

## DAFTAR PUSTAKA

- (AFTECH), A. F. I. (2023). *Annual Members Survey 2022/2023: Industri Fintech Indonesia Mantap Melangkah Menuju Keberlanjutan dan Inklusi*. <https://www.aftech.id/reports/fintech-adoption-2023>.
- Afifah, I. N. N., & Indarto, M. R. (2023). Pengaruh Perceived Usefulness, Perceived Ease of Use, dan E-Security terhadap Reuse Intention pada Pengguna E-Wallet DANA di Daerah Istimewa Yogyakarta. *Journal STIM YKPN*, 4(2), 1–12. <https://journal.stimykpn.ac.id/index.php/cb/article/download/450/196>.
- Assael, H. (1992). *Consumer Behavior and Marketing Action*. Pws-Kent.
- Baron, R. M., & Kenny, D. A. (1986). *The Moderator-Mediator Variable Distinction in Social Psychological Research : Conceptual, Strategic, and Statistical Considerations*. 51(6), 1173–1182.
- Bhattacharjee, A. (2001). *Understanding Information Systems Continuance: An Expectation-Confirmation Model*. 25(3), 351–370.
- Center, E. V. berkolaborasi dengan K. I. (2025). *Digital Competitiveness Index Jawa Tengah*. East Ventures. <https://eastventures.databoks.id/province/3300/jawa-tengah>.
- Chin, W. W. (1998). The Partial Least Squares Approach for Structural Equation Modeling. *Modern Methods for Business Research, January 1998*, 295–336.
- Daassi, M., & Debbabi, S. (2021). Information & Management Intention to reuse AR-based apps: The combined role of the sense of immersion, product presence and perceived realism Mohamed Daassi, Sana Debbabi. *Information & Management*, 58(4), 103453. <https://doi.org/10.1016/j.im.2021.103453>.
- Daifa, M., Quthni, A., & Magdalena, P. (2025). *Influence of Ease of Use and E-Service Quality on Intention to Reuse with Customer Satisfaction as a Mediating Variable in Online Travel Agent Traveloka E-Service Quality , Kepuasan Pelanggan, dan Kemudahan Penggunaan: Faktor Penentu Minat Menggunakan Kembali Traveloka*. 12(2024), 28–46. <https://doi.org/10.55963/jumpa.v12i1.724>.
- DailySocial.id. (2021). *Fintech Report 2021*. <https://dailysocial.id/research/fintech-report-2021>.
- Davis, F. D. (1989). *Information Technology Introduction*. 13 (3), 319–340.
- Elnadi, M., & Gheith, M. H. (2022). *What makes consumers reuse ride-hailing services ? An investigation of Egyptian consumers ' attitudes towards ride-hailing apps*. 29 (June), 78–94.

- Fanani, M. I., Nurhidayah, & Sari, A. F. K. (2025). *Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Persepsi Risiko terhadap Preferensi Penggunaan Layanan Quick Response Code Indonesian Standard Bank Syariah Indonesia (Studi Kasus Generasi Z di Kota Malang)* Mohammad Iqbal Fanani, Nurhidaya. 8(1), 136–145.
- Fitri, B. N., & Nugroho, D. A. (2023). *Pengaruh Customer Satisfaction, Brand Preference, Dan Perceived Brand Benefits Terhadap Reuse Intentions Platform Digital*. 02(1), 114–124.
- Ghozali, I., & Latan, H. (2019). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0*. Universitas Diponegoro Semarang.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM), 2nd Ed.* (2nd Editio). SAGE Publications.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM), 3rd Ed.* (3rd Editio). SAGE Publications.
- Jumlah Penduduk Kota Semarang Tahun 2025*. (2025). Badan Pusat Statistik Kota Semarang. <https://dispendukcapil.semarangkota.go.id/jumlah-penduduk-kota-semarang-tahun-2025/>
- Karim, R. Al, Sobhani, F. A., Rabiul, K., Lepee, N. J., Kabir, M. R., Abdul, M., & Chowdhury, M. (2022). *Linking Fintech Payment Services and Customer Loyalty Intention in the Hospitality Industry: The Mediating Role of Customer Experience and Attitude*.
- Kasmir. (2014). *Bank dan lembaga keuangan lainnya (Edisi Revisi)*. Rajawali Pers.
- Kotler, P., & Keller, K. L. (2021). *Marketing Management (15th ed.)*. Pearson Education.
- Kumalasari, R. A. D., & Permanasari, K. I. (2022). *Mobile Banking : System Quality , Information Quality, Service Quality, Customer Satisfaction, and Loyalty*. 9(1), 141–148.
- Kumbara, V. B., Limakrisna, N., & Yulasmi, Y. (2023). *Faktor-faktor yang mempengaruhi e-loyalty pelanggan pada e-commerce di Kota Padang Sumatera Barat*. 9(3), 1326–1338.
- Kusdickayati, A. D., Sabila, I., & Nabiilah, C. A. (2024). *Pengaruh Perceived Security dan Service Quality terhadap Interest to Reuse Aplikasi Dana*. 05(01), 96–112.
- Lemeshow, S., Jr., D. W. H., Klar, J., & Lwanga, S. K. (1997). *Adequacy of Sample Size in Health Studies*. John Wiley & Sons / WHO.

- Maharani, N. P. D. T., Sukaatmadja, I. P. G., Giantari, I. G. A. K., & Suparna, G. (2024). *Mediation of customer satisfaction : E-service quality, brand trust, and reuse intention*. 23 (03), 2113–2124.
- Muzdalifa, Rahma, & Novalia. (2025). The role of fintech in improving financial inclusion in MSMEs in Indonesia. *Masharif Al-Syariah Journal: Journal of Islamic Economics and Banking*, 3(1), 258–267. <https://e-journal.uac.ac.id/index.php/ijjse/article/view/4375>.
- Napitupulu, D. (2017). *Kajian Penerimaan E-Learning Dengan Pendekatan Tam Study Of E-Learning Acceptance Based On Tam Approach*. April, 41–48.
- Nicholson, W., & Snyder, C. (2010). *Intermediate Microeconomics and Its Application*. Melissa Acuna.
- Novira, D., Utomo, H. S., & Mulyanto, I. H. (2024). *Influence of Perceived Ease of Use and Perceived Usefulness towards Continuance Intention with Customer Satisfaction as Intervening Variable : a study of Startup Companies Using*. 2(02), 602–614.
- Otoritas Jasa Keuangan. (2021). Peraturan Otoritas Jasa Keuangan Republik Indonesia No.12/POJK.03/2021 tentang Bank Umum. *Www.Ojk.Go.Id*, 1–113. <https://sikepo.ojk.go.id/SIKEPO/DatabasePeraturan/PeraturanUtuh/84c36c57-c4bb-4815-9b13-c229>.
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). *A Multiple-Item Scale for Assessing Electronic Service Quality*. 7(X), 1–21. <https://doi.org/10.1177/1094670504271156>.
- Purwanti, T. S., & Adialita, T. (2024). *Terhadap Intention To Reuse Yang Dimediasi Oleh Customer Satisfaction Pada Pengguna Grab Di Kota Jimea | Jurnal Ilmiah Mea ( Manajemen, Ekonomi, Dan Akuntansi )*. 8(1), 829–844.
- Rodriguez, E. T., & Lozano, M. P. (2012). *Computers & Education The acceptance of Moodle technology by business administration students*. 58, 1085–1093. <https://doi.org/10.1016/j.compedu.2011.11.012>.
- Saqib, A. R. (2019). *Pengaruh Perceived Usefulness , Perceived Ease Of Use , Structural Assurance, Dan Social Influence Terhadap Intention To Reuse Dimediasi Oleh Trust (Studi pada Pengguna Aplikasi OVO di Kediri Town Square )*. 1–18.
- Schiffman, L. G., & Kanuk, L. L. (2010). *Consumer Behavior* (10th Edition).
- Seabank. (2024). *fitur SeaBank x ShopeePay Account*. Seabank. <https://www.seabank.co.id/pusat-bantuan/artikel/10040-apa-itu-fitur-seabank-x-shopeepay-account-linkage>.
- Startup Genome & Global Entrepreneurship Network (GEN) (2023). *innovators guide global-startup ecosystem 2023*. <https://www.startus->

[insights.com/innovators-guide/global-startup-ecosystem-report-2023](https://insights.com/innovators-guide/global-startup-ecosystem-report-2023).

- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta. Bandung: Alfabeta.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (Cetakan Ke). Bandung: Alfabeta.
- Suharbi, M. A., & Margono, H. (2022). *Kebutuhan transformasi bank digital Indonesia di era revolusi industri 4 . 0*. 4(10), 4749–4759.
- Tunggal Pradini, K., & Susanti. (2021). *Pengaruh Literasi Keuangan, Literasi Digital, dan Kemudahan Penggunaan Terhadap Penggunaan*. 10(10), 859–872. <https://ojs.unud.ac.id/index.php/EEB>.
- Wiyono, M. R. P., Putri, W. R. S., Handayani, S. P., Hidayat, W., & Ibrahim, Z. (2024). Pengaruh Pelayanan dan Kemudahan Bertransaksi Menggunakan Bank Digital (Seabank) terhadap Minat Menabung Mahasiswa Jurusan PBS. *Akademik: Jurnal Mahasiswa Ekonomi & Bisnis*, 4(2), 816–827. <https://doi.org/10.37481/jmeh.v4i2.830>.
- Wolfenbarger, M., & Gilly, M. C. (2003). *eTailQ : dimensionalizing, measuring, and predicting etail quality*. 79, 183–198. [https://doi.org/10.1016/S0022-4359\(03\)00034-4](https://doi.org/10.1016/S0022-4359(03)00034-4).