

DAFTAR PUSTAKA

- Abramova, S. and Bohme, R. (2016), "Perceived benefit and risk as multi-dimensional determinants of bitcoin use: a quantitative exploratory study", *Proceedings in International Conference on Information Systems*, No. 1-20.
- Alam, S. S., Musa, R., & Hassan, F. (2009), "Corporate customers' adoption of Internet banking: case of Klang Valley business firm in Malaysia," *International Journal of Business and Management*, Vol. 4, No. 4, 13–21.
- Arslan, Y., Gecti, F. & Zengin, H. (2013), "Examining Perceived Risk and Its Influence on Attitudes: A Study on Private Label Consumers in Turkey," *Asian Social Science*, Vol. 9, No. 4
- Avkiran, N.K. & Ringle, C.M. (2018). *Partial Least Squares Structural Equation Modeling*. Australia: Springer International Publishing
- Azwar, S. (2015). *Dasar-Dasar Psikometri*. Yogyakarta: Pustaka Pelajar.
- Bank Indonesia, <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/financial-technology/default.aspx>
- Barberis, J. (2014), "The rise of FinTech: Getting Hong Kong to lead the digital financial transition in APAC," in *Fintech Report. Fintech HK*.
- Bauer, R. A. (1960), "Consumer behavior as risk taking", in *D. F. Cox. (Ed.), Risk taking and information handling in consumer behavior*, MA: Boston University Press, Boston, pp. 23–33
- Beauchamp, M.B. & Ponder, N. (2010), "Perceptions of retail convenience for in-store and online shoppers", Vol. 20, 49–65.
- Benlian, A., Hess, T. (2011). "Opportunities and risks of software-as-a-service: Findings from a survey of IT executives," *Decision Support Systems*, Vol.52, 232–46.
- Berry, L.L., Seiders, K., & Grewal, D. (2002), "Understanding Service Convenience," *Journal of Marketing*, Vol. 66, No. 3, 1–17.
- Bhatiasevi, V. (2016). "An extended UTAUT model to explain the adoption of mobile banking," *Information Development*, Vol. 32, No. 4, pp. 799-814.
- BIS. (2020). *BIS Annual Economic Report 2020: Central banks and payment in the digital era*. BIS.
- Carter, L., Weerakkody, V., Phillips, B., & Dwivedi, Y. K. (2016), "Citizen adoption of e-government services: Exploring citizen perceptions of online services in the United States and United Kingdom," *Information Systems Management*, Vol. 33, No. 2, 124–140.

- Chandon, P., Wansink, B., & Laurent, G. (2000), "A benefit congruency framework of sales promotion effectiveness," *Journal of Marketing*, Vol. 64, No. 4, 65-81.
- Chao, C.M. (2019), "Factors determining the behavioral intention to use mobile learning: an application and extension of the UTAUT model," *Frontiers in Psychology*, Vol. 10
- Cheah, C., Teo, A., Sim, J., Oon, K. & Tan, B. (2011), "Factors affecting Malaysian mobile banking adoption: an empirical analysis", *International Journal of Network and Mobile Technologies*, Vol. 2, No. 3
- Chrishti, S. (2016), "How peer to peer lending and crowdfunding drive the FinTech revolution in the UK," *Banking Beyond Banks and Money*, 55-68.
- CNBC Indonesia. (2018, 10 Januari). Ini Dia Empat Jenis Fintech di Indonesia, dari <https://www.cnbcindonesia.com/tech/20180110145800-37-1126/ini-dia-empat-jenis-fintech-di-indonesia>
- Cohen, J. (1988). *Statistical Power Analysis for The Behavioral Sciences*. Hillside, NJ: Lawrence Erlbaum Associates.
- Cooper, D.R. & Schindler, P.S. (2014). *Business Research Method*. New York: McGrawHill
- Dauda, Y., Santhapparaj, S., Asirvatham, D., & Raman, M. (2007). "The impact of e-commerce security, and national environment on consumer adoption of internet banking in Malaysia and Singapore," *Journal of Internet Banking and Commerce*, Vol. 12, No. 2, 1-20.
- Davis, F. (1989). "Perceived usefulness, perceived ease of use, and user acceptance of information technology," *MIS Quarterly*, Vol. 13, 319-340.
- Dehghani, dkk. (2022). "High Interest, Low Adoption. A Mixed-Method Investigation into The Factors Influencing Organizational Adoption Of Blockchain Technology", *Journal of Business Research*, Vol. 149, 399-411.
- Farivar, S. & Yuan, Y. (2014), "The dual perspective of social commerce adoption," *Proceeding in SIGHCI*, pp., No. 1-6.
- Farquhar, J.D. & Rowley, J. (2009), "Convenience: a services perspective," *Marketing Theory*, Vol. 9, No. 425-438
- Featherman, M. S. & Pavlou, P.A. (2003), "Predicting E-Services Adoption: a Persepsi risiko Facets Perspective," *International Journal of Human-Computer Studies*, Vol. 59, No. 4, 451-474.
- Forsythe, S.M., Liu, C., Shannon, D., & Gardner, L.D. (2006). "Development of a scale to measure the perceived benefit and risks of online shopping," *Journal of Interactive Marketing*, Vol. 20, No. 2, 55-75.
- Ghozali, I. & Latan, H. (2015). *Partial least squares: Konsep, teknik, dan aplikasi menggunakan program smart PLS 3.0*, Semarang: Universitas Diponegoro Semarang.

- PwC. (2019). Global Consumer Insight PwC.
- Google & Temasek. (2016). E-conomy SEA: Unlocking the \$200 Billion Digital Opportunity in Southeast Asia.
- Gerlach, J.M. & Lutz, J.K. (2019). "Evidence on usage behavior and future adoption intention of FinTechs and digital finance solution," *The International Journal of Business and Finance Research*, Vol. 13, No. 2, pp. 83-105.
- Gerrard, P., Cunningham, J. B., & Devlin, J. F. (2006), "Why consumers are not using Internet banking," *Journal of Service Marketing*, Vol. 20, No. 3, 160–168.
- Gozman, D., dkk. (2018). "The evolution and adoption of equity crowdfunding: Entrepreneur and investor entry into a new market," *Small Business Economics*, Vol. 51, 425–39.
- Gupta, D.K. (2017), "Demonetization in India 2016--Mother Tongue Friendly E-Delivery Banking Channels for Cashless Growth," dari https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2894129
- Hadi, S. (2015). *Statistik*. Yogyakarta: Pustaka Pelajar.
- Hair, J.F., dkk. (2019). *Multivariate Data Analysis, Eighth Edition*. UK: Cengage Learning
- Hanafizadeh, P. & Khedmatgozar, H.R. (2012), "The mediating role of the dimensions of the perceived risk in the effect of customers' awareness on the adoption of internet banking in Iran", *Electronic Commerce Research*, Vol. 12 No. 2, pp. 151-175.
- Hellier, P.K., Geursen, G.M., Carr, R.A., & Rickard, J.A. (2003). "Customer repurchase intention: a general structural equation model," *European Journal of Marketing*, Vol. 37
- Hu, L. T., & Bentler, P. M. (1999). "Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria versus New Alternatives," *Structural Equation Modeling*, Vol. 6, No. 1-55.
- Jain, N. & Raman, T. (2021). "The Interplay of Perceived Risk, Perceive Benefit and Generation Cohort in Digital Finance Adoption," *Journal of Business*
- Jaradat, M. & Al-Mashaqba, A. (2014), "Understanding the adoption and usage of mobile payment services by using TAM3", *International Journal of Business Information Systems*, Vol. 16 No. 3, 271-296.
- Jun, J., Cho, I., Park, H. (2018). "Factors influencing continued use of mobile easy payment service: an empirical investigation," *Total Quality Management & Business Excellence*, 1–15.
- Katadata. (2020, 1 Desember). Pandemi Mengubah 10 Tren Bisnis Keuangan RI, Transaksi Fintech Meluas, dari <https://katadata.co.id/desyetyowati/digital/5fc64218b7427/pandemi->

[mengubah-10-tren-bisnis-keuangan-ri-transaksi-fintech-meluas](https://katadata.co.id/yurasyahru/digital/5e9a4e611f509/gelombang-besar-transaksi-nontunai-di-indonesia)
<https://katadata.co.id/yurasyahru/digital/5e9a4e611f509/gelombang-besar-transaksi-nontunai-di-indonesia>

- Kaur, S. & Arora, S. (2020), "Role of perceived risk in online banking and its impact on behavioral intention: trust as a moderator," *Journal Of Asia Business Studies*, Vol. 15, No. 1 2021, pp. 1-30
- Khedmatgozar, H. & Shahnazi, A. (2017), "The Role of Dimensions of Perceived Risk in Adoption of Corporate Internet Banking by Customers in Iran" *Electronic Commerce Research*.
- Kesharwani, A. & Bisht, S.S. (2012), "The impact of trust and perceived risk on internet banking adoption in India: an extension of technology acceptance model", *International Journal of Bank Marketing*, Vol. 30, No. 4, 303-322.
- Kesharwani, A. & Tripathy, T. (2012), "Dimensionality of Perceived Risk and Its Impact on Internet Banking Adoption: An Empirical Investigation", *Services Marketing Quarterly*, Vol. 33, No. 177-193.
- Kim, C., Mirusmonov, M., & Lee, I. (2010). "An Empirical Examination of Factors Influencing The Intention to Use Mobile Payment," *Computers in Human Behavior*, Vol. 26, No. 3, 310-322.
- Kim, S. H. & Park, H.-S. (2011). "The impact of service characteristics of smartphone application on perceived value, satisfaction and intention to recommend," *Korean Business Education Review*, Vol. 26, No. 6, 121-142.
- Knewton, H. & Rosenbaum, Z.A. (2020). "Toward understanding FinTech and its industry," *Managerial Finance*.
- Kotler, P. & Keller, K. L. (2016). *Marketing Management*, 15th Edition, New Jersey: Pearson Prentice Hall, Inc.
- Kulathunga, K., Ye, J., Sharma, S. & Weerathunga, R. (2020), "How does technological and financial literacy influence SME performance: mediating role of ERM practices," *MDPI Information*, Vol. 11, No. 6, 297.
- Kuo-Chuen, D. L. & Teo, E. G. (2015), "Emergence of FinTech and the LASIC principles," *Journal of Financial Perspectives*, Vol. 3, No. 3, 24-36.
- Lai, PC. (2017), "The Literature Review of Technology Adoption Models and Theories for The Novelty Technology", *Journal of Information Systems and Technology Management*, Vol. 14, No. 1, pp. 21-38.
- Laukkanen, T. & Pasanen, M. (2007), "Mobile banking innovators and early adopters: how they differ from other online users," *Journal of Financial Services Marketing*, Vol. 13, No. 2, 86-94.
- Lee, M. C. (2009), "Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit," *Electronic Commerce Research and Applications*, Vol. 8, No. 3, 130-141.

- Lewin, K. (1943). "Forces Behind Food Habits and Methods of Change," *Bulletin of the National Research Council*, Vol. 108.
- Littler, D. & Melanthiou, D. (2006), "Consumer perceptions of risk and uncertainty and the implications for behaviour towards innovative retail services: the case of internet banking", *Journal of Retailing Consumer Services*, Vol. 13, No. 6, 431-443.
- Liu, Y., Yang, Y. & Li, H. (2012), "A unified risk-benefit analysis framework for investigating mobile payment adoption," *International Conference on Mobile Business, 2012*.
- Liu, F., Zhao, X., Chau, P. Y. K., & Tang, Q. (2015). "Roles of perceived value and individual differences in the acceptance of mobile coupon applications," *Internet Research*, Vol. 25, No. 3, 471–495.
- Lwin, M., Wirtz, J. and Williams, J. (2007), "Consumer online privacy concerns and responses: a power–responsibility equilibrium perspective", *Journal of the Academy of Marketing Science*, Vol. 35, No. 4, pp. 572-585.
- Mackenzie, A. (2015), "The Fintech Revolution," *London Business School Review*, Vol. 26, 50–53.
- Mittal, V. (2019), "Seamless payments and banking for enabling social commerce," Presentation from EY
- Mitchell, V. (1999). "Consumer perceived risk: conceptualisations and models," *European Journal of Marketing*, Vol. 33, No.1, 163–195.
- McKinsey & Company. 2016. Unlocking Indonesia's Digital Opportunity. Oktober 2016.
- Munoz-Leiva, F., Climent-Climent, S. & Liébana-Cabanillas, F. (2019), "Determinants of intention to use the mobile banking apps: an extension of the classic TAM model," *Spanish Journal of Marketing-ESIC*, Vol. 21, No. 1, 25-38.
- Noreen, M., Ghazali, Z. & Mia, M.S. (2021), "The Impact of Perceived Risk and Trust on Adoption of Mobile Money Services: An Empirical Study in Pakistan," *Journal of Asian Finance, Economics and Business*, Vol. 8, No 6.
- Nurlaily, F., Ainy, E.K., Asmoro, P.S. (2021). "Understanding Hhe Fintech Continuance Intention of Indonesian Users: The Moderating Effect of Gender," *Business Theory and Practice*, Vol. 22, No. 2.
- Oentoro, W. (2020), "Mobile Payment Adoption Process: A Serial Of Multiple Mediation And Moderation Analysis", *International Business Management*, Vol. 34, No. 3/4, pp. 225-244
- Padayachee, K. (2017), "The myths and realities of generational cohort theory on ICT integration in education: a South African perspective," *The African Journal of Information Systems*, Vol. 10, No. 1, 4.

- Rana, N., Luthra, S., Rao, H.R. (2018). “Developing a Framework using Interpretive Structural Modeling for he Challenges of Digital Financial Services in India”, *Pacific Asia Conference on Information Systems (PACIS)*
- Razzaque, A., Cummings, R.T., Karolak, M. & Hamdan, A. (2020), “The propensity to use FinTech: input from bankers in the Kingdom of Bahrain,” *Journal of Information and Knowledge Management*, Vol. 19, No. 1, 1-22.
- Ryu, H. (2018), “What makes users willing or hesitant to use Fintech?: The moderating effect of user type,” *Industrial Management & Data Systems*, Vol. 118, No. 3
- Schierz, P.G., Schilke, O. & Wirtz, B.W. (2010), “Understanding consumer acceptance of mobile payment services: An empirical analysis”, *Electronic Commerce Research and Applications*, Vol. 9, No. 3
- Schlinder, P. (2019). *Business Research Method*. New York: McGraw-Hill.
- Shen, Y., Huang, C., Chu, C. & Hsu, C. (2010), “A Benefit–Cost Perspective of The Consumer Adoption of The Mobile Banking System”, *Behaviour and Information Technology*, Vol. 29, No. 5, pp. 497-511.
- Straub, E.T. (2009). “Understanding Technology Adoption: Theory and Future Directions for Informal Learning,” *Review of Educational Research*, Vol. 79, No. 2.
- Sugiyono. (2016). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Tang, K. L., Chee, K. O., & Jia, B. C. (2020), “Perceived Risk Factors Affect Intention To Use FinTech,” *Journal of Accounting and Finance in Emerging Economies*, Vol. 6, 453–463.
- Taylor, James W. (1974), “The Role of Risk in Consumer Behavior”, *Journal of Marketing*, Vol. 38, No. 2, 54–60
- Toufaily, E., Zalan, T., dan Dhaou, S.B. (2021), “A Framework f Blockchain Technology Adoption: An Investigation of Challenges and Expected Value,” *Journal of Information and Management*, Vol.58, No.3
- Venkatesh, V., Thong, J.Y. dan Xu, X. (2012), “Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology”, *MIS Quarterly*, pp. 157-178.
- Venkatesh, V., Morris, M.G., Davis, G.B. dan Davis, F.D. (2003), “User acceptance of information technology: toward a unified view”, *MIS Quarterly*, pp. 425-478.
- Wang, B., Ha-Brookshire, J.E. & Bonifay, W. (2020), “Measuring Perceived Benefits and Costs of New Technology Adoption in the Chinese Textile and Apparel Industry”, *Clothing and Textiles Research Journal*, 1-16

- Xie, J., dkk. (2021), “Understanding FinTech Platform Adoption: Impacts of Perceived Value and Perceived Risk”, *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 16
- Yiu, C.S., Grant, K., & Edgar, D. (2007), “Factors affecting the adoption of internet banking in HongKong – implications for the banking sector”, Vol. 27, No. 336, 51.
- Zavolokina, L., Dolata, M. & Schwabe, G. (2017), “FinTech Transformation: How IT-Enabled Innovations Shape the Financial Sector”, in *Conference: International Workshop on Enterprise Applications and Services in the Finance Industry*, 2017, 75-88
- _____(2021), “Cetak Biru Transformasi Digital Perbankan”. Tersedia pada: <https://www.ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Cetak-Biru-Transformasi-Digital-Perbankan.aspx>, diakses pada July 22, 2022
- _____(2021), “The Convergence of (Digital) Financial Services”. Tersedia pada: <https://dailysocial.id/post/laporan-dsinovate-bank-digital-di-indonesia-2021>, diakses pada July 22, 2022