

## DAFTAR PUSTAKA

- Abu Daqar, M. A. M., Arqawi, S., & Karsh, S. A. (2020). Fintech in the eyes of Millennials and Generation Z (the financial behavior and Fintech perception). *Banks and Bank Systems*, 15(3), 20–28. [https://doi.org/10.21511/bbs.15\(3\).2020.03](https://doi.org/10.21511/bbs.15(3).2020.03)
- Adianto, Hasim As'ari, & Geovani Meiwanda. (2020). Adopsi Inovasi : Local Value Sebagai Faktor Pendorong di Kawasan Minapolitan Kabupaten Kampar. *Jurnal Niara*, 13(1), 180–196. <https://doi.org/10.31849/niara.v13i1.3120>
- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>
- Apaut, V. A., & Suparman, S. (2021). Membangun Disiplin Rohani Siswa pada Generasi Milenial Melalui Jurnal Membaca Alkitab [Building Milenial Students' Spiritual Discipline through Bible Reading Journalling]. *Diligentia: Journal of Theology and Christian Education*, 3(2), 110. <https://doi.org/10.19166/dil.v3i2.2530>
- Arianto, F., Susarno, L. H., Dewi, U., & Safitri, A. F. (2020). Model Penerimaan Dan Pemanfaatan Teknologi: E-Learning di Perguruan Tinggi. *Kwangsan: Jurnal Teknologi Pendidikan*, 8(1), 110. <https://doi.org/10.31800/jtp.kw.v8n1.p110--121>
- Arkorful, V. E., Hammond, A., Lugu, B. K., Basiru, I., Sunguh, K. K., & Charmaine-Kwade, P. (2020). Investigating the intention to use technology among medical students: An application of an extended model of the theory of planned behavior. *Journal of Public Affairs*. <https://doi.org/10.1002/pa.2460>
- Astari, A. A. E., Yasa, N. N. K., Sukaatmadja, I. P. G., & Giantari, I. G. A. K. (2022). Integration of technology acceptance model (TAM) and theory of

planned behavior (TPB): An e-wallet behavior with fear of covid-19 as a moderator variable. *International Journal of Data and Network Science*, 6(4), 1427–1436. <https://doi.org/10.5267/j.ijdns.2022.5.008>

Badan Pusat Statistik. (2023). *Jumlah Perguruan Tinggi (Negeri dan Swasta) di Bawah Kementerian Pendidikan dan Kebudayaan Menurut Kabupaten/Kota, 2021 dan 2022 - Tabel Statistik - Badan Pusat Statistik Provinsi Jawa Timur.* <https://jatim.bps.go.id/statistics-table/1/MjkzNSMx/jumlah-perguruan-tinggi--negeri-dan-swasta--di-bawah-kementerian-pendidikan-dan-kebudayaan-menurut-kabupaten-kota--2021-dan-2022.html>

Badan Pusat Statistik. (2024). *Jumlah Perguruan Tinggi, Tenaga Pendidik, dan Mahasiswa (Negeri dan Swasta) di Bawah Kementerian Agama Menurut Kabupaten/Kota di Provinsi Jawa Timur, 2023 - Tabel Statistik - Badan Pusat Statistik Provinsi Jawa Timur.* <https://jatim.bps.go.id/statistics-table/3/ZG5GNFRUZHdiRWN3YlRGSGF6QXdaVXRPTVZSQLFUMDkjMw==/jumlah-perguruan-tinggi--tenaga-pendidik--dan-mahasiswa--negeri-dan-swasta--di-bawah-kementerian-agama-menurut-kabupaten-kota-di-provinsi-jawa-timur--2022.html>

Bank Indonesia. (2023). *Laporan Perekonomian Provinsi Jawa Timur Februari 2023.* <https://www.bi.go.id/id/publikasi/laporan/lpp/Pages/Laporan-Perekonomian-Provinsi-Jawa-Timur-Februari-2023.aspx>

Bolatan, G. I. S., Giadedi, A., & Daim, T. U. (2024). Exploring Acquiring Technologies: Adoption, Adaptation, and Knowledge Management. *IEEE Transactions on Engineering Management*, 71, 1950–1958. <https://doi.org/10.1109/TEM.2022.3168901>

Candra Susanto, P., Ulfah Arini, D., Yuntina, L., Panatap Soehaditama, J., & Nuraeni, N. (2024). Konsep Penelitian Kuantitatif: Populasi, Sampel, dan Analisis Data (Sebuah Tinjauan Pustaka). *Jurnal Ilmu Multidisiplin*, 3(1), 1–12. <https://doi.org/10.38035/jim.v3i1.504>

- Cecchetti, S. G., & Schoenholtz, K. L. (2023). Central Bank Digital Currency: Is it really worth the Risk? In *Data, Digitalization, Decentralized Finance and Central Bank Digital Currencies* (pp. 115–122). De Gruyter. <https://doi.org/10.1515/9783111002736-009>
- 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>
- de Luna, I. R., Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2019). Mobile payment is not all the same: The adoption of mobile payment systems depending on the technology applied. *Technological Forecasting and Social Change*, 146, 931–944. <https://doi.org/10.1016/j.techfore.2018.09.018>
- Delon Pratama, R., Nazarius, A., Handoko, R. M., & Parhusip, J. (2024). Penerapan Distribusi T-Student Untuk Penaksiran Interval Pada Data Sampel Kecil Menggunakan Python Application Of T-Student Distribution For Interval Estimation On Small Sample Data Using Python. *Jurnal Ilmiah Informatika Dan Komputer*, 1(2), 189–194.
- Din, R. (2020). Partial Least Square Structural Equation Modeling in the Final Phase of Product and Instrument Development Using Universal Design and Agile Development Model. *Jurnal Kejuruteraan*, si3(1), 103–109. [https://doi.org/10.17576/jkukm-2020-si3\(1\)-16](https://doi.org/10.17576/jkukm-2020-si3(1)-16)
- Duong, B. (2022). *Security-Related Technostress Trifecta on Employees' Security Counterproductive Behaviors*. <https://digitalcommons.latech.edu/dissertations>
- Dwi, A., Stie, N., & Surabaya, M. (2020). Agung dwi Nugroho Analisis Kepuasan Pelanggan Pengguna Aplikasi Jenius BTPN Dilihat Dari Unsur Produk, Harga, Dan Promosi Sebagai Pengenalan Ide Baru Digital Banking (Studi Kasus Masyarakat Surabaya) Analysis Of Customer Satisfaction As BTPN Application Users Seen From Product Elements, Prices, and Promotions As Introduction To The New Ideas Of Digital Banking (Case Study Of Surabaya

- Community). *Jurnal Penelitian Ilmu Manajemen (JPIM)*. <https://jurnalekonomi.unisla.ac.id/index.php/jpim>
- Eddy Sarwono, A., Asih Handayani MSi, A., Sumpah Pemuda No, J., Surakarta, K., & Appti, A. (2021). *Metode Kuantitatif Penulis*.
- Ekonomi, J., Muhammad, F. A., Suparyati, A., Gazali, M., & Octaviani, D. (2023). *Mufakat* (Vol. 2, Issue 4). <https://tangerangkota.bps.go.id/indicator/13/214/1/realisasi-pendapatan->
- Farmania, A., Elsyah, R. D., & Fortunisa, A. (2022). The Phenomenon of Technostress during the COVID-19 Pandemic Due to Work from Home in Indonesia. *Sustainability*, 14(14), 8669. <https://doi.org/10.3390/su14148669>
- Fernandez-Vazquez, S., Rosillo, R., De La Fuente, D., & Priore, P. (2019). Blockchain in FinTech: A Mapping Study. *Sustainability*, 11(22), 6366. <https://doi.org/10.3390/su11226366>
- Fitriyani Pakpahan, E., Jessica, J., Winar, C., & Andriaman, A. (2020). Peran Otoritas Jasa Keuangan (OJK) dalam Mengawasi Maraknya Pelayanan Financial Technology (Fintech) di Indonesia. *Jurnal Magister Hukum Udayana (Udayana Master Law Journal)*, 9(3), 559. <https://doi.org/10.24843/JMHU.2020.v09.i03.p08>
- Gaston Sanchez. (2013). *PLS Path Modelling with R*. Berkeley: Trowchez Editions 383
- Gerlach, J. M., & Lutz, J. K. T. (2021). Digital financial advice solutions – Evidence on factors affecting the future usage intention and the moderating effect of experience. *Journal of Economics and Business*, 117, 106009. <https://doi.org/10.1016/j.jeconbus.2021.106009>
- 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>

- Good Stats. (2024a). *Nilai Transaksi Transfer Uang Elektronik Indonesia Capai Rp303 Triliun di 2024* - GoodStats Data. <https://data.goodstats.id/statistic/nilai-transaksi-transfer-uang-elektronik-indonesia-capai-rp303-triliun-di-2024-ghdmG>
- Good Stats. (2024b). *SeaBank Pimpin Pasar Perbankan Digital, Bank Jago dan Blu by BCA Susul dengan Tingkat Konversi Tinggi* - GoodStats Data. <https://data.goodstats.id/statistic/seabank-pimpin-pasar-perbankan-digital-bank-jago-dan-blu-by-bca-susul-dengan-tingkat-konversi-tinggi-e60p0>
- Guenther, P., Guenther, M., Ringle, C. M., Zaefarian, G., & Cartwright, S. (2023). Improving PLS-SEM use for business marketing research. *Industrial Marketing Management*, 111, 127–142. <https://doi.org/10.1016/j.indmarman.2023.03.010>
- Hair, J., & Alamer, A. (2022). Partial Least Squares Structural Equation Modeling (PLS-SEM) in second language and education research: Guidelines using an applied example. *Research Methods in Applied Linguistics*, 1(3), 100027. <https://doi.org/10.1016/j.rmal.2022.100027>
- Hapsery, A., Pramesti, W., Khotimah, K., & Daimuddin, A. J. (2022). Visualisasi Data Dengan Menggunakan Bahasa Pemrograman R Studio di SMK Informatika Tulangan Sidoarjo. *Jurnal Padi (Pengabdian Masyarakat Dosen Indonesia)*, 5(2), 41–45. <https://doi.org/10.51836/jpadi.v5i2.429>
- Hidayatuloh. (2020). *Bab 1 Pengantar R dan RStudio | Pengantar Pemrograman R dan RStudio*. <https://bookdown.org/aepstk/intror/intro.html>
- Iba, Z., & Wardhana, A. (2024). *Analisis Regresi Dan Analisis Jalur Untuk Riset Bisnis Menggunakan SPSS 29.0 & SMART-PLS 4.0*.
- Indrawan Sanny, B., Kaniawati Dewi, R., & oleh Politeknik Dharma Patria Kebumen, D. (2020). *Jurnal E-Bis (Ekonomi-Bisnis) Pengaruh Net Interest Margin (NIM) Terhadap Return on Asset (ROA) Pada PT Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk Periode 2013-2017*. 4(1), 78–87. <https://doi.org/10.37339/jurnal>

- Iqnata, A., & Umbara, T. (2023). *Pengaruh Hara, Merek Dan Kualitas Produk Terhadap Keputusan Pembelian Hijab Di Store Rabbani Cabang Bandung*. 10(3), 1641–1649.
- Jacob, J., & Pattusamy, M. (2020). Examining the Inter-relationships of UTAUT Constructs in Mobile Internet Use in India and Germany. *Journal of Electronic Commerce in Organizations*, 18(2), 36–48. <https://doi.org/10.4018/JECO.2020040103>
- Jaenudin, J. (2019). Pengaruh Kompetensi Sdm Dan Teknologi Informasi Terhadap Ketepatan Waktu Pelaporan Keuangan Serta Pengaruhnya Pada Kinerja Keberlanjutan Keuangan (Studi Pada Perkumpulan Keluarga Berencana Indonesia (Pkbi)). *Ekuitas (Jurnal Ekonomi Dan Keuangan)*, 3(1), 1–26. <https://doi.org/10.24034/j25485024.y2019.v3.i1.4098>
- Johri, A., & Kumar, S. (2023). Exploring Customer Awareness towards Their Cyber Security in the Kingdom of Saudi Arabia: A Study in the Era of Banking Digital Transformation. *Human Behavior and Emerging Technologies*, 2023. <https://doi.org/10.1155/2023/2103442>
- Kaur, B., Kiran, S., Grima, S., & Rupeika-Apoga, R. (2021). Digital Banking in Northern India: The Risks on Customer Satisfaction. *Risks*, 9(11), 209. <https://doi.org/10.3390/risks9110209>
- Koenait, M., Maziriri, E., & Chuchu, T. (2021a). Attitudes Towards Utilising Mobile Banking Applications Among Generation Z Consumers in South Africa. *Journal of Business and Management Review*, 2(6), 417–438. <https://doi.org/10.47153/jbmr26.1452021>
- Koenait, M., Maziriri, E., & Chuchu, T. (2021b). Attitudes Towards Utilising Mobile Banking Applications Among Generation Z Consumers in South Africa. *Journal of Business and Management Review*, 2(6), 417–438. <https://doi.org/10.47153/jbmr26.1452021>
- Kono, S., & Sato, M. (2023). The potentials of partial least squares structural equation modeling (PLS-SEM) in leisure research. *Journal of Leisure Research*, 54(3), 309–329. <https://doi.org/10.1080/00222216.2022.2066492>

- Kontan.co.id. (2024). *Pengguna Jenius Meningkat 15% Jadi 5,9 Juta pada Kuartal III-2024.* <https://keuangan.kontan.co.id/news/pengguna-jenius-btpn-meningkat-15-pada-kuartal-iii-2024>
- Korosec-Serfaty, M., Riedl, R., Sénécal, S., & Léger, P.-M. (2022). Attentional and Behavioral Disengagement as Coping Responses to Technostress and Financial Stress: An Experiment Based on Psychophysiological, Perceptual, and Behavioral Data. *Frontiers in Neuroscience*, 16. <https://doi.org/10.3389/fnins.2022.883431>
- Lee, A., & Lukito, I. (2023). Economics and Digital Business Review Pengaruh Technostress dalam Penggunaan E-Wallet Fintech Intention oleh Gen Z di Kota Batam. In *Pengaruh Technostress dalam Penggunaan E-Wallet Fintech Intention* (Vol. 4).
- Lee, Y. K. (2021). Impacts of digital technostress and digital technology self-efficacy on fintech usage intention of Chinese gen Z consumers. *Sustainability (Switzerland)*, 13(9). <https://doi.org/10.3390/su13095077>
- Mangundu, J., & Mayayise, T. (2023). The Impact Of Technostress Creators On Academics' Cybersecurity Fatigue In South Africa. *Issues In Information Systems*. [https://doi.org/10.48009/4\\_iis\\_2023\\_123](https://doi.org/10.48009/4_iis_2023_123)
- Matikiti, R., Mpinganjira, M., & Roberts-Lombard, M. (2018). Application of the Technology Acceptance Model and the Technology–Organisation–Environment Model to examine social media marketing use in the South African tourism industry. *SA Journal of Information Management*, 20(1). <https://doi.org/10.4102/sajim.v20i1.790>
- Mulyadi, A. A., Hadi Wijoyo, S., Muslimah Az-Zahra, H., & Korespondensi, P. (2019). *Analisis Pengaruh Kualitas Layanan Terhadap Kepuasan Pelanggan Dan Loyalitas Pengguna Aplikasi Jenius Menggunakan Model E-S-Qual Dan E-Recs-Qual (Studi Kasus: Pengguna Aplikasi Jenius Kota Malang) Analysis Of The Influence Of Service Quality On Customer Satisfaction And Loyalty Of Jenius Application Users By Using E-S-Qual*

*And E-Recs-Qual Models (Case Study: Jenius Application Users In Malang).*  
<https://doi.org/10.25126/jtiik.202294937>

Naomi, P., & Cahyati, N. (2023). Does online community engagement and online community experience play a role in value co-creation at Jenius BTPN bank? *Sri Lankan Journal of Banking and Finance*, 6(2), 1–17.  
<https://doi.org/10.4038/sljbf.v6i2.44>

Nofita, M., & Sebastian, D. (2022). *Technology Acceptance Models pada Teknologi Digital : Survey Paper* (Vol. 2, Issue 2).

Ovami, D., Nasution, M., & Wulandari, S. (2023). *Investigasi Niat Pemanfaatan Teknologi Bagi UMKM.*

Purohit, S., Kaur, J., & Chaturvedi, S. (2022). Mobile Payment Adoption Among Youth: Generation Z And Developing Country Perspective. *Journal of Content, Community and Communication*, 15(8), 194–209.  
<https://doi.org/10.31620/JCCC.06.22/14>

Purwanto, S., & Hikmah Perkasa, D. (2024). Analisis Transformasi Bank Digital Yang Terdaftar Di Bursa Efek Indonesia Periode 2018-2022. 4(2).  
<https://doi.org/10.46306/rev.v4i2>

Putu Winda Ayuningtyas, N. (2024). Analisis Faktor-Faktor yang Mempengaruhi Adopsi Teknologi Artificial Intelligence oleh Mahasiswa Akuntansi di Kota Batam. *EKOMA : Jurnal Ekonomi*, 3(4).

Rahayu, W., & Rohimah, S. R. (2015). Meningkatkan Keterampilan Menggunakan Software R Sebagai Solusi Untuk Meningkatkan Inovasi Pembelajaran Bagi Guru-Guru Matematika Sma Dan Smk Di Jakarta Timur. *Sarwahita*, 12(2), 134–140. <https://doi.org/10.21009/sarwahita.122.10>

Rahmasari, A., Wijayanto, G., Kornita, E., & Riau, U. (2022). The Influence Of Service Quality And Brand Image On Patient Decisions In Choosing Delivery At Zainab Mother And Child Hospital Pekanbaru With Trust As A Mediation Variable Pengaruh Service Quality Dan Brand Image Terhadap Keputusan Pasien Dalam Memilih Persalinan Di Rumah Sakit Ibu Dan Anak

Zainab Pekanbaru Dengan Kepercayaan Sebagai Variabel Mediasi. In *Management Studies and Entrepreneurship Journal* (Vol. 3, Issue 5). <http://journal.yrpipku.com/index.php/msej>

Rahmayanti, N. P., Karsudjono, A. J., Hidayatullah, I., & Pancasetia, S. (2024). Pelatihan Spss Uji Validitas Dan Uji Reliabilitas Untuk Data Primer. *Jurnal Pengabdian Kepada Masyarakat*, 5(2). <https://ejurnal.stimibjm.ac.id/index.php/BBJM/>

Resti, Y., Zayanti, D. A., Kresnawati, E. S., Dewi, N. R., Fmipa Universitas Sriwijaya, J. M., & Selatan, S. (2021). *Implikasi Software Berbasis Open Source R untuk Penguatan Literasi Sains dan Numerasi dalam Penelitian dan Pengajaran Bidang Statistika Implications of Open-Source R-Based Software for Improving Scientific and Numerical Literacy in Statistics Research and Teaching*. <http://cran.r-project.org>.

Rosana, N., Harahab, N., Ciptadi, G., & Kurniawan, A. (2021). Theoretical Study: The Diffusion of “Piknet” Innovation Sound Wave Attractor In Bulak District, Surabaya. *Technium Social Sciences Journal*, 23, 763–767. <https://doi.org/10.47577/tssj.v23i1.4535>

Rosyidah, E., & Masykuroh, E. (2024). Memahami Strategi dan Mengatasi Tantangan dalam Penelitian Metode Kuantitatif. *Syntax Idea*, 6(6), 2787–2803. <https://doi.org/10.46799/syntax-idea.v6i6.3748>

Rousselet, G. A., Pernet, C. R., & Wilcox, R. R. (2021). The Percentile Bootstrap: A Primer With Step-by-Step Instructions in R. *Advances in Methods and Practices in Psychological Science*, 4(1). <https://doi.org/10.1177/2515245920911881>

Rufaidah, F., Karyani, T., Wulandari, E., & Setiawan, I. (2023). A Review of the Implementation of Financial Technology (Fintech) in the Indonesian Agricultural Sector: Issues, Access, and Challenges. In *International Journal of Financial Studies* (Vol. 11, Issue 3). Multidisciplinary Digital Publishing Institute (MDPI). <https://doi.org/10.3390/ijfs11030108>

- Rustamana, A., Wahyuningsih, P., Azka, M. F., & Wahyu, P. (2024). Cendikia Pendidikan Penelitian Metode Kuantitatif. *Tahun*, 5(6), 1–10. <https://doi.org/10.9644/sindoro.v4i5.3317>
- Salleh, M. N. M., Alwi, S., Rosnan, H., & Wahab, N. A. (2025). Exploring the impact of FinTech on sustainable development in Malaysia: an interpretative phenomenological analysis. *Discover Sustainability*, 6(1), 373. <https://doi.org/10.1007/s43621-025-01205-w>
- Salo, M., Pirkkalainen, H., Eng Huang Chua, C., & Koskelainen, T. (2022). Formation and Mitigation of Technostress in the Personal Use of IT. *MIS Quarterly*, 46(2), 1073–1108. <https://doi.org/10.25300/MISQ/2022/14950>
- Santosa. (2018). *Metode Penelitian Kuantitatif*. Yogyakarta: Andi.
- Saputra, M., Santosa, P. I., & Permanasari, A. E. (2023). Consumer Behaviour and Acceptance in Fintech Adoption: A Systematic Literature Review. *Acta Informatica Pragensia*, 12(2), 468–489. <https://doi.org/10.18267/j.aip.222>
- Saputra, R. R., & Utomo, A. P. (2024). Analisis M Banking Pada Bank Bca Menggunakan Metode Technology Acceptance Model (TAM). *Intecoms: Journal of Information Technology and Computer Science*, 7(5), 1640–1648. <https://doi.org/10.31539/intecoms.v7i5.11600>
- Sasidharan, A., & Venkatakrishnan, S. (2024). Intension to Use Mobile Banking: An Integration of Theory of Planned Behaviour (TPB) and Technology Acceptance Model (TAM). *KSII Transactions on Internet and Information Systems*, 18(4), 1059–1074. <https://doi.org/10.3837/tiis.2024.04.013>
- Sekar Arum, L., Amira Zahrani, & Duha, N. A. (2023). Karakteristik Generasi Z dan Kesiapannya dalam Menghadapi Bonus Demografi 2030. *Accounting Student Research Journal*, 2(1), 59–72. <https://doi.org/10.62108/asrj.v2i1.5812>
- Sekar Gading Pujiyantoro, A. (2023). Determinant Behavioral Intention to Use Fintech for ZISWAF Payments In Generation Z: Integration of Technology Acceptance Model and Theory of Planned Behavior. In *Proceedings of the*

*7th Indonesian Conference of Zakat (ICONZ)* (pp. 549–558). Muhammadiyah University Jakarta.

Setya Cipta Hadi, D., Assegaff, S., Sistem Informasi, M., Dinamika Bangsa, U., & Jl Jend Sudirman Thehok-Jambi, J. (2022). *Analisis Aplikasi Mobile Banking Jenius Menggunakan Metode Technology Acceptance Model (TAM) Di Kota Jambi* (Vol. 7, Issue 4).

Sharif, S. P., & Naghavi, N. (2021). Online Financial Trading among Young Adults: Integrating the Theory of Planned Behavior, Technology Acceptance Model, and Theory of Flow. *International Journal of Human-Computer Interaction*, 37(10), 949–962. <https://doi.org/10.1080/10447318.2020.1861761>

Siti Nurhalizah Lubis, N. S. A. (2023). Pengaruh Perkembangan Fintech Terhadap Kemandirian Finansial Usaha Mikro Dengan Literasi Keuangan dan Inklusi Keuangan Sebagai Variabel Intervening. *Jurnal Ilmiah Manajemen dan Bisnis Islam*, 16(2), 602-618. <https://doi.org/10.46306/jbbe.v16i2>

Siwalette, R., Aulele, S. N., Djami, R. J., A Nanlohy, Y. W., Hiariey, A. H., & Studi Statistika, P. (2022). *Analisis Faktor-Faktor Yang Berpengaruh Terhadap Pembelian Secara Online Di Kota Ambon Menggunakan Metode Structural Equation Modeling-Partial Least Square (Sem-Pls) (Analysis Of Factors That Influence Online Shopping in The City of Ambon Using Structural Equation Modeling-Partial Least Square (SEM-PLS) Method)*. 4(1). <https://doi.org/10.30598/variancevol4iss2page57-64>

Sologia, F. E., Witjaksono, R. W., & Ramadani, L. (2024). Evaluation of the Successful Implementation of Enterprise Resource Planning Based on SAP Using the DeLone & McLean Model. *International Journal of Community Service Learning*, 8(1), 29–40. <https://doi.org/10.23887/ijcsl.v8i1.75924>

Sugiyanto, S., Jatmiko, J., Rahayu, N., & Widayatmoko, D. (2020). *The Evaluation Model of Student Decision in Using Islamic Banking: Theory of*

*Planned Behavior Approach.* <https://doi.org/10.4108/eai.2-10-2018.2295599>

Sugiyono. (2019). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta.

Suhada, A., Syafriandi, Vionanda, D., & Fitri, F. (2023). Modeling Open Unemployment Rate in West Sumatera Province Using Truncated Spline Regression. *UNP Journal of Statistics and Data Science*, 1(1), 39–44. <https://doi.org/10.24036/ujsds/vol1-iss1/3>

Sunardi, D. (2024). *Spectrum: Multidisciplinary Journal Perancangan Kerangka Kerja Untuk Implementasi Knowledge Sharing Sistem Informasi/Teknologi Informasi (IS/IT)* (Vol. 1, Issue 3).

Suryafma, Y., Haryadi, A. D., & Afni, Z. (2023). Penerapan Innovation Diffusion Theory terhadap Niat Mengadopsi Fintech Peer to Peer Lending. In *Bisnis dan Ekonomi Indonesia* (Vol. 2, Issue 1). <https://akuntansi.pnp.ac.id/jabei>

Thi, N., Phuong, H., Dieu, N., Tran, T., Giang, L., Thi, B., Han, N., Hoang, T., Nguyen, H., & Long, T. (2022). Determinants Of Intention To Use Fintech Payment Services: Evidence From Vietnam' Generation Z. *International Journal of Business, Economics and Law*, 26, 1.

Utomo, M. F. W., & Darwanto, D. (2024). Bridging Gaps: Analyzing Fintech Adoption And Its Contribution To Overcoming Social Exclusion In The Indonesian Financial Landscape. *Ekuitas (Jurnal Ekonomi Dan Keuangan)*, 8(1), 105–123. <https://doi.org/10.24034/j25485024.y2024.v8.i1.5929>

Vamvaka, V., Stoforos, C., Palaskas, T., & Botsaris, C. (2020). Attitude toward entrepreneurship, perceived behavioral control, and entrepreneurial intention: dimensionality, structural relationships, and gender differences. *Journal of Innovation and Entrepreneurship*, 9(1), 5. <https://doi.org/10.1186/s13731-020-0112-0>

Wahyu, R. (2020). Penerapan Software Bahasa R Untuk Meningkatkan Motivasi Dan Pemahaman Statistika Mahasiswa. *LEMMA: Letters of Mathematics Education*, 7(1), 6–15.

- Wang, Q., Zhao, G., & Cheng, Z. (2022). Examining the moderating role of technostress and compatibility in EFL Learners' mobile learning adoption: A perspective from the theory of planned behaviour. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.919971>
- Weinert, C., Maier, C., Laumer, S., & Weitzel, T. (2023a). Correction to: Technostress mitigation: an experimental study of social support during a computer freeze. *Journal of Business Economics*, 93(5), 973–974. <https://doi.org/10.1007/s11573-021-01036-x>
- Weinert, C., Maier, C., Laumer, S., & Weitzel, T. (2023b). Correction to: Technostress mitigation: an experimental study of social support during a computer freeze. *Journal of Business Economics*, 93(5), 973–974. <https://doi.org/10.1007/s11573-021-01036-x>
- Wijaya, E., Susilawati, R., Akuntansi, J., & Bandung, P. N. (2021). Pengaruh Persepsi Risiko dan Kepercayaan (Trust) pada Adopsi Layanan Fintech (Studi Kasus pada Layanan Pembayaran Digital Gopay) The Influence of Perceived Risk and Trust in Adoption of Fintech Service (Case Study on GoPay Digital Payment Service Users). *Indonesian Accounting Literacy Journal*, 02(01), 202–209.
- Wikipedia. (2024). *Jenius (aplikasi)* - Wikipedia bahasa Indonesia, ensiklopedia bebas. [https://id.wikipedia.org/wiki/Jenius\\_%28aplikasi%29](https://id.wikipedia.org/wiki/Jenius_%28aplikasi%29)
- Yoon, C., & Lim, D. (2020). An empirical study on factors affecting customers' acceptance of internet-only banks in Korea. *Cogent Business & Management*, 7(1), 1792259. <https://doi.org/10.1080/23311975.2020.1792259>
- Zainun, N. F. H., Johari, J., & Adnan, Z. (2020). Technostress and Commitment to Change: The Moderating Role of Internal Communication. *International Journal of Public Administration*, 43(15), 1327–1339. <https://doi.org/10.1080/01900692.2019.1672180>
- Zehri, C., Mohammed El Amin, B., kadja, A., Inaam, Z., & Sekrafi, H. (2024). Exploring the nexus of decent work, financial inclusion, and economic

growth: A study aligned with SDG 8. *Sustainable Futures*, 7, 100213.  
<https://doi.org/10.1016/j.sftr.2024.100213>

Zouari, G., & Abdelhedi, M. (2020). *Customer satisfaction in the digital era: evidence from Islamic banking*. <https://doi.org/10.21203/rs.3.rs-24909/v2>

Zulfikar, R., Suryadi, N., Valen Prasarry, Y., Barqiah, S., & Dedy. (2023). Penggunaan Theory of Planned Behavior dalam Kajian Perilaku Konsumen Hijau. *JKBM (Jurnal Konsep Bisnis Dan Manajemen)*, 10(1), 28–41.  
<https://doi.org/10.31289/jkbm.v10i1.10496>