ&pg=GBS.PA11>
- Singarimbun, M., & Effendi, S. (1997). Metode Penelitian Survai. Jakarta: Pustaka LP3ES.
- Siregar, K. R., Candiwan, & Septian, W. (2017). TECHNOLOGY ACCEPTANCE OF DIGITAL OPEN LIBRARY TELKOM UNIVERSITY BASED ON MODIFIED UTAUT MODEL (Case Study at Telkom University 2016). *119 International Seminar and Conference on Learning Organization (ISCLO*, 1–11.
- Solomon, Michael R. (2007). Consumer Behaviour: Buying, Having and Being, Eight Edition. New Jersey : Pearson-Pretince Hall
- Sri Adiningsih . (2022). Pandemi Covid-19 dan Dampaknya Terhadap Ekonomi Digital. Diambil pada September 20, 2023, from <https://feb.ugm.ac.id/id/berita/3558-pandemi-covid-19-dan-dampaknya-terhadap-ekonomi-digital>
- Sri Mulyani Klaim Keuangan Syariah Lebih Stabil Saat Pandemi. (2020). Retrieved September 2023, from <https://www.cnnindonesia.com/ekonomi/20201229110911-532-587317/sri-mulyani-klaim-keuangan-syariah-lebih-stabil-saat-pandemi>
- Sugiyono. (2013). Metode Penelitian Manajemen. Bandung: Penerbit Alfabeta.
- Sugiyono. (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.

- Syamsurizal, Putri, S., Movitara, M. A., & Yanti, N. (2022). ANALISIS MINAT MASYARAKAT TERHADAP PERBANKAN SYARIAH. *Hikmah*, 19(2), 30–45.
- Tjiptono, Fandy. 2002. Strategi Pemasaran Edisi 11. Yogyakarta: Andi Tugade, Christian & Reyes, Jenny & Narte, Mecmack. (2021). Components Affecting *Intention to use* Digital Banking Among Generation Y and Z: An Empirical Study from the Philippines. *Journal of Asian Finance Economics and Business*. Vol 8. 509-0518. 10.13106/jafeb.2021.vol8.no12.0509.
- Tyas, E. I., & Darma, E. S. (2017). Pengaruh *Perceived usefulness*, Perceived Ease of Use, Perceived Enjoyment, dan Actual Usage Terhadap Penerimaan Teknologi Informasi: Studi Empiris Pada Bagian Akuntansi dan Keuangan Baitul Maal Wa Tamwil Wilayah Daerah Istimewa Yogyakarta . *Reviu Akuntansi dan Bisnis Indonsia*, 27.
- Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273–315.
- Venkatesh, V., & Davis, F. (2000). A Theoretical Extension of The Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186–204.
- Venkatesh, V., & Davis, F. . (2000). 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*, 425–478.
- Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36(1), 157–178. <http://www.jstor.org/stable/4141041>
- Venkatesh, Viswanath & Davis, Fred. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*. 46. 186-204. 10.1287/mnsc.46.2.186.11926.
- Verhagen, T., Meents, S., & Tan, Y. H. (2006). *Perceived risk* and trust associated with purchasing at electronic marketplaces. *European Journal of Information Systems*, 15(6), 542–555. <https://doi.org/10.1057/palgrave.ejis.3000644>
- Welta, F. (2013). PERANCANGAN SOCIAL NETWORKING SEBAGAI MEDIA INFORMASI BAGI PEMERINTAH. Proceeding PESAT (Psikologi, Ekonomi, Sastra, Arsitektur & Teknik Sipil), 5. <https://ejournal.gunadarma.ac.id/index.php/pesat/article/download/1242/1102>

- Wetzel, M., Odekerken-Schröder, G., & Van Oppen, C. (2009). Using PLS path modeling for assessing hierarchical construct models: guidelines and empirical illustration. *Management Information Systems Quarterly*, 33(1), 177. <https://doi.org/10.2307/20650284>
- Windasari, N. A., Kusumawati, N., Larasati, N., & Amelia , R. P. (2022). Digital-only banking experience: Insights from gen Y and gen Z. *Journal of Innovation & Knowledge* , 1-10.
- Wu, K., Zhao, Y., Zhu, Q., Tan, X., & Zheng, H. (2011). “A meta-analysis of the impact of trust on technology acceptance model: Investigation of moderating influence of subject and context type.” *International Journal of Information Management*, 31(6) 572–581. <https://doi.org/10.1016/j.ijinfomgt.2011.03.004>
- Yolanda, F. (2019, Februari 12). McKinsey: Indonesia Negara Tercepat dalam Adopsi Digital. *Republika Online*. <https://ekonomi.republika.co.id/berita/pmt27h370/mckinsey-indonesia-negara-tercepat-dalam-adopsi-digital>
- Yolandha, F. (2020, September 27). Ekonom: Kondisi Perbankan Syariah lebih baik saat Pandemi. *Republika Online*. <https://ekonomi.republika.co.id/berita/qhb6pz370/ekonom-kondisi-perbankan-syariah-lebih-baik-saat-pandemi>
- Yu, C. S., (2011), Construction and validation of an *e-lifestyle* instrument, *Internet Research*, 21(3), 214-235.
- Yuniati, I. (2021). Gaspol! Capaian Digitalisasi Transaksi Solo peringkat ke-7 nasional. *Solopos.com*. <https://soloraya.solopos.com/gapol-capaiannya-digitalisasi-transaksi-solo-peringkat-ke-7-nasional-1165157>