

DAFTAR PUSTAKA

- Abramova, S., & Böhme, R. (2016). *Perceived Benefit And Risk As Multidimensional Determinants Of Bitcoin Use: A Quantitative Exploratory Study*.
- Ali, M., Raza, S. A., Khamis, B., Puah, C. H., & Amin, H. (2021). How *Perceived Risk*, Benefit And Trust Determine User *Fintech* Adoption: A New Dimension For Islamic Finance. *Foresight*, 23(4), 403–420. <https://doi.org/10.1108/FS-09-2020-0095>
- Annur, C. M. (N.D.). *Ada 366 Anggota Asosiasi Fintech Di Indonesia Hingga 2022, Begini Trennya*. Retrieved September 22, 2024, From <https://databoks.katadata.co.id/statistik/ce7c5c05217cb93/ada-366-anggota-asosiasi-fintech-di-indonesia-hingga-2022-begini-trennya>
- Annur, C. M. (2023, July 13). *Penduduk Indonesia Tembus 278 Juta Jiwa Hingga Pertengahan 2023*. <https://databoks.katadata.co.id/demografi/statistik/d065474861f07fb/penduduk-indonesia-tembus-278-juta-jiwa-hingga-pertengahan-2023>
- Bongomin, G. O. C., Ntayi, J. M., Munene, J. C., & Malinga, C. A. (2017). The Relationship Between Access To Finance And Growth Of Smes In Developing Economies Financial Literacy As A Moderator. *Review Of International Business And Strategy*, 27(4), 520–538. <https://doi.org/10.1108/RIBS-04-2017-0037>
- Chen, H., & Volpe, R. P. (1998). An Analysis Of Personal Financial Literacy Among College Students. *Financial Services Review*, 7(2), 107–128. [https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/10.1016/S1057-0810(99)80006-7)
- Chrystal, K. Alec., & Lipsey, R. G. . (1997). *Economics For Business And Management*. Oxford University Press.
- Fabozzi, F. J., Gupta, F., & Markowitz, H. M. (2002). The Legacy Of Modern Portfolio Theory. *The Journal Of Investing*, 11(3), 7–22. <https://doi.org/10.3905/JOI.2002.319510>
- Fintech - Indonesia | Statista Market Forecast*. (N.D.). Retrieved October 9, 2024, From <https://www.statista.com/outlook/dmo/fintech/indonesia#users>
- Ghozali, I. (2021). *Partial Least Squares: Konsep, Teknik Dan Aplikasi Menggunakan Program Smartpls 3.2.9 Untuk Penelitian Empiris*, 3/E. <https://openlibrary.telkomuniversity.ac.id/home/catalog/id/166531/slug/partial-least-squares-konsep-teknik-dan-aplikasi-menggunakan-program-smartpls-3-2-9-untuk-penelitian-empiris-3-e-.html>
- Gómez-Hurtado, C., Gálvez-Sánchez, F. J., Prados-Peña, M. B., & Ortíz-Zamora, A. F. (2024). Adoption Of E-Wallets: Trust And *Perceived Risk* In Generation

- Z In Colombia. *Spanish Journal Of Marketing - ESIC*.
<https://doi.org/10.1108/SJME-01-2024-0017>
- Gustantio, R. E., Setiawan, A., & Djajadikerta, H. (2024). Pengaruh Gaya Hidup Konsumtif, Financial Literacy, Dan Persepsi Kemudahan Bertransaksi Terhadap Penggunaan E-Wallet Pada Generasi Z. *Innovative: Journal Of Social Science Research*, 4(3), 11261–11273.
<https://doi.org/10.31004/INNOVATIVE.V4I3.11417>
- Ha, M. T., Tran, K. T., Sakka, G., & Ahmed, Z. U. (2024). Understanding *Perceived Risk* Factors Toward Mobile Payment Usage By Employing Extended Technology Continuance Theory: A Vietnamese Consumers' Perspective. *Journal Of Asia Business Studies*, 18(1), 158–182.
<https://doi.org/10.1108/JABS-01-2023-0025/FULL/PDF>
- Hair, J. F., & Al., Et. (2021). *A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM)*, 3/E.
<https://openlibrary.telkomuniversity.ac.id/home/catalog/id/198670/slug/a-primer-on-partial-least-squares-structural-equation-modeling-pls-sem-3-e.html>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis: A Global Perspective* (Vol.7). Pearson Prentice Hall.
- Hamdhi, A. (2024, August 2). *Duduk Perkara Nasabah Gagal Tarik Dana Rp 1 Miliar Di Platform Kripto Nanovest*.
<https://nasional.kontan.co.id/news/duduk-perkara-nasabah-gagal-tarik-dana-rp-1-miliar-di-platform-kripto-nanovest>
- Harvie, D. (2019). (Big) Society And (Market) Discipline: Social Investment And The Financialisation Of Social Reproduction. *Historical Materialism*, 27(1), 92–124. <https://doi.org/10.1163/1569206X-00001573>
- Heriyanto Devina. (2023). *Indonesia Gen Z Report 2024 : Understanding And Uncovering The Behavior, Challenges, And Opportunities*.
<https://www.imgs.idntimes.com/>
- Hiew, L. C., Lam, M. T., & Ho, S. J. (2024). Unveiling The Nexus: Unravelling The Dynamics Of Financial Inclusion, *Fintech* Adoption And Societal Sustainability In Malaysia. *Journal Of Financial Reporting And Accounting*.
<https://doi.org/10.1108/JFRA-12-2023-0791>
- Indrawati. (2015). *Metode Penelitian Manajemen Dan Bisnis : Konvergensi Teknologi Komunikasi Dan Informasi*.
<https://openlibrary.telkomuniversity.ac.id/home/catalog/id/100960/slug/metode-penelitian-manajemen-dan-bisnis-konvergensi-teknologi-komunikasi-dan-informasi.html>
- Indrawati, Letjani, K. P., Kurniawan, K., & Muthaiyah, S. (2024). Adoption Of Chatgpt In Educational Institutions In Botswana: A Customer Perspective.

- Isnaini, M., & Rikumahu, B. (2023). Jurnal Mirai Management Pengaruh Literasi Keuangan, Motivasi Investasi Dan Risiko Investasi Terhadap Minat Berinvestasi Pada Pengguna Aplikasi Bibit. *Jurnal Mirai Management*, 8(1), 80–92.
- Jain, N., & Raman, T. V. (2023). The Interplay Of *Perceived Risk*, Perceive Benefit And Generation Cohort In Digital Finance Adoption. *Euromed Journal Of Business*, 18(3), 359–379. <https://doi.org/10.1108/EMJB-09-2021-0132>
- KSEI. (2024). *Pertumbuhan Investor*. <https://doi.org/10.3111.152>
- Ling, X., Wang, L., Pan, Y., & Feng, Y. (2023). The Impact Of Financial Literacy On Household Health Investment: Empirical Evidence From China. *International Journal Of Environmental Research And Public Health*, 20(3), 2229. <https://doi.org/10.3390/IJERPH20032229>
- Malik, A. (2022, March 8). *Bikin Ngilu! Kerugian Masyarakat Akibat Kripto Dan Robot Trading Ilegal Capai Rp6,5 Triliun*. <https://www.bareksa.com/berita/belajar-investasi/2022-03-08/bikin-ngilu-kerugian-masyarakat-akibat-kripto-dan-robot-trading-ilegal-capai-rp65-triliun>
- Mugni, N. N., & Rikumahu, B. (2019). Analisis Niat Perilaku Penggunaan E-Money Berbasis Chip Menggunakan Model Modifikasi Utaut (Studi Kasus Pada Pengguna Flazz E-Money Di Kota Bandung) *Jurnal Mitra Manajemen (Jmm Online)*. *Nauval Nurvian Mugni*, 1(2), 614–627.
- Muhamad, N. (2024, July 9). *OJK Terima 14 Ribu Aduan Konsumen Pada Semester I 2024, Fintech Terbanyak*. <https://databoks.katadata.co.id/datapublish/2024/07/09/ojk-terima-14-ribu-aduan-konsumen-pada-semester-i-2024-fintech-terbanyak>
- Nambiar, S., & Lu, C.-T. (2005). *M-Payment Solutions And M-Commerce Fraud Management*.
- Nguyen, Q. K., & Dang, V. C. (2023). The Impact Of *Fintech* Development On Stock Price Crash Risk And The Role Of Corporate Social Responsibility: Evidence From Vietnam. *Business Strategy & Development*, 6(4), 557–570. <https://doi.org/10.1002/BSD2.262>
- Nik Azman, N. H., Zull Kepili, E. I., Allah Pitchay, A., & Mokhtar, H. (2024). Readiness Towards *Fintech* Adoption Among Micro-Entrepreneurs In Malaysia. *Journal Of Science And Technology Policy Management*. <https://doi.org/10.1108/JSTPM-02-2024-0053>
- Octrina, F., Rizal, N. A., Krisnawati, A., & Hendayani, R. (2023). SOSIALISASI LITERASI KEUANGAN DAN INVESTASI BAGI GEN Z. *JMM (Jurnal*

- Masyarakat Mandiri*), 7(5), 4195.
<https://doi.org/10.31764/Jmm.V7i5.16751>
- OJK. (2023). *Infografis Hasil Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022*. <https://www.ojk.go.id/Id/Berita-Dan-Kegiatan/Info-Terkini/Pages/Infografis-Survei-Nasional-Literasi-Dan-Inklusi-Kuangan-Tahun-2022.aspx>
- Peter, J. P., & Ryan, M. J. (1976). An Investigation Of *Perceived Risk* At The Brand Level. *Journal Of Marketing Research*, 13(2), 184–188.
<https://doi.org/10.1177/002224377601300210>
- Pirdayanti, N. M. S., & Wiagustini, N. L. P. (N.D.). The Influence Of *Perceived Risk*, Perceived Of Usefulness, And Perceived Ease Of Use On The Use Of Financial Technology. In *American Journal Of Humanities And Social Sciences Research* (Issue 5). www.ajhssr.com
- Pradana, R. N., & Abdurrahman. (2023a). Pengaruh Manfaat, Gaya Hidup Dan Kepercayaan Terhadap Keputusan Penggunaan Aplikasi Livin By Mandiri. *Ukitoraja.Id*, Vol.1.
<https://doi.org/https://doi.org/10.59024/Jumek.V1i2.73>
- Pradana, R. N., & Abdurrahman. (2023b). Pengaruh Manfaat, Gaya Hidup Dan Kepercayaan Terhadap Keputusan Penggunaan Aplikasi Livin Bymandiri. *JUMEK: Jurnal Manajemen Dan Ekonomi Kreatif*, 46–60.
- Purnama, E. S., Suryadi, N., & Andarwati, A. (2023). The Influence Of *Perceived Risk* And *Perceived Benefits* On Continuance Intention To Adopt *Fintech P2P Lending Mediated By Trust* In Indonesia. *Journal Of Business And Management Review*, 4(10), 754–770.
<https://doi.org/10.47153/Jbmr410.8522023>
- Putlely, Z., Lesnussa, Y. A., Wattimena, A. Z., & Matdoan, M. Y. (2021). Structural Equation Modeling (SEM) Untuk Mengukur Pengaruh Pelayanan, Harga, Dan Keselamatan Terhadap Tingkat Kepuasan Pengguna Jasa Angkutan Umum Selama Pandemi Covid-19 Di Kota Ambon. *Indonesian Journal Of Applied Statistics*, 4(1), 1–13. <https://doi.org/10.13057/IJAS.V4I1.45784>
- Qonita, A. Z. (2024, September 12). *Variabel Dalam Penelitian: Jenis-Jenis & Cara Menentukannya*. <https://telkomuniversity.ac.id/Variabel-Dalam-Penelitian-Jenis-Jenis-Cara-Menentukannya/>
- Rainer, P. (2023). *Sensus BPS: Saat Ini Indonesia Didominasi Oleh Gen Z - Goodstats Data*. <https://data.goodstats.id/statistic/sensus-bps-saat-ini-indonesia-didominasi-oleh-gen-z-n9kqv>
- Rizaty, M. A. (2024, August 28). *Data Nilai Transaksi Bulanan Uang Elektronik Di Indonesia 1 Tahun Terakhir Hingga Juni 2024*. <https://dataindonesia.id/keuangan/detail/data-nilai-transaksi-bulanan-uang-elektronik-di-indonesia-1-tahun-terakhir-hingga-juni-2024>

- Ryu, H. S. (2018a). Understanding Benefit And Risk Framework Of *Fintech* Adoption: Comparison Of Early Adopters And Late Adopters. *Proceedings Of The Annual Hawaii International Conference On System Sciences, 2018-January*, 3864–3873. <https://doi.org/10.24251/HICSS.2018.486>
- Ryu, H. S. (2018b). What Makes Users Willing Or Hesitant To Use *Fintech*?: The Moderating Effect Of User Type. *Industrial Management And Data Systems, 118*(3), 541–569. <https://doi.org/10.1108/IMDS-07-2017-0325/FULL/PDF>
- Saadah, K., & Setiawan, D. (2024). Determinants Of *Fintech* Adoption: Evidence From Smes In Indonesia. *LBS Journal Of Management & Research, 22*(1), 55–65. <https://doi.org/10.1108/Lbsjmr-11-2022-0076>
- Saleh, M., & F, F. S. (2020). Pengaruh Literasi Keuangan Dan Kualitas Pembelajaran Keuangan Terhadap Penggunaan *Fintech* Mahasiswa Manajemen Dan Akuntansi Universitas Fajar. *Manor: Jurnal Manajemen Dan Organisasi Review, 2*(2), 94–105. <https://doi.org/10.47354/MJO.V2I2.243>
- Sari, M. M., Nengsih, T. A., & Sayhrizal, A. (2023). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa Manajemen Keuangan Syariah Angkatan 2018-2019. *Journal Of Creative Student Research (JCSR), Vol.1*(No.2), 1.
- Sekaran, U., & Bougie, R. (2016). *Research Methods For Business: A Skill Building Approach*, -7/E. <https://openlibrary.telkomuniversity.ac.id/home/catalog/id/155793/slug/research-methods-for-business-a-skill-building-approach-7-e-.html>
- Sikapuangmu OJK. (2024). *Manfaat Fintech*. <https://sikapuangmu.ojk.go.id/frontend/cms/home>
- Siswanti, T. (2022). ANALISIS PENGARUH MANFAAT EKONOMI, KEAMANAN DAN RISIKO TERHADAP MINAT PENGGUNAAN FINANCIAL TECHNOLOGY (*FINTECH*) (Study Kasus Pada Masyarakat Di Wilayah Kecamatan Bekasi Timur). *JURNAL BISNIS & AKUNTANSI UNSURYA*, 7(2). <https://journal.universitassuryadarma.ac.id/index.php/jbau/article/view/899>
- Soehandoko, J. G. (2023). *OJK: Kerugian Masyarakat Akibat Modus Penipuan Capai 137,84 Triliun*. <https://finansial.bisnis.com/read/20230803/563/1681261/ojk-kerugian-masyarakat-akibat-modus-penipuan-capai-13784-triliun>
- Soma, A. M., & Merryanti, R. (2023). *Market Discipline And Its Impact On Investment Intention: An Analysis Of Information And Disclosure Factors*. *International Journal Of Marketing And Digital Creative, 1*(1), 54–65. <https://doi.org/10.31098/ijmdic.V1i1.1458>

- Soma, M., Primiana, I., Wiryono, S. K., & Febrian, E. (2016a). Determinant Analysis Of Financial Literacy Affecting *Market Discipline* Performance A Study On Discipline Mechanism Aspect Of The Non Banking Financial Institution Customers In West Java, Indonesia. *International Journal Of Economics, Commerce And Management United Kingdom, IV*. [Http://ijecm.co.uk/](http://ijecm.co.uk/)
- Stephanou, C. (2010). *Rethinking Market Discipline In Banking Lessons From The Financial Crisis*. [Http://econ](http://econ).
- Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Edisi 2). ALFABETA.
- Sujarweni, V. W. (2015). *Metodologi Penelitian Bisnis & Ekonomi*. [Https://openlibrary.telkomuniversity.ac.id/home/catalog/id/103943/slug/metodologi-penelitian-bisnis-ekonomi.html](https://openlibrary.telkomuniversity.ac.id/home/catalog/id/103943/slug/metodologi-penelitian-bisnis-ekonomi.html)
- Tang, K. L., Ooi, C. K., & Chong, J. B. (2020). *Perceived Risk Factors Affect Intention To Use Fintech*. *Journal Of Accounting And Finance In Emerging Economies*, 6(2), 453–463. [Https://doi.org/10.26710/jafee.v6i2.1101](https://doi.org/10.26710/jafee.v6i2.1101)
- Tempo.Co. (N.D.). *10 Negara Terbesar Di Dunia Berdasarkan Jumlah Penduduk*. Retrieved January 7, 2025, From [Https://www.tempo.co/internasional/10-negara-terbesar-di-dunia-berdasarkan-jumlah-penduduk-48204](https://www.tempo.co/internasional/10-negara-terbesar-di-dunia-berdasarkan-jumlah-penduduk-48204)
- Tempo.Co. (2024, March). *Kasus Pinjol Pendidikan, KPPU: Suku Bunga Terlalu Tinggi*. [Https://www.tempo.co/ekonomi/kasus-pinjol-pendidikan-kppu-suku-bunga-terlalu-tinggi--74267](https://www.tempo.co/ekonomi/kasus-pinjol-pendidikan-kppu-suku-bunga-terlalu-tinggi--74267)
- Tirto.Id. (2024, August 22). *Tren Fintech 2024, Jumlah Pengguna Paylater Naik*. [Https://tirto.id/tren-fintech-2024-jumlah-pengguna-paylater-naik-g2Xx](https://tirto.id/tren-fintech-2024-jumlah-pengguna-paylater-naik-g2Xx)
- Ulum, I. F., & Solekah, N. A. (2024). The Impact Of Lifestyle, Financial Literacy, And Ease Of Use Of E-Payment On E-Wallet Users' Consumptive Behavior In The Millennial Generation. *MEC-J (Management And Economics Journal)*, 8(1), 67–82. [Https://doi.org/10.18860/mec-j.v8i1.26265](https://doi.org/10.18860/mec-j.v8i1.26265)
- Utami, N., & Sitanggang, M. L. (2021). Inovbiz The Analysis Of Financial Literacy And Its Impact On In-Vestment Decisions: A Study On Generation Z In Jakarta. In *Inovbiz: Jurnal Inovasi Bisnis* (Vol. 9). [Www.ejournal.polbeng.ac.id/index.php/IBP](http://www.ejournal.polbeng.ac.id/index.php/IBP)
- Walker, R. H., & Johnson, L. W. (2006). Why Consumers Use And Do Not Use Technology-Enabled Services. *Journal Of Services Marketing*, 20(2), 125–135. [Https://doi.org/10.1108/08876040610657057/full/pdf](https://doi.org/10.1108/08876040610657057/full/pdf)
- Webster, Elizabeth. (1999). *The Economics Of Intangible Investment*. Edward Elgar Publishing. [Https://www.elgaronline.com/monobook/book/9781782543770/9781782543770.xml](https://www.elgaronline.com/monobook/book/9781782543770/9781782543770.xml)

- Widyakto, A., Liyana, Z. W., & Rinawati, T. (2022). The Influence Of Financial Literacy, Financial Attitudes, And Lifestyle On Financial Behavior. *Diponegoro International Journal Of Business*, 5(1), 33–46. <https://doi.org/10.14710/Dijb.5.1.2022.33-46>
- Widyastuti, U., & Soma, A. M. (2023). The Islamic Financial Literacy And *Market Discipline*: Does Gender Have The Moderating Role? *Jurnal Keuangan Dan Perbankan*, 27(1), 1–9. <https://doi.org/10.26905/Jkdp.V27i1.8297>
- Yuhanisa, F., Setiawati, I., & Setyorini, N. (2024). Pengaruh Literasi Keuangan, Persepsi Risiko Dan Persepsi Kemudahan Terhadap Penggunaan Pinjaman Online (Studi Kasus Pada Mahasiswa Kota Semarang Angkatan 2019-2022). *Jurnal Arastirma*, 4(1), 83–95. <https://doi.org/10.32493/ARASTIRMA.V4I1.35861>
- Zhao, H., & Khaliq, N. (2024). In Quest Of *Perceived Risk* Determinants Affecting Intention To Use *Fintech*: Moderating Effects Of Situational Factors. *Technological Forecasting And Social Change*, 207. <https://doi.org/10.1016/J.Techfore.2024.123599>