

DAFTAR PUSTAKA

- Abdullah, K., Jannah, M., Aiman, U., & Hasda, S. (2022). Metodologi Penelitian Kuantitatif. In *Yayasan Penerbit Muhammad Zaini*.
- Achiriani, P., & Hasbi, I. (2021). Pengaruh Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk, Perceived Cost Terhadap Behavioral Intention Pada Pengguna Dompot Digital Dana di Indonesia. *E-Proceeding of Management*, 8(1), 376–388.
- Afika, B. L., & Putri Suprapti, I. A. (2024). Determinants of Generation Z's Interest in Using Gopay, Ovo, and Dana (Application of UTAUT2 Model) in Mataram City. *International Journal of Multidisciplinary Research and Analysis*, 07(03), 984–995. <https://doi.org/10.47191/ijmra/v7-i03-18>
- Ain, N. U., Kaur, K., & Waheed, M. (2015). The influence of learning value on learning management system use: An extension of UTAUT2. *Information Development*, 32(5), 1306–1321. <https://doi.org/10.1177/0266666915597546>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Disability, CBR and Inclusive Development*, 33(1), 52–68. <https://doi.org/10.47985/dcidj.475>
- Ajzen, I. (2002). Residual Effects of Past on Later Behavior: Habituation and Reasoned Action Perspectives. *Personality and Social Psychology Review*, 6(2), 107–122. <https://doi.org/10.1207/S15327957PSPR0602>
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., Lal, B., & Williams, M. D. (2015). Consumer adoption of Internet banking in Jordan: Examining the role of hedonic motivation, habit, self-efficacy and trust. *Journal of Financial Services Marketing*, 20(2), 145–157. <https://doi.org/10.1057/fsm.2015.5>
- Amanda, K. (2024). PENGARUH EFFORT EXPECTANCY, HABIT, DAN PRICE VALUE TERHADAP BEHAVIORAL INTENTION PADA FINANCIAL TECHNOLOGY SHOPEEPAY MENGGUNAKAN UNIFIED THEORY OF ACCEPTANCE AND USE TECHNOLOGY (UTAUT2). In *Αγαη* (Vol. 15, Issue 1).
- Andika, R. (2023). *PENGARUH PERFORMANCE EXPECTANCY DAN EFFORT EXPECTANCY TERHADAP BEHAVIOR INTENTION SERTA DAMPAKNYA PADA USE BEHAVIOR (Studi kasus pengguna QRIS sektor Usaha Mikro di JAKARTA)*.
- Anugrah, Z., Suhaebah, L., Pramudita, T. R., & Yusuf, R. (2024). Pengaruh Performance Expectancy, Effort Expectancy, Social Influence pada Behavioral Intention Aplikasi Gojek di Kabupaten Garut. *ANALYSIS*:

Accounting, Management, Economics, and Business, 2(1), 34–42.
<https://doi.org/10.56855/analysis.v2i1.908>

Ardiyanto, F. (2020). Pengaruh Performance Expectancy, Effort Expectancy, Social Influence Dan Facilitating Conditions Terhadap Use Behavior Melalui Behavioral Intention (Studi Kasus Implementasi Integrated Procure To Pay (1-P2P) di PT PERTAMINA EP Asset 4). *Repository.UNAIR.Ac.Id*.

Ayaz, A., & Yanartaş, M. (2020). An analysis on the unified theory of acceptance and use of technology theory (UTAUT): Acceptance of electronic document management system (EDMS). *Computers in Human Behavior Reports*, 2(March). <https://doi.org/10.1016/j.chbr.2020.100032>

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.
<https://doi.org/10.1016/j.chb.2015.04.024>

Bayumi, F. (2023). Pengaruh Performance Expectancy, Effort Expectancy, Dan Facilitating Condition Terhadap Kinerja Keuangan Bank Jambi, Dengan Actual Usage Sebagai Variabel Mediasi (Studi Pada Pengguna Aplikasi Bank Jambi Mobile). *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 12(01), 14–27.

Bonochdita, M. V. V., Rampengan, S. H., Nelwan, J. E., Manampiring, A. E., & Rombot, D. V. (2022). Faktor-faktor yang mempengaruhi keputusan adopsi aplikasi hermina mobile pada pasien rawat jalan poli eksekutif di Rumah Sakit Hermina Manado. *Intisari Sains Medis*, 13(1), 11–18.
<https://doi.org/10.15562/ism.v13i1.1288>

Budiastuti, D., & Bandur, A. (2018). VALIDITAS DAN RELIABILITAS PENELITIAN. In *Metode Penelitian Pendidikan Matematika*.

Cahyani, R. D. (2023). *Dan Habit Terhadap Minat Penggunaan Fintech Dan Habit Terhadap Minat Penggunaan Fintech*.

Camilleri, M. A. (2024). Factors affecting performance expectancy and intentions to use ChatGPT: Using SmartPLS to advance an information technology acceptance framework. *Technological Forecasting and Social Change*, 201(January), 123247. <https://doi.org/10.1016/j.techfore.2024.123247>

Chiao Chen, C. (2013). Library mobile applications in university libraries. *Library Hi Tech*, 31(3), 478–492. <https://doi.org/10.1108/LHT-03-2013-0024>

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Delle Vicende Dell'agricoltura in Italia; Studio e Note Di C. Bertagnolli.*, 13(3), 319–340.
<https://doi.org/10.5962/bhl.title.33621>

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.
<https://doi.org/10.1287/mnsc.35.8.982>

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1992). Extrinsic and Intrinsic Motivation to Use Computers in the Workplace. *Journal of Applied Social Psychology*, 22(14), 1111–1132. <https://doi.org/10.1111/j.1559-1816.1992.tb00945.x>

Dendrinis, K., & Spais, G. (2023). An investigation of selected UTAUT constructs and consumption values of Gen Z and Gen X for mobile banking services and behavioral intentions to facilitate the adoption of mobile apps. *Journal of Marketing Analytics*, 12(3), 492–522. <https://doi.org/10.1057/s41270-023-00271-1>

Deni, R. S. R., & Nurlinda, R. A. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Behavioral Intention Dan Use Behavior Pada Aplikasi Tiktok Shop. *Jurnal Ekonomi*, 13(November), 230.

Devi Fitriana, & Dedy Kurniawan. (2023). Analisis Faktor-Faktor yang Memengaruhi Niat Penggunaan Bank Digital SeaBank menggunakan Modifikasi UTAUT2 dengan Security, Privacy, dan Trust. *Indonesian Journal of Computer Science*, 12(6), 3986–4002. <https://doi.org/10.33022/ijcs.v12i6.3538>

Dewi, S. K. (2020). *MINAT PENGGUNAAN FITUR PAY LATER PADA APLIKASI TRAVELOKA*.

Dodds, W. B., Monroe, K. B., Grewal, D., Dodds, B., & Monroe, B. (1991). Effect of Price, Brand, and Store Information Buyers' Evaluations. *Journal of Marketing Research*, 28(3), 307–319.

Farzin, M., Sadeghi, M., Yahyayi Kharkeshi, F., Ruholahpur, H., & Fattahi, M. (2021). Extending UTAUT2 in M-banking adoption and actual use behavior: Does WOM communication matter? *Asian Journal of Economics and Banking*, 5(2), 136–157. <https://doi.org/10.1108/ajeb-10-2020-0085>

Fauziah, A. (2024). *Analisis Penerapan Model UTAUT 2 Behavioral Intention dan Use Behavior Penggunaan Aplikasi Pedulilindungi*. 15(3), 318–335. <https://doi.org/10.29244/jmo.v15i3.54638>

Fishbein, & Ajzen. (1975). Theory of Reasoned Action. In *Encyclopedia of Behavioral Medicine*. <https://doi.org/10.1007/978-1-4419-1005-9>

Fitriah, Y. N. (2024). *ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUTUSAN PENGGUNAAN M-BANKING BSI (STUDI KASUS PADA GEN Z DAN MILENIAL DI YOGYAKARTA)*. 1–23.

Galib, M., & Hidayat, M. (2020). *FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUTUSAN MAHASISWA DALAM MEMILIH PROGRAM STUDI PADA PERGURUAN TINGGI*. 17, 173–182.

- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Hair, J. F., Sarstedt, M., & Ringle, C. M. (2017). Handbook of Market Research. In *Handbook of Market Research* (Issue September). <https://doi.org/10.1007/978-3-319-05542-8>
- Hamid, R. S., & Anwar, S. M. (2019). STRUCTURAL EQUATION MODELLING (SEM) BERBASIS VARIAN. In *Sustainability (Switzerland)* (Vol. 11, Issue 1). http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsci.rbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI
- Hamzah, A., & Sukma, N. (2021). Determinasi Financial Technology Dengan Pendekatan Unified Theory of Acceptance and Use of Technology II. Esensi: Jurnal Bisnis dan Manajemen. *Jurnal Bisnis Dan Manajemen*, 11(1), 2021.
- Hussein, A. S. (2015). Penelitian Bisnis dan Manajemen Menggunakan Partial Least Squares dengan SmartPLS 3.0. *Universitas Brawijaya*, 1, 1–19. <https://doi.org/10.1023/A:1023202519395>
- Hwang, E. C., & Mulyana, E. W. (2022). Enrichment: Journal of Management Analysis of factors influencing use behavior on e-commerce users in Batam City. *Enrichment: Journal of Management*, 12(5).
- Khairunnisa, Z. N. (2023). ANALISIS PENERIMAAN PENGGUNA BANK DIGITAL JENIUS MENGGUNAKAN EXTENDED TECHNOLOGY ACCEPTANCE MODEL (TAM). *AT-TAWASSUTH: Jurnal Ekonomi Islam*, VIII(I), 1–19.
- Limayem, M., Hirt, S. G., & Cheung, C. M. K. (2007). How habit limits the predictive power of intention: The case of information systems continuance. *MIS Quarterly: Management Information Systems*, 31(4), 705–737. <https://doi.org/10.2307/25148817>
- Luarn, P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 21(6), 873–891. <https://doi.org/10.1016/j.chb.2004.03.003>
- Macedo, I. M. (2017). Predicting the acceptance and use of information and communication technology by older adults: An empirical examination of the revised UTAUT2. *Computers in Human Behavior*, 75, 935–948. <https://doi.org/10.1016/j.chb.2017.06.013>
- Mahfuzh, M. R. S. (2024). Analisis Faktor-Faktor Penerimaan Pengguna Bank Digital Menggunakan Utaut2 Extended (Studi Kasus : Seabank).
- Merhi, M., Hone, K., & Tarhini, A. (2019). 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>

- Moeins, A., Alhempri, R., Goenawan, D., & Amos. (2024). STRATEGI PENGUATAN KINERJA GENERASI Z DALAM MENGHADAPI INDONESIA EMAS 2045. In *Sustainability (Switzerland)* (Vol. 11, Issue 1). http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI
- Moore, G. C., & Benbasat, I. (1991). Development of an instrument to measure the perceptions of adopting an information technology innovation. *Information Systems Research*, 2(3), 192–222. <https://doi.org/10.1287/isre.2.3.192>
- Mulyati, Y., & Putra, Y. (2025). Pengaruh Performance Expectancy Dan Effort Expectancy Terhadap Behavioral Intention Dengan Satisfaction Sebagai Variabel Mediasi Pada Penggunaan. 4(1), 22–35.
- Nasution, R. P., F. Sembiring, B. K., & Situmorang, S. H. (2024). The Effect of Social Influence and Habit on Use Behavior with Behavioural Intention as an Intervening Variable in the Gojek Application User at the Medan Helvetia District. *International Journal of Research and Review*, 11(6), 147–157. <https://doi.org/10.52403/ijrr.20240617>
- Ngatno. (2019). ANALISIS DATA PENELITIAN DENGAN PROGRAM GeSCA. *Sustainability (Switzerland)*, 11(1), 1–14. http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI
- Odei-appiah, S., & Adjei, J. (2021). *Digital Commons @ Kennesaw State University Fintech Use , Digital Divide and Financial Inclusion Fintech Use , Digital Divide and Financial Inclusion*. 0–12.
- Otoritas Jasa Keuangan. (2021). POJK 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>
- Owusu Kwateng, K., Osei Atiemo, K. A., & Appiah, C. (2019). Acceptance and use of mobile banking: an application of UTAUT2. *Journal of Enterprise Information Management*, 32(1), 118–151. <https://doi.org/10.1108/JEIM-03-2018-0055>
- Prasetyo, A., & Wardhani, A. M. N. (2022). Analisis Pengaruh Perceived Risk dan Trust terhadap Pengujian Behavioral Intention Mahasiswa Pengguna

- GoPay. *EXERO : Journal of Research in Business and Economics*, 5(1), 36–63. <https://doi.org/10.24071/exero.v5i1.5038>
- Putra, A. A. (2018). *EVALUASI PENGGUNAAN PADA PRODUK UANG ELEKTRONIK E-MONEY BANK MANDIRI MENGGUNAKAN MODEL UTAUT 2 (STUDI KASUS: KECAMATAN CIPUTAT)*. 3(2), 91–102.
- Rahmiati, R., Susanto, P., Hasan, A., & Pujani, V. (2022). Understanding Use Behavior in Mobile Banking: An Extended of UTAUT Perspective. *AFEBI Management and Business Review*, 7(1), 39. <https://doi.org/10.47312/ambr.v7i01.555>
- Ramadhani, O. (2024). Generasi Z dan Transformasi Gaya Hidup Sehat di Era Digital. *Kumparan.Com*, 3, 1. <https://kumparan.com/pengetahuan-umum/generasi-z-dan-transformasi-gaya-hidup-sehat-di-era-digital-21yfPMGhwT9/full>
- Rogers, E. M. (1995). Diffusion of Innovations (4th ed.). In *New York: Free Press* (Vol. 11, Issue 2). <https://doi.org/10.1108/eb003718>
- Sabrina, Z., Putri, D. N., Clarisa, I. B., & Warahma, M. (2024). *Pengaruh antara Price Value dan Social Influence terhadap Intention to Use Aplikasi Seabank*. 05(01), 1–23.
- Saroh, D. (2023). *Penerapan Model UTAUT (Unified Theory of Acceptance and Use of Technology) Untuk Menganalisis Behavioral Intention Pengguna Aplikasi BSI Mobile di Kabupaten Banyumas*.
- Satria Chandra Putra, W. G. I., & Ginting Amanda, J. (2022). Analisa Faktor-faktor yang mempengaruhi minat generasi Z dalam menggunakan Aplikasi Bank Digital di Indonesia. *Ekuitas: Jurnal Pendidikan Ekonomi*, 10(2), 306–318. <https://ejournal.undiksha.ac.id/index.php/EKU>
- Savi'ah, R. N., Nugraha, J. T., Kurniasih, Y., & Mali, M. G. (2024). Analysis Of Use Behavior In The Perspective Of The UTAUT In The Procurement Of Government Goods And Services At The Regional Secretariat Of Magelang City. *Jurnal Info Sains : Informatika Dan Sains*, 14(02), 118–132. <https://doi.org/10.54209/infosains.v14i02.4377>
- Shafly, N. A. (2020). *PENERAPAN MODEL UTAUT2 UNTUK MENJELASKAN BEHAVIORAL INTENTION DAN USE BEHAVIOR PENGGUNAAN MOBILE BANKING DI KOTA MALANG*. 2588–2593.
- Simamora, B. (2022). Skala Likert, Bias Penggunaan dan Jalan Keluarnya. *Jurnal Manajemen*, 12(1), 84–93. <https://doi.org/10.46806/jman.v12i1.978>
- Suriani, N., Risnita, & Jailani, M. S. (2023). Konsep Populasi dan Sampling Serta Pemilihan Partisipan Ditinjau Dari Penelitian Ilmiah Pendidikan. *Jurnal IHSAN : Jurnal Pendidikan Islam*, 1(2), 24–36. <https://doi.org/10.61104/ihsan.v1i2.55>

- Tangkas Ageng Nugroho, Achmad Kaisi Amaro, & Muhammad Yasin. (2023). Perkembangan Industri 5.0 Terhadap Perekonomian Indonesia. *Manajemen Kreatif Jurnal*, 1(3), 95–106. <https://doi.org/10.55606/makreju.v1i3.1645>
- Taylor, S., & Todd, P. A. (1995). Understanding information technology usage: A test of competing models. *Information Systems Research*, 6(2), 144–176. <https://doi.org/10.1287/isre.6.2.144>
- Thompson, R. L., Higgins, C. A., & Howell, J. M. (1991). Personal Computing: Toward a Conceptual Model of Utilization Utilization of Personal Computers Personal Computing: Toward a Conceptual Model of Utilization1. *Source: MIS Quarterly*, 15(1), 125–143.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information: Towar a Unified View. *MIS Quarterly*, 27(3), 425–478. <https://www.jstor.org/stable/30036540>
- 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 by Viswanath Venkatesh, James Y.L. Thong, Xin Xu :: SSRN. *MIS Quarterly*, 36(1), 157–178. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2002388
- Wastillaila, F. (2024). *Pengaruh Perceived Usefulness, Price Value dan Habit Terhadap Continuance Intention Sistem Pembayaran QRIS Pada UMKM di Daerah Istimewa Yogyakarta FADLAH WASTILLAILA, Raden Roro Fosa Sarassina, M.B.A., Ph.D.*
- Wibowo, N. A. P., & Sobari, N. (2023). The influence of behavioral intention, facilitating condition, and habit on use behavioral of QRIS: a study on mobile banking services. *Gema Wiralodra*, 14(3), 1243–1258. <https://doi.org/10.31943/gw.v14i3.482>
- Yu, C. S. (2012). Factors affecting individuals to adopt mobile banking: Empirical evidence from the utaut model. *Journal of Electronic Commerce Research*, 13(2), 105–121.
- Zakaria, A. (2021). Analisis Penerimaan Dashboard Monitoring Pendataan Sensus Penduduk 2020 Provinsi Nusa Tenggara Barat Menggunakan Technology Acceptance Model. *JSiI (Jurnal Sistem Informasi)*, 8(2), 128–136. <https://doi.org/10.30656/jsii.v8i2.3525>
- Zeithaml, V. A. (1988). *of Consumer Perceptions A Means-End Value : Quality , and Model Synthesis of Evidence*. 52(3), 2–22.