

## DAFTAR PUSTAKA

- Al Nawayseh, M. K. (2020). FinTech in COVID-19 and Beyond: What Factors Are Affecting Customers' Choice of FinTech Applications? *Journal of Open Innovation: Technology, Market, and Complexity*, 6(4), 153. <https://doi.org/10.3390/joitmc6040153>
- Allen, F., Gu, X., & Jagtiani, J. (2022). Fintech, Cryptocurrencies, and CBDC: Financial Structural Transformation in China. *Journal of International Money and Finance*, 124, 102625. <https://doi.org/10.1016/j.jimonfin.2022.102625>
- Anjani, W., & Mukhlis, I. (2022). Penerapan Model UTAUT (The Unified Theory of Acceptance and Use of Technology) Terhadap Minat dan Perilaku Penggunaan Mobile Banking. *Jurnal Ekonomi Akuntansi dan Manajemen*, 21(1), 1. <https://doi.org/10.19184/jeam.v21i1.30570>
- Chandra, F. S., & Novita, D. (2020). Analisis Penerimaan Masyarakat Terhadap Layanan Transportasi Online Menggunakan UTAUT (Unified Theory of Acceptance and Use of Technology). *Jurnal Teknologi Sistem Informasi*, 1(1), 23–33. <https://doi.org/10.35957/jtsi.v1i1.319>
- Chong, L.-L., Ong, H.-B., & Tan, S.-H. (2021). Acceptability of mobile stock trading application: A study of young investors in Malaysia. *Technology in Society*, 64, 101497. <https://doi.org/10.1016/j.techsoc.2020.101497>

- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319.  
<https://doi.org/10.2307/249008>
- Dewi, E. K., & Rahadi, R. A. (2020). A Conceptual Study of Technology Adoption of Online Mutual Fund Investment Platform. *European Journal of Business and Management Research*, 5(3). <https://doi.org/10.24018/ejbmr.2020.5.3.334>
- Dziawgo, T. (2021). Wealth Tech Impact on Wealth Management Sector. *EUROPEAN RESEARCH STUDIES JOURNAL*, XXIV(Issue 3B), 141–151.  
<https://doi.org/10.35808/ersj/2463>
- Fahrnunisa, A., & Puspawati, D. (2025). Determinants of Behavioural Intention to Use Islamic Financial Technology in Generation Z. *Proceeding ISETH (International Summit on Science, Technology, and Humanity)*, 253–262.  
<https://doi.org/10.23917/iseth.5369>
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies*, 59(4), 451–474. [https://doi.org/10.1016/S1071-5819\(03\)00111-3](https://doi.org/10.1016/S1071-5819(03)00111-3)
- Fernando, E., Angelia, V., Meiryani, & Pradipta, I. A. (2021). A Propose Model Analysis of Investor Factors on Interests and Decisions of Using Online Investment Applications. *2021 International Conference on Information Management and Technology (ICIMTech)*, 240–244.  
<https://doi.org/10.1109/ICIMTech53080.2021.9534951>

- Fornell, C., & Larcker, D. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *JOURNAL OF MARKETING RESEARCH*.
- Hadi Putra, P. O., Nugroho, S., & Hidayanto, A. N. (2022). Factors Affecting User Retention of Mobile Mutual Fund Investment Applications: Evidence from Indonesia. *Human Behavior and Emerging Technologies*, 2022, 1–13. <https://doi.org/10.1155/2022/7521680>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (Eighth edition). Cengage.
- I Nainggolan, C., & Wuri Handayani, P. (2023). Factors Affecting Individuals' Behavioral Intention to Use Online Capital Market Investment Platforms in Indonesia. *Interdisciplinary Journal of Information, Knowledge, and Management*, 18, 001–029. <https://doi.org/10.28945/5067>
- Kotler, P., Keller, K. L., & Chernev, A. (2022). *Marketing management* (Sixteenth edition, global edition). Pearson.
- Li, X., Chen, X., Li, B., Singh, T., & Shi, K. (2022). Predictability of stock market returns: New evidence from developed and developing countries. *Global Finance Journal*, 54, 100624. <https://doi.org/10.1016/j.gfj.2021.100624>
- Marciano, L. L., Chandra, M. J., & Iskandar, V. (2023). ANALISIS PENERAPAN MODEL UTAUT (UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY) TERHADAP MINAT BELI PADA SAYURBOX. *Jurnal Manajemen Perhotelan*, 8(2), 80–91. <https://doi.org/10.9744/jmp.8.2.80-91>

- Mothersbaugh, D. L., Hawkins, D. I., Kleiser, S. B., Mothersbaugh, L. L., & Watson, C. F. (2020). *Consumer behavior: Building marketing strategy* (Fourteenth edition). McGraw-Hill Education.
- Muhammad Taufik Hidayat, Qurrotul Aini, & Elvi Fetrina. (2020). Penerimaan Pengguna E-Wallet Menggunakan UTAUT 2 (Studi Kasus). *Jurnal Nasional Teknik Elektro dan Teknologi Informasi*, 9(3), 239–247.  
<https://doi.org/10.22146/v9i3.227>
- Nair, P. S., Shiva, A., Yadav, N., & Tandon, P. (2023). Determinants of mobile apps adoption by retail investors for online trading in emerging financial markets. *Benchmarking: An International Journal*, 30(5), 1623–1648.  
<https://doi.org/10.1108/BIJ-01-2022-0019>
- Nguyen, H. (n.d.). *Individual investors' satisfaction and loyalty in online securities trading using the technology acceptance model*.
- Pamungkas, Z. Y., & Sudiarno, A. (2022). Implementasi Model UTAUT (Unified Theory of Acceptance and Use of Technology) untuk Menganalisis Faktor-Faktor yang Mempengaruhi Penggunaan Aplikasi Brimo. *Jurnal Teknologi Informasi dan Ilmu Komputer*, 9(3), 569–578.  
<https://doi.org/10.25126/jtiik.2022936047>
- Schindler, P. S. (2022). *Business research methods* (Fourteenth edition). McGraw Hill.

- Seiler, V., & Fanenbruck, K. M. (2021). Acceptance of digital investment solutions: The case of robo advisory in Germany. *Research in International Business and Finance*, 58, 101490. <https://doi.org/10.1016/j.ribaf.2021.101490>
- Sembel, J. S., Widjaja, A. W., & Antonio, F. (2024). Determinants of mobile stock investment application adoption and its impact on intention to recommend the applications in emerging countries: A case study of Indonesia. *Management & Marketing*, 19(3), 555–578. <https://doi.org/10.2478/mmcks-2024-0025>
- Setiawan, B., Nugraha, D. P., Irawan, A., Nathan, R. J., & Zoltan, Z. (2021). User Innovativeness and Fintech Adoption in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(3), 188. <https://doi.org/10.3390/joitmc7030188>
- Sonkar, S., Kumar, S., Jha, A. A., Pushpanjali, P., & Sarkar, A. K. (2023). Analysis of Retail- Investor’s Behavioural Intention to Use Mobile Trading Apps: Using UTAUT 2. *Parikalpana: KIIT Journal of Management*, 19(2), 277. <https://doi.org/10.23862/kiit-parikalpana/2023/v19/i2/223473>
- Statistik Pasar Modal Indonesia, KSEI Agustus 2025*. (n.d.).
- Thompson, A. A., Peteraf, M. A., Gamble, J. E., & Strickland, A. J. (2018). *Crafting and executing strategy: The quest for competitive advantage: concepts and cases* (Twentyfirst edition). McGraw-Hill Education.
- Venkatesh, Morris, Davis, & Davis. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425. <https://doi.org/10.2307/30036540>

Venkatesh, Thong, & Xu. (2012). Consumer Acceptance and Use of Information

Technology: Extending the Unified Theory of Acceptance and Use of

Technology. *MIS Quarterly*, 36(1), 157. <https://doi.org/10.2307/41410412>

*View of Factors Influencing Behavioral Intention to Participate in Family Takaful in*

*Malaysia An Extension of UTAUT2 Theory.* (n.d.).