



## DAFTAR PUSTAKA

- Al-Adwan, A., Al-Adwan, A., & Smedley, J. (2013). *Exploring students acceptance of e-learning using Technology Acceptance Model in Jordanian universities*. International Journal of Education and Development using ICT, 9(2).
- Al-Gahtani, S. S. (2016). *Empirical investigation of e-learning acceptance and assimilation: A structural equation model*. Applied Computing and Informatics, 12(1), 27-50.
- Bank Indonesia (2023). Table 7. *Proprietary Channel*. Diakses pada tanggal 20 April 2024 dari, [https://www.bi.go.id/id/statistik/ekonomi-keuangan/spip/Documents/TABEL\\_7.pdf](https://www.bi.go.id/id/statistik/ekonomi-keuangan/spip/Documents/TABEL_7.pdf)
- Baptista, G., & Oliveira, T. (2015). *Understanding mobile banking: The unified theory of acceptance and use of technology combined with cultural moderators*. Computers in Human Behavior, 50, 418-430.
- Barquin, S., de Gantès, G., HV, V., & Shrikhande, D. (2019). *Digital banking in Indonesia: Building loyalty and generating growth*. McKinsey & Company. Diakses dari <https://www.mckinsey.com/id/our-insights/digital-banking-in-indonesia-building-loyalty-and-generating-growth>
- Davis, F. D. (1985). *A technology acceptance model for empirically testing new end-user information systems: Theory and results*. Massachusetts Institute of Technology.
- Davis, F. D. (1989). *Perceived Usefulness, Perceived Ease of Use, and user acceptance of information technology*. MIS Quarterly, 13(3), 319-340.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). *User acceptance of computer technology: A comparison of two theoretical models*. Management Science, 35(8), 982-1003.
- Efferson, C., Lalive, R., Richerson, P., McElreath, R., & Lubell, M. (2006). Models and anti-models: The structure of payoff-dependent social learning.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Addison-Wesley.
- Ghoynaqi, R. I. M. U., & Saibil, D. I. (2022). *Generation Z's Interest in Digital Wallet Payments in Islamic Mobile banking During a Pandemic*. AL-ARBAH: Journal of Islamic Finance and Banking, 4(2), 189-202.
- Gilster, P. (1997). *Digital literacy*. Wiley Computer Publisher.



- Gujarati, D. N. (2004). Basic Econometrics (4th ed.). McGraw-Hill.
- Hastini, L. Y., Fahmi, R., & Lukito, H. (2020). Apakah Pembelajaran Menggunakan Teknologi dapat Meningkatkan Literasi Manusia pada Generasi Z di Indonesia?. *Jurnal Manajemen Informatika (JAMIKA)*, 10(1), 12-28.
- Hersya, D. A., & Sutabari, T. (2023). PERKEMBANGAN INDUSTRI PERBANKAN DI ERA MODERN. *Musytari: Neraca Manajemen, Akuntansi, dan Ekonomi*, 2(1), 61-70.
- Kim, G., Shin, B., & Lee, H. G. (2010). *Understanding dynamics between initial trust and usage intentions of mobile banking*. *Information Systems Journal*, 20(3), 253-281.
- Koenig-Lewis, N., Palmer, A., & Moll, A. (2010). *Predicting young consumers' take up of mobile banking services*. *International Journal of Bank Marketing*, 28(5), 410-432.
- KOMINFO. (2022). Status literasi digital Indonesia 2022. <http://web.kominfo.go.id/sites/default/files/ReportSurveiStatusLiterasiDigitalIndonesia2022.pdf>
- Le-Hoang, P. V. (2021). *Intention to Use m-banking application: An empirical study in Ho Chi Minh City*. *Independent Journal of Management & Production*, 12(2), 637-653.
- Mulya, O., & Yuhertiana, I. (2023). *A Bibliometric Analysis of the Psychology of Mobile banking use Among Generation Z*, 6(4), 1840-1848
- Nugroho, T. R., Ainiyah, N., & Setiono, H. (2022). *Behavioral Intentions to Adopt Mobile banking: An Empirical Examination of Generation Z*. *Business Excellence & Management*, 12(2).
- Okeji, C. C., Tralagba, E. C., & Obi, I. C. (2019). *An investigation of the digital literacy skills and knowledge-based competencies among librarians working in university libraries in Nigeria*. *Global Knowledge, Memory and Communication*, 69(4/5), 311-330. <https://doi.org/10.1108/GKMC-05-2019-0054>
- Ooi, K. B., & Tan, G. W. H. (2016). *Mobile technology acceptance model: An investigation using mobile users to explore smartphone credit card*. *Expert Systems with Applications*, 59, 33-46.
- Otoritas Jasa Keuangan. (2021). Layanan digital banking. Sikapiuangmu. Retrieved June 8, 2024, from <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/345>

- Pitoewas, B., Nurhayati, N., Putri, D. S., & Yanzi, H. (2020). Analisis kepekaan sosial generasi (z) di era digital dalam menyikapi masalah sosial. *Bhineka Tunggal Ika*, 7(1), 17-23.
- Priyani, A., Maryam, S., & A.Y., B. (2020). Studi Komparatif tentang Persepsi Manfaat dan Kemudahan Penggunaan Aplikasi *Mobile banking* antara Generasi X, Generasi Y, dan Generasi Z. *Edunomika*, 4(2), 357-368
- Rahi, S., Ghani, M. A., & Ngah, A. H. (2019). *A structural equation modeling (SEM-AMOS) of e-banking services, user satisfaction and loyalty in Pakistan: The moderating role of gender*. *Journal of Internet Banking and Commerce*, 24(3).
- Raza, S. A., Shah, N., & Ali, M. (2019). Acceptance of *mobile banking* in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic Marketing*, 10(1), 357-376.
- Ruangkanjanases, A., & Wongprasopchai, S. (2018). *Adoption of mobile banking services: An empirical examination between generation Y and generation Z in Thailand*. *International Journal of Organizational Business Excellence*, 1(1), 1-12.
- Silanoi, W., Naruetharadhol, P., & Ponsree, K. (2023). *The confidence of and concern about using mobile banking among generation Z: A case of the post COVID-19 situation in Thailand*. *Social Sciences*, 12(4), 198.
- Sugiyono (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alphabet.
- Sugiyono. (2010). Metode Penelitian Bisnis. Bandung: Alfabeta.
- Sugiyono. (2012). Statistika untuk Penelitian. Bandung: Alfabeta
- Sugiyono. (2018). Metode Penelitian Kuantitatif. Bandung: Alfabeta.
- Tomasi, M. (2024). *Mobile banking Adoption: A Closer Look at the Role of Online Convenience Dimensions*. *International Journal of Business Science & Applied Management*, 19(1).