

## DAFTAR PUSTAKA

- Abdillah, W., & Jogyanto. (2015). *Partial Least Square (PLS), Alternatif Structural Equation Model (SEM) dalam Penelitian Bisnis*. Andi.
- Ahmad, A. U. F., & Hassan, M. K. (2014). Riba and Islamic Banking Abu Umar Faruq Ahmad , University of Western Sydney. *Journal of Islamic Economics, Banking and Finance, March*.
- Aji, H. M., Berakon, I., & Riza, A. F. (2020). The effects of subjective norm and knowledge about riba on intention to use e-money in Indonesia. *Journal of Islamic Marketing, 12*(6), 1180–1196.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, Vol. 50 No*, 179–211.
- Baki, R., Birgoren, B., & Aktepe, A. (2018). A meta analysis of factors affecting perceived usefulness and perceived ease of use in the adoption of E-Learning systems. *Turkish Online Journal of Distance Education, 19*(4), 4–42.
- Berakon, I., Aji, H. M., & Hafizi, M. R. (2021). Impact of digital Sharia banking systems on cash-waqf among Indonesian Muslim youth. *Journal of Islamic Marketing*.
- Bhattacharjee, A. (2001). An empirical analysis of the antecedents of electronic commerce service continuance. *Decision Support Systems, Vol. 32 No*, 201–214.
- Burhan, F. A. (2020). *Nilai Fintech Syariah Tumbuh Tiga Kali Lipat di Masa Pandemi*. Katada.co.id. Diakses pada 3 Februari 2022. <https://katadata.co.id/yuliawati/digital/5fb168c525281/nilai-fintech-syariah->

tumbuh-tiga-kali-lipat-di-masa-pandemi.

Chin, W. W. (1998). *The Partial Least Squares Approach to Structural Equation Modeling. Modern Methods for Business Research*. 295–336.

Chiu, C. M., Chang, C. C., Cheng, H. L., & Fang, Y. H. (2009). Determinants of customer repurchase intention in online shopping. *Online Information Review*, 33(4), 761–784.

Chuang, L.-M., Liu, C.-C., & Kao, H.-K. (2016). The Adoption of Fintech Service: TAM perspective. *International Journal of Management and Administrative Sciences (IJMAS)*, 3(07), 1–15.

Cooper, D. R., & Schindler, P. (2014). *Business Research Method*. Mc-GrawHill.

Daragmeh, A., Lentner, C., & Sagi, J. (2021). FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of “Generation X” in Hungary to use mobile payment. *Journal of Behavioral Experimental Finance*, 32.

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*, 12(4), 794–812.

Databoks. (2017). *Gen Y dan Z Cenderung Beralih ke Platform Online*. Databoks.Katadata.co.id. Diakses pada 21 Desember 2021. <https://databoks.katadata.co.id/datapublish/2017/04/28/gen-y-dan-z-cenderung-beralih-ke-platform-online>.

Databoks. (2018). *Fintech P2P Lending dan Pembayaran Tumbuh Paling Pesat*. Databoks.Katadata.co.id. Diakses pada 4 Juni 2021.

<https://databoks.katadata.co.id/datapublish/2019/09/05/fintech-p2p-lending-dan-pembayaran-tumbuh-paling-pesat>.

Databoks. (2020). *10 Media Sosial yang Paling Sering Digunakan di Indonesia Tahun 2020*. Databooks.Katadata.co.id. Diakses pada 3 Februari 2022.  
<https://databoks.katadata.co.id/datapublish/2020/02/26/10-media-sosial-yang-paling-sering-digunakan-di-indonesia>.

Databoks. (2021). *Penyaluran Pinjaman Fintech Lending Capai Rp 181,67 Triliun per Maret 2021*. Databooks.Katadata.co.id. Diakses pada 4 Juni 2021.  
<https://databoks.katadata.co.id/datapublish/2021/05/14/penyaluran-pinjaman-fintech-lending-capai-rp-18167-triliun-per-maret-2021>.

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.

Farooq, M. O. (2009). Ribā, interest and six hadiths: Do we have a definition or a conundrum? *Review of Islamic Economics*, 13(1), 105–141.

Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Addison-Wesley, Reading, MA.

Garson, G. D. (2016). *Partial Least Squares: Regression & Structural Equation Models*. Statistical Publishing Associates.

Ghazali, I. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23* (8th ed.). Badan Penerbit Universitas Diponegoro.

Global Islamic Fintech Report. (2021). Global Islamic Fintech Report. In *Cdn.Salaamgateway.com*. Diakses pada 8 Agustus 2021.

<https://cdn.salaamgateway.com/special-coverage/islamic-fintech->

[2021/Global-Islamic-Fintech-Report-2021-Executive-Summary.pdf](#).

Gujarati, D. N. (2004). *Basic Econometrics* (Fourth Edi). McGraw-Hill Companies.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis: A Global Perspective* (Edisi Kedua). Pearson Education Inc.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (Edisi Kedu). SAGE Publications Inc.

Hamid, A. A., Razak, F. Z. A., Bakar, A. A., & Abdullah, W. S. W. (2016). The Effects of Perceived Usefulness and Perceived Ease of Use on Continuance Intention to Use E-Government. *Procedia Economics and Finance*, 35(October 2015), 644–649.

Hussein, Z. (2017). Leading to Intention: The Role of Attitude in Relation to Technology Acceptance Model in E-Learning. *Procedia Computer Science*, 105(December 2016), 159–164.

Indriantoro, N., & Supomo, B. (2014). *Metodologi Penelitian Bisnis*. BPFE Yogyakarta.

Le, M. T. H. (2021). Examining factors that boost intention and loyalty to use Fintech post-COVID-19 lockdown as a new normal behavior. *Heliyon*, vol.7(8).

Nuryaman, & Christina, V. (2015). *Metodologi Penelitian Akuntansi dan Bisnis*. Ghalia Indonesia.

- OJK. (2021). *Financial Technology - P2P Lending*. Ojk.co.id. Diakses pada 1 Oktober 2021. <https://www.ojk.go.id/id/kanal/iknb/financial-technology/default.aspx>.
- Oladapo, I. A., Hamoudah, M. M., Alam, M. M., Olaopa, O. R., & Muda, R. (2021). Customers' perceptions of FinTech adaptability in the Islamic banking sector: comparative study on Malaysia and Saudi Arabia. *Journal of Modeling in Management*.
- Rahman, M. (2022). *30 Influencer Keuangan Berpengaruh di Indonesia 2022*. Diakses pada 4 Juni 2022. Financer.com. Diakses pada 9 Maret 2022 <https://financer.com/id/blog/influencer-keuangan/>.
- Safari, K., Bisimwa, A., & Buzera Armel, M. (2020). Attitudes and intentions toward internet banking in an under developed financial sector. *PSU Research Review, ahead-of-p*(ahead-of-print).
- Sari, I. N. (2021). *Indonesia Pengguna Fintech Tertinggi Ketiga di Dunia*. Databooks.Katadata.co.id. Diakses pada 4 Juni 2021. <https://katadata.co.id/intannirmala/digital/60d1c95ea19bb/indonesia-pengguna-fintech-tertinggi-ketiga-di-dunia>.
- Sarwono, J. (2012). *Metode Riset Skripsi Pendekatan Kuantitatif; Menggunakan Prosedur SPSS*. Elex Media Komputindo.
- Schepers, J., & Wetzels, M. (2007a). A meta-analysis of the technology acceptance model: Investigating subjective norm and moderation effects. *Information and Management*, 44(1), 90–103.

- Schepers, J., & Wetzels, M. (2007b). A meta-analysis of the technology acceptance model: Investigating subjective norm and moderation effects. *Information & Management*, 44 No.1, 90–103.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach*. John Wiley & Sons.
- Shandy, K. F. (2020). *Terungkap, Fintech Syariah Lebih Unggul dari Konvensional*. Economy.Okezone.com. Diakses pada 4 Juni 2021. <https://economy.okezone.com/read/2020/12/18/320/2330072/terungkap-fintech-syariah-lebih-unggul-dari-konvensional?page=1>.
- Statista. (2021). *Number of internet users in Indonesia from 2017 to 2020 with forecasts until 2026(in millions)*. Statista.com. Diakses pada 6 Juni 2021. <https://www.statista.com/statistics/254456/number-of-internet-users-in-indonesia/>.
- Sugiyono. (2014). *Metode Penelitian Bisnis*. Alfabeta.
- Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 and a Research Agenda on Interventions. *Decision Sciences*, Vol.39(Issue 2).
- Venkatesh, V., & Davis, F. D. (2000). Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204.
- Wirtz, J., & Mattila, A. S. (2003). The effects of consumer expertise on evoked set size and service loyalty. *Journal of Services Marketing*, 17(7), 649–665.

Wulandhari, R. (2021). *Akumulasi Pencairan Pinjaman Fintech Syariah Capai Rp*

*1,7 T*. Republika.co.id. Diakses pada 4 Juni 2021.

<https://www.republika.co.id/berita/qo1uhz370/akumulasi-pencairan->

[pinjaman-emfintechem-syariah-capai-rp-17-t](https://www.republika.co.id/berita/qo1uhz370/akumulasi-pencairan-pinjaman-emfintechem-syariah-capai-rp-17-t).

Yadav, R., Chauhan, V., & Pathak, G. S. (2015). Intention to adopt internet banking

in an emerging economy: A perspective of Indian youth. *International Journal*

*of Bank Marketing*, 33(4), 530–544.