

DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.
[https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Aisa, N. R. (2024). Analisis Pengaruh Persepsi Kemudahan, Kepercayaan dan Literasi Digital terhadap Keputusan Penggunaan Layanan Fintech di Kalangan Mahasiswa. *Jurnal Ekonomi Digital dan Inovasi*, 5(1), 101–110.
- Almajali, D., Al-Okaily, M., Al-Daoud, K., Weshah, S., & Shaikh, A. A. (2022). Go Cashless! Mobile Payment Apps Acceptance in Developing Countries: The Jordanian Context Perspective. *MDPI Journal of Open Innovation: Technology, Market, and Complexity*, 8(1), 17.
<https://doi.org/10.3390/joitmc8010017>
- Almajali, R., & Dahalin, Z. M. (2022). Factors influencing the adoption of Cryptocurrency in Jordan: An application of the extended TRA model. *Cogent Business & Management*, 9(1), 2103901.
<https://doi.org/10.1080/23311975.2022.2103901>
- Creswell, J. W., & Creswell, J. D. (2023). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (6th ed.). SAGE Publications. <https://us.sagepub.com/en-us/nam/research-design/book255675>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340. <https://doi.org/10.2307/249008>
- Desvronita. (2021). Faktor-Faktor Yang Mempengaruhi Minat Menggunakan Sistem Pembayaran E-Wallet Menggunakan Technology Acceptance Model. Universitas PGRI Yogyakarta.
- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). *Consumer Behavior* (8th ed.). Dryden Press.
- Fajar Hidayah, Cagarasa. (2020). Pengaruh Periklanan, Kualitas Produk dan Persepsi Konsumen terhadap Keputusan Menggunakan Digital Payment Ovo Pada Mahasiswa FEBI UIN Raden Fatah Palembang. UIN Raden Fatah Palembang.
- Fatwa, R. N., Nuraini, L., & Rachmawati, D. (2023). Digital Technology Adoption Among Older Adults in Indonesia: Barriers and Behavioral Patterns. *Jurnal Teknologi dan Masyarakat*, 5(1), 20–28.
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Addison-Wesley.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 (9th ed.)*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gilster, P. (1997). *Digital Literacy*. Wiley.
- Heri Aji Setiawan. (2024). Pengaruh Literasi Digital terhadap Pemanfaatan E-Commerce pada Hasil Pertanian. Telkom University.
- Hutajulu, Helma Tri Putri. (2023). Pengaruh Persepsi Kemudahan Penggunaan, Kepercayaan Dan Keamanan Terhadap Perilaku Impulse Buying Pengguna Shopee Paylater Pada Mahasiswa di

- Bandung. Universitas Telkom.
- Ifada LM, Komara A. (2023). Digital Literacy and The Changing Landscape of The Accounting Profession: The Role of Technology Adoption Model. *Jurnal Kajian Akuntansi*.
- Judijanto, D., Santosa, P. B., & Wicaksono, R. A. (2024). The Role of Trust in Financial Technology Adoption Among Digital Bank Users. *Jurnal Keuangan dan Perbankan Digital*, 18(2), 45–58.
- Kholifah, Nur. (2021). Pengaruh Penerapan Sharia Compliance Terhadap Kepuasan Nasabah Pada Bank Muamalat Parepare. Undergraduate thesis, IAIN Parepare.
- Khotijah, N., Rahayu, S., & Hadi, T. (2022). Trust as a Determinant of Fintech Application Usage Among Urban Millennials. *Jurnal Riset Ekonomi Digital*, 7(3), 211–224.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education.
- Kothari, C. R. (2004). *Research Methodology: Methods and Techniques* (2nd ed.). New Age International.
- Lazuardy, A. (2022). Trust and Digital Service Adoption: Empirical Study in Fintech Users. *Jurnal Teknologi Informasi*, 8(2), 75–83.
- Lestari, Ade Hapsari. (2024). Kolaborasi Jadi Pondasi Digitalisasi di BUMN. *Metro Tv News*.
- Mardiani, R., & Hidayat, T. (2022). Pengujian asumsi klasik dalam regresi linier berganda. *Jurnal Ekonomi dan Statistika*, 10(1), 15–24.
<https://doi.org/10.21009/jes.v10i1.2022.15>
- Martínez-Bravo, C., et al. (2022). Dimensions of Digital Literacy: Applications in Financial Technology Use. *Journal of Digital Competency*, 9(2), 55–68.
- Mathieson, K. (1991). Predicting user intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behavior. *Information Systems Research*, 2(3), 173–191.
<https://doi.org/10.1287/isre.2.3.173>
- Meng, Zhang. (2021). Factors Determining the Adoption of Mobile Payment Among Elderly in Shandong, China. Association for Computing Machinery.
- Mulyani, N., & Asmara, A. Y. (2021). Pengaruh Faktor Usia, Literasi Digital dan Persepsi Kemudahan Terhadap Penggunaan Aplikasi Mobile Banking pada Generasi X. *Jurnal Ilmiah Bisnis dan Teknologi*, 7(2), 45–54.
- Nasir, H., & Yilmaz, E. (2023). Examining digital literacy's role in the adoption of financial technologies: A systematic review. *Journal of Modern Economics and Business Studies*, 5(1), 55–72.
- Nazir, M. (2011). *Metode Penelitian*. Ghalia Indonesia.
- Nugrahani, Jasinda Salsabila. (2024). Studi Minat Penggunaan Aplikasi Pembayaran Digital (Ovo): Persepsi Kemudahan, Fitur Layanan, Dan Kepercayaan. Universitas Telkom.
- Nugroho, A., et al. (2023). The integrated influence of ease, trust, and digital literacy on technology adoption. *Asian Journal of Business Research*, 10(1), 23–38.

- Oliviero, S., Beraldo, M., & Morlacchi, P. (2021). Digital literacy and its impact on technology adoption in financial services. *Journal of Digital Economy and Innovation*, 3(2), 87–100.
- Perdana, A., & Rachmawati, H. (2022). Digital Literacy Moderates the Relationship Between Ease of Use and Intention to Use Fintech Services. *Jurnal Ekonomi Digital Indonesia*, 3(1), 65–72.
- Putra, A. Y., & Wulandari, S. (2020). Analisis heteroskedastisitas dengan scatterplot dan uji glejser dalam model regresi linier. *Jurnal Ilmiah Manajemen dan Statistik*, 6(2), 75–83. <https://doi.org/10.25077/jims.v6n2.2020.75-83>
- Putri, A. N., & Prasetyo, H. (2020). Analisis validitas dan reliabilitas instrumen penelitian pendidikan. *Jurnal Pendidikan dan Pembelajaran*, 27(1), 45–53. <https://doi.org/10.31227/jpp.v27i1.1023>
- Rahmawati, D., & Nugroho, B. S. (2022). Evaluasi instrumen penelitian: Pendekatan kuantitatif dalam pengujian validitas dan reliabilitas. *Jurnal Ilmu Sosial dan Humaniora*, 11(2), 89–97. <https://doi.org/10.21009/jish.v11i2.2145>
- Rahmawati, T., et al. (2020). The role of digital literacy in enhancing consumer understanding of e-commerce platforms. *Journal of Consumer Behavior*, 4(1), 15–29.
- Ramadhani, D. R., & Yusuf, M. (2020). Validitas dan reliabilitas alat ukur dalam penelitian pendidikan sosial. *Jurnal Pendidikan dan Evaluasi*, 8(1), 32–39. <https://doi.org/10.21009/jpe.v8i1.2341>
- Rodiah, Siti. (2020). Pengaruh Kemudahan Penggunaan, Kemanfaatan, Risiko, dan Kepercayaan terhadap Minat Menggunakan E-wallet pada Generasi Milenial Kota Semarang. Universitas Negeri Semarang.
- Saputra, D. A. (2022). Analisis Pengaruh Persepsi Kemudahan, Kepercayaan, dan Promosi terhadap Keputusan Penggunaan Aplikasi OVO di Kalangan Mahasiswa Universitas Lampung. Skripsi. Universitas Lampung.
- Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research Methods for Business Students* (8th ed.). Pearson Education. <https://www.pearson.com/en-us/subject-catalog/p/research-methods-for-business-students/P200000003193/9781292408787>
- Schiffman, L. G., & Kanuk, L. L. (2007). *Consumer Behavior* (9th ed.). Prentice Hall.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach* (7th ed.). Wiley. <https://www.wiley.com/en-us/Research+Methods+For+Business:+A+Skill+Building+Approach,+7th+Edition-p-9781119266846>
- Setiawan, A., Nuraini, S., & Pratama, D. (2023). The influence of digital literacy on the trust and usage of financial applications in developing markets. *Journal of Financial Technology and Society*, 4(3), 112–127.
- Sholikhah, Azizah S., et al. (2023). The Influence of Digital Literacy of Small Business Actors on The

- Level of E-Commerce Use in Blitar District. *Jurnal Riset Manajemen Dan Ekonomi (JRIME)*.
- Simatupang, Sudung., et al. (2024). BANK DIGITAL DAN KEPERCAYAAN KONSUMEN. Sekolah Tinggi Ilmu Ekonomi Sultan Agung.
- Sitompul, Irma Sari. (2023). Memahami Uji F (Uji Simultan) Dalam Regresi Linear. Universitas Bina Nusantara.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Suryani, U., et al. (2021). Impact of digital literacy and market orientation through e-commerce adoption on the MSME performance moderated by O2O business adoption. *The International Conference on Family Business and Entrepreneurship*.
- Sutopo, S., et al. (2022). Impact of perceived ease of use and usefulness on consumer adoption of financial technology services. *Journal of Digital Innovation*, 5(3), 45–56.
- Tiffani, A. (2023). Literasi Digital Sebagai Faktor Pendorong Adopsi Sistem Pembayaran Digital di Indonesia. *Jurnal Ilmu Sosial Digital*, 5(2), 67–79.
- Umar, H. (2003). *Metodologi Penelitian untuk Skripsi dan Tesis Bisnis*. PT Raja Grafindo Persada.
- Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273–315. <https://doi.org/10.1111/j.1540-5915.2008.00192.x>
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2021). Unified Theory of Acceptance and Use of Technology: A Synthesis and the Road Ahead. *Journal of the Association for Information Systems*, 17(5), 328–376. <https://doi.org/10.17705/1jais.00555>
- Widiyastuti, R. (2021). Analisis Deskriptif Pengaruh Literasi Digital terhadap Keputusan Menggunakan E-Wallet pada Mahasiswa UNY. Skripsi. Universitas Negeri Yogyakarta.
- Wibowo, A., & Rachmawati, T. (2021). Validitas dan reliabilitas instrumen kuesioner dalam penelitian sosial. *Jurnal Penelitian Ilmu Sosial*, 6(3), 115–124. <https://doi.org/10.26740/jpis.v6n3.2021.115-124>
- Zhang, X., Li, M., & Liu, Y. (2021). Building Consumer Trust in Mobile Payment Apps: Evidence from China. *International Journal of Bank Marketing*, 39(5), 851–872. <https://doi.org/10.1108/IJBM-08-2020-0429>
- Yuliani, S., Ramadhan, A., & Putra, H. A. (2021). The Use of Glejser Test in Detecting Heteroscedasticity in Regression Analysis. *Journal of Economics and Business Letters*, 1(2), 52–59. <https://doi.org/10.56420/jebli.v1i2.20>