

## DAFTAR PUSTAKA

- A. M. Abu Daqar, M., Arqawi, S., & Abu Karsh, S. (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)
- Abdillah, L. A. (2019). *AN OVERVIEW OF INDONESIAN FINTECH APPLICATION*.
- Aldahdouh, T. Z., Nokelainen, P., & Korhonen, V. (2020). Technology and Social Media Usage in Higher Education: The Influence of Individual Innovativeness. *SAGE Open*, 10(1), 215824401989944. <https://doi.org/10.1177/2158244019899441>
- Almaiah, M. A., Alamri, M. M., & Al-Rahmi, W. (2019). Applying the UTAUT Model to Explain the Students' Acceptance of Mobile Learning System in Higher Education. *IEEE Access*, 7, 174673–174686. <https://doi.org/10.1109/ACCESS.2019.2957206>
- Andujar, A., & Medina-López, C. (2019). Exploring New Ways of eTandem and Telecollaboration Through the WebRTC Protocol: Students' Engagement and Perceptions. *International Journal of Emerging Technologies in Learning (IJET)*, 14(05), 200. <https://doi.org/10.3991/ijet.v14i05.9612>
- Anwar, M. (2020). The Impoliteness of Indonesian Language on Instagram Potentially toward Conflict of Ethnic, Religion, Race and Inter-group: *Proceedings of the 1st International Conference on Recent Innovations*, 2134–2141. <https://doi.org/10.5220/0009940021342141>
- Ardiansyah, T. (2019). Model Financial Dan Teknologi (Fintech) Membantu Permasalahan Modal Wirausaha UMKM Di Indonesia. *Majalah Ilmiah Bijak*, 16(2), 158–166. <https://doi.org/10.31334/bijak.v16i2.518>

- Argo, J. J., & Dahl, D. W. (2020). Social Influence in the Retail Context: A Contemporary Review of the Literature. *Journal of Retailing*, 96(1), 25–39. <https://doi.org/10.1016/j.jretai.2019.12.005>
- Arianti, B. F. (2018). *THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL BEHAVIOR AND INCOME ON INVESTMENT DECISION*.
- Asyafah, A. (2019). MENIMBANG MODEL PEMBELAJARAN (Kajian Teoretis-Kritis atas Model Pembelajaran dalam Pendidikan Islam). *TARBAWY: Indonesian Journal of Islamic Education*, 6(1), 19–32. <https://doi.org/10.17509/t.v6i1.20569>
- Benuf, K., Njatrijani, R., Priyono, E. A., & Adhim, N. (2020). *PENGATURAN DAN PENGAWASAN BISNIS FINANCIAL TECHNOLOGY DI INDONESIA. 11*.
- Chatterjee, S., Rana, N. P., Khorana, S., Mikalef, P., & Sharma, A. (2021). Assessing Organizational Users' Intentions and Behavior to AI Integrated CRM Systems: A Meta-UTAUT Approach. *Information Systems Frontiers*. <https://doi.org/10.1007/s10796-021-10181-1>
- Chong, T.-P., William Choo, K.-S., Yip, Y.-S., Chan, P.-Y., Julian Teh, H.-L., & Ng, S.-S. (2019). AN ADOPTION OF FINTECH SERVICE IN MALAYSIA. *South East Asia Journal of Contemporary Business, Economics and Law*, Vol. 18(5(February)).
- Coffie, C. P. K., Hongjiang, Z., Mensah, I. A., Kiconco, R., & Simon, A. E. O. (2021). Determinants of FinTech payment services diffusion by SMEs in Sub-Saharan Africa: Evidence from Ghana. *Information Technology for Development*, 27(3), 539–560. <https://doi.org/10.1080/02681102.2020.1840324>
- Dana Schwieger, & Christine Ladwig. (2018). *Reaching and Retaining the Next Generation Adapting to the Expectations of Gen Z in the Classroom*.

- 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>
- Denning, P. J., & Lewis, T. G. (2020). Technology adoption. *Communications of the ACM*, *63*(6), 27–29. <https://doi.org/10.1145/3396265>
- Dragano, N., & Lunau, T. (2020). Technostress at work and mental health: Concepts and research results. *Current Opinion in Psychiatry*, *33*(4), 407–413. <https://doi.org/10.1097/YCO.0000000000000613>
- dwivedi, pratik. (2020, October 14). Consumer Adoption of Technology theories (TAM, UTAUT and UTAUT2). *Medium*. <https://pratikdwi.medium.com/consumer-adoption-of-technology-theories-tam-utaut-and-utaut2-a2205cac6fce>
- Dwivedi, Y. K., Rana, N. P., Tamilmani, K., & Raman, R. (2020). A meta-analysis based modified unified theory of acceptance and use of technology (meta-UTAUT): A review of emerging literature. *Current Opinion in Psychology*, *36*, 13–18. <https://doi.org/10.1016/j.copsyc.2020.03.008>
- Flache, A., Mäs, M., Feliciani, T., Chattoe-Brown, E., Deffuant, G., Huet, S., & Lorenz, J. (2017). Models of Social Influence: Towards the Next Frontiers. *Journal of Artificial Societies and Social Simulation*, *20*(4), 2. <https://doi.org/10.18564/jasss.3521>
- Fodor, M., & Jaeckel, K. (n.d.). *What does It Take to Have a Successful Career Through the Eyes of Generation Z - Based on the Results of a Primary Qualitative Research*.
- Francis, T., & Hoefel, F. (2018). *‘True Gen’: Generation Z and its implications for companies*.

- Frost, J. (2020). The Economic Forces Driving FinTech Adoption across Countries. *SSRN Electronic Journal*.  
<https://doi.org/10.2139/ssrn.3515326>
- Hardani, & et al. (2020). *METODE PENELITIAN Kualitatif & Kuantitatif*. CV. Pustaka Ilmu Group.
- Henseler, J. (2017). Partial Least Squares Path Modeling. In P. S. H. Leeflang, J. E. Wieringa, T. H. A. Bijmolt, & K. H. Pauwels (Eds.), *Advanced Methods for Modeling Markets* (pp. 361–381). Springer International Publishing.  
[https://doi.org/10.1007/978-3-319-53469-5\\_12](https://doi.org/10.1007/978-3-319-53469-5_12)
- Jafari, M., & Ansari-Pour, N. (2018). Why, When and How to Adjust Your P Values? *Cell Journal (Yakhteh)*, 20(4).  
<https://doi.org/10.22074/cellj.2019.5992>
- Khairani, G. A., & Giri, R. R. W. (2020). ANALISIS ADOPSI PENGGUNAAN MOBILE BANKING MENGGUNAKAN MODEL UTAUT MODIFIKASI DENGAN BUDAYA SEBAGAI MODERATOR DI KALIMANTAN TIMUR. *Jurnal Mitra Manajemen*, 4(7), 1025–1035.  
<https://doi.org/10.52160/ejmm.v4i7.420>
- Lee, Y.-K. (2021). Impacts of Digital Technostress and Digital Technology Self-Efficacy on Fintech Usage Intention of Chinese Gen Z Consumers. *Sustainability*, 13(9), 5077. <https://doi.org/10.3390/su13095077>
- Lee, Y.-K. (2022). Higher innovativeness, lower technostress?: Comparative study of determinants on FinTech usage behavior between Korean and Chinese Gen Z consumers. *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/APJML-05-2022-0402>
- Li, K., Zhang, L., & Huang, H. (2018). Social Influence Analysis: Models, Methods, and Evaluation. *Engineering*, 4(1), 40–46.  
<https://doi.org/10.1016/j.eng.2018.02.004>

- Liputan 6. (2023). *Fintech adalah Singkatan dari Financial Technology, Kenali Keuntungannya—Hot*. *Liputan6.com*.  
<https://www.liputan6.com/hot/read/5309363/fintech-adalah-singkatan-dari-financial-technology-kenali-keuntungannya>
- Machali, Dr. I. (2021). *METODE PENELITIAN KUANTITATIF Panduan Praktis Merencanakan, Melaksanakan dan Analisis dalam Penelitian Kuantitatif*. Fakultas Ilmu Tarbiyah dan Keguruan Universitas Islam Negeri (UIN) Sunan Kalijaga Yogyakarta.
- Memon, I. A., Nair, S., & Jakhiya, M. (2021). How Ready the GEN-Z is to Adopt FinTech ? 2021 International Conference on Computational Intelligence and Knowledge Economy (ICCIKE), 565–570.  
<https://doi.org/10.1109/ICCIKE51210.2021.9410747>
- Mogaji, E., Balakrishnan, J., Nwoba, A. C., & Nguyen, N. P. (2021). Emerging-market consumers' interactions with banking chatbots. *Telematics and Informatics*, 65, 101711. <https://doi.org/10.1016/j.tele.2021.101711>
- Namahoot, K. S., & Jantasri, V. (2022). Integration of UTAUT model in Thailand cashless payment system adoption: The mediating role of perceived risk and trust. *Journal of Science and Technology Policy Management*.  
<https://doi.org/10.1108/JSTPM-07-2020-0102>
- Nanggala, A. Y. A. (2020). *Use of Fintech for Payment: Approach to Technology Acceptance Model Modified*. 01(01).
- Nizar, M. A. (2017). *Financial Technology (Fintech): It's Concept and Implementation in Indonesia*.
- Nuryana, Z. (2019). PEMANFAATAN TEKNOLOGI INFORMASI DALAM PENDIDIKAN AGAMA ISLAM. *TAMADDUN*, 19(1), 75.  
<https://doi.org/10.30587/tamaddun.v0i0.818>

- 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>
- Pangrazio, L., Godhe, A.-L., & Ledesma, A. G. L. (2020). What is digital literacy? A comparative review of publications across three language contexts. *E-Learning and Digital Media*, 17(6), 442–459. <https://doi.org/10.1177/2042753020946291>
- Priporas, C.-V., Stylos, N., & Fotiadis, A. K. (2017). Generation Z consumers' expectations of interactions in smart retailing: A future agenda. *Computers in Human Behavior*, 77, 374–381. <https://doi.org/10.1016/j.chb.2017.01.058>
- Purwanto, E., & Loisa, J. (2020). *The Intention and Use Behaviour of the Mobile Banking System in indonesia: UTAUT Model*. 62(06).
- Purwanza, S. W., & et al. (2022). *METODOLOGI PENELITIAN KUANTITATIF, KUALITATIF, DAN KOMBINASI*. CV. MEDIA SAINS INDONESIA.
- Russo, D., & Stol, K.-J. (2022). PLS-SEM for Software Engineering Research: An Introduction and Survey. *ACM Computing Surveys*, 54(4), 1–38. <https://doi.org/10.1145/3447580>
- Santosa, P. I. (2018). *Metode Penelitian Kuantitatif: Pengembangan Hipotesis dan Pengujiannya Menggunakan SmartPLS*. ANDI.
- Sarstedt, M., & Cheah, J.-H. (2019). Partial least squares structural equation modeling using SmartPLS: A software review. *Journal of Marketing Analytics*, 7(3), 196–202. <https://doi.org/10.1057/s41270-019-00058-3>
- Shilvina Widi. (2022, Agustus). *Ada 68.66 Juta Generasi Z di Indonesia, Ini Sebarannya*. <https://dataindonesia.id/ragam/detail/ada-6866-juta-generasi-z-di-indonesia-ini-sebarannya>

- Singh, N., Sinha, N., & Liébana-Cabanillas, F. J. (2020). Determining factors in the adoption and recommendation of mobile wallet services in India: Analysis of the effect of innovativeness, stress to use and social influence. *International Journal of Information Management*, 50, 191–205. <https://doi.org/10.1016/j.ijinfomgt.2019.05.022>
- Statista. (2023). *Indonesia: Digital payments number of users 2017-2027*. Statista. <https://www.statista.com/forecasts/1326597/indonesia-number-of-digital-payment-users>
- Stulz, R. M. (2019). FinTech, BigTech, and the Future of Banks. *Journal of Applied Corporate Finance*, 31(4), 86–97. <https://doi.org/10.1111/jacf.12378>
- Suryono, R. R. (2019). FINANCIAL TECHNOLOGY (FINTECH) DALAM PERSPEKTIF AKSIOLOGI. *Masyarakat Telematika Dan Informasi : Jurnal Penelitian Teknologi Informasi dan Komunikasi*, 10(1), 52. <https://doi.org/10.17933/mti.v10i1.138>
- Tejada, J. J., & Punzalan, J. R. B. (2012). *On the Misuse of Slovin's Formula*. 61(1).
- Tomić, N., Kalinić, Z., & Todorović, V. (2022). Using the UTAUT model to analyze user intention to accept electronic payment systems in Serbia. *Portuguese Economic Journal*. <https://doi.org/10.1007/s10258-022-00210-5>
- Upadhyaya, P. & Vrinda. (2021a). Impact of technostress on academic productivity of university students. *Education and Information Technologies*, 26(2), 1647–1664. <https://doi.org/10.1007/s10639-020-10319-9>
- Upadhyaya, P. & Vrinda. (2021b). Impact of technostress on academic productivity of university students. *Education and Information*

- Technologies*, 26(2), 1647–1664. <https://doi.org/10.1007/s10639-020-10319-9>
- Utami, A. F., Ekaputra, I. A., & Japutra, A. (2021). Adoption of FinTech Products: A Systematic Literature Review. *Journal of Creative Communications*, 16(3), 233–248. <https://doi.org/10.1177/09732586211032092>
- VIVA, P. V. M. B.-. (2021, January 5). *Peran Teknologi Informasi dalam Sistem Informasi Manajemen*. <https://www.viva.co.id/vstory/opini-vstory/1336987-peran-teknologi-informasi-dalam-sistem-informasi-manajemen>
- Wahyuddin, W., Marzuki, M., Khaddafi, M., Ilham, R. N., & Sinta, I. (2022). A Study of Micro, Small and Medium Enterprises (MSMEs) during Covid-19 Pandemic: An Evidence using Economic Value-Added Method. *Journal of Madani Society*, 1(1), 1–7. <https://doi.org/10.56225/jmsc.v1i1.123>
- Wiradinata, T. (2018). Mobile Payment Services Adoption: The Role of Perceived Technology Risk. *2018 International Conference on Orange Technologies (ICOT)*, 1–5. <https://doi.org/10.1109/ICOT.2018.8705859>
- Wonglimpiyarat, J. (2017). FinTech banking industry: A systemic approach. *Foresight*, 19(6), 590–603. <https://doi.org/10.1108/FS-07-2017-0026>
- Yohanes, K., Junius, K., Saputra, Y., Sari, R., Lisanti, Y., & Luhukay, D. (2020). Unified Theory of Acceptance and Use of Technology (UTAUT) Model Perspective to Enhance User Acceptance of Fintech Application. *2020 International Conference on Information Management and Technology (ICIMTech)*, 643–648. <https://doi.org/10.1109/ICIMTech50083.2020.9211250>