

## References

- [1] Allison, L., Liu, Y., Murtinu, S., & Wei, Z. (2023). Gender and firm performance around the world: The roles of finance, technology and labor. *Journal of Business Research*, 154, 113322.
- [2] Anisyah, E. N., Pinem, D., & Hidayati, S. (2021). Pengaruh literasi keuangan, inklusi keuangan dan financial technology terhadap perilaku keuangan pelaku UMKM di Kecamatan Sekupang. *MBR (Management and Business Review)*, 5(2), 310-324.
- [3] Apriliani, H. (2023). *TINJAUAN BAURAN PEMASARAN SEABANK SEBAGAI APLIKASI BARU PADA LAYANAN BANK DIGITAL* (Doctoral dissertation, Universitas Pembangunan Nasional Veteran Jakarta).
- [4] Arianti, B. F. (2020). Pengaruh Pendapatan dan perilaku keuangan terhadap literasi keuangan melalui Keputusan berinvestasi sebagai variabel intervening. *Jurnal Akuntansi*, 10(1), 13-36.
- [5] Banna, H., Mia, M. A., Nourani, M., & Yarovaya, L. (2022). Fintech-based financial inclusion and risk-taking of microfinance institutions (MFIs): Evidence from Sub-Saharan Africa. *Finance Research Letters*, 45, 102149.
- [6] Borges Loe, D., & Ratnawati, T. (2023, June). Family Financial Planning: Financial Technology and Financial Literacy. In *International Conference On Economics Business Management And Accounting (ICOEMA)* (Vol. 2, pp. 308-314).
- [7] Dahrani, D., Saragih, F., & Ritonga, P. (2022). Model pengelolaan keuangan berbasis literasi keuangan dan inklusi keuangan: Studi pada UMKM di Kota Binjai. *Owner: Riset dan Jurnal Akuntansi*, 6(2), 1509-1518.
- [8] Fathihani, J. S., Haat, M. H. C., Yusliza, M. Y., Muhammad, Z., & Bon, A. T. (2021). A Review of Sustainable Green Finance Literature: Mini-Review Approach. In *Proceedings of the International Conference on Industrial Engineering and Operations Management* (pp. 3194-3207).
- [9] Handayani, F. (2021). *Analisis Pengelolaan Keuangan Usaha Mikro Kecil dan Menengah (UMKM) di Layz Cake and Bakery* (Doctoral dissertation, Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta).
- [10] Hartono, H., Halim, E., Aswieri, A., Suharli, D., & Aurella, M. (2023). The Influence of Financial Literacy and Heuristic Behavior on Generation Z's Investing Decisions During a Global Pandemic. In *E3S Web of Conferences* (Vol. 426, p. 02008). EDP Sciences
- [11] Hilmawati, M. R. N., & Kusumaningtias, R. (2021). Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan Sektor Usaha Mikro Kecil Menengah. *Nominal Barometer Riset Akuntansi dan Manajemen*, 10(1), 135-152.
- [12] <https://bankjombang.co.id/e-wallet-jadi-metode-pembayaran-terpopuler-di-indonesia-2022-ini-potensinya-pada-2025-mendatang/>
- [13] <https://djp.kemenkeu.go.id/direktorat/pkn/id/odading/2919-digital-banking.html>
- [14] <https://finansial.bisnis.com/read/20230321/563/1639419/survei-dataindonesiaid-penetrasi-fintech-semakin-dalam>
- [15] <https://indonesiabaik.id/>
- [16] <https://www.oecd.org/financial/education/2022-INFE-Toolkit-Measuring-Finlit-Financial-Inclusion.pdf>
- [17] Indrawati. (2015) *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*, Bandung: Aditama.
- [18] Kerthayasa, I. W., & Darmayanti, N. P. A. (2023). PENGARUH LITERASI KEUANGAN DAN FINANCIAL TECHNOLOGY TERHADAP INKLUSI

- KEUANGAN DI DESA PENGOTAN. *E-Jurnal Manajemen Universitas Udayana*, 12(2).
- [19] Kurniawan, Y., Amory, F., Halim, E., & Bernando, C. (2022, September). The Impact of Using Digital Banks on Gen Z Financial's. In *Proceedings of the 3rd Asia Pacific International Conference on Industrial Engineering and Operations Management* (pp. 13-15).
- [20] Maharani, D., Cahyanti, M. I., & Syahrizal Dwinata, Y. E. The Influence of Financial Literacy, Risk Aversion, and Persuasion on Insurance Demand
- [21] Martínez-Navalón, J. G., Fernández-Fernández, M., & Alberto, F. P. (2023). Does privacy and ease of use influence user trust in *Digital banking* applications in Spain and Portugal? *International Entrepreneurship and Management Journal*, 19(2), 781-803.
- [22] Min, S., Hamsal, M., Furinto, A., & Kartono, R. The Effect of Technology Acceptance Model, Manager Competence, and Enterprise Risk Management on Competitive Advantage: Mediating Role by E-Commerce Adoption and Moderating Role by Financial Literacy.
- [23] Nabila, A. D. (2022). EFEKTIVITAS FINANCIAL TECHNOLOGY (FINTECH) PERBANKAN SYARIAH TERHADAP PERKEMBANGAN INKLUSI KEUANGAN (Studi Pada PT. Bank Syariah Mandiri KCP Kedaton Bandar Lampung) (Doctoral dissertation, UIN Raden Intan Lampung).
- [24] Natalia, M. A., Kurniasari, F., Hendrawaty, E., & Oktaviani, V. M. (2020). Indonesia Pengaruh Literasi Keuangan Terhadap Inklusi Keuangan Dengan Menggunakan Social Capital Sebagai Variabel Mediator. *Ultima Management: Jurnal Ilmu Manajemen*, 12(1), 16-33.
- [25] Nugroho, C., & Nasionalita, K. (2020). Digital literacy index of teenagers in Indonesia. *Pekommas*, 5(2), 215-223.
- [26] Nurdin, N., Azizah, W. N., & Rusli, R. (2020). Pengaruh pengetahuan, kemudahan dan risiko terhadap minat bertransaksi menggunakan finansial technology (fintech) pada Mahasiswa Institut Agama Islam Negeri (IAIN) Palu. *Jurnal Perbankan dan Keuangan Syariah Vol*, 2(2).
- [27] Nurlaily, F., Asmoro, P. S., & Aini, E. K. (2022). DIGITAL FINANCIAL LITERACY AND PERSONAL FINANCIAL HEALTH DURING THE COVID-19 PANDEMIC. *Jurnal MEBIS (Manajemen dan Bisnis)*, 7(1), 54-59.
- [28] Putri, E. V. (2023). Pengaruh love of money, FoMO & pengendalian diri terhadap personal financial planning generasi Z dengan literasi keuangan sebagai variabel moderasi (Studi Kasus pada Mahasiswa Generasi Z Fakultas Ekonomi UIN Malang) (Doctoral dissertation, Universitas Negeri Maulana Malik Ibrahim).
- [29] Riandani, O., Sari, D., Rubiyanti, N., Moeliono, N. K., & Fakhri, M. The Relationship between Digital Wallet Adoption and Usage to Financial Inclusion.
- [30] Ringle, C. M., Wende, S., and Becker, J.-M. 2024. "SmartPLS 4." Bönningstedt: SmartPLS, <https://www.smartpls.com>.
- [31] Safryani, U., Aziz, A., & Triwahyuningtyas, N. (2020). Analisis literasi keuangan, perilaku keuangan, dan pendapatan terhadap keputusan investasi. *Jurnal Ilmiah Akuntansi Kesatuan*, 8(3), 319-332.
- [32] Saleem, A. (2021). Fintech revolution, perceived risks and Fintech adoption: Evidence from financial industry of pakistan. *International Journal of Multidisciplinary and Current Educational Research*, 3, 191-205.
- [33] Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., Anggadwita, G., & Alamsyah, A. (2021). Talent mapping: a strategic approach toward digitalization

- initiatives in the banking and financial technology (FinTech) industry in Indonesia. *Journal of Science and Technology Policy Management*, 12(3), 399-420.
- [34] SINTA, W. (2022). INKLUSI KEUANGAN DAN STABILITAS SISTEM KEUANGAN ASEAN-5.
- [35] Soma, A. M., Primiana, I., Wiryono, S. K., & Febrian, E. (2016). Determinant analysis of financial literacy affecting market discipline performance. *International Journal of Economics, Commerce and Management*, IV (12), 76-97.
- [36] Tamara, D., Suhardiman, S., Rustam, S. S., & Kurniawan, B. Indonesian Millennial Generations' Financial Literacy in Relation to its Behavior in Investment Decision.
- [37] Viana, E. D., Febrianti, F., & Dewi, F. R. (2021). Literasi keuangan, inklusi keuangan dan minat investasi generasi z di Jabodetabek. *Jurnal Manajemen Dan Organisasi*, 12(3), 252-264.
- [38] Wu, Y. H., Bai, L., & Chen, X. (2023). How does the development of fintech affect financial efficiency? Evidence from China. *Economic Research-Ekonomiska Istraživanja*, 36(2), 2106278.
- [39] Yanti, W. I. P. (2019). Pengaruh inklusi keuangan dan literasi keuangan terhadap kinerja UMKM di kecamatan moyo utara. *Jurnal Manajemen Dan Bisnis*, 2(1).
- [40] Yu, Y., & Tang, K. (2023). Does financial inclusion improve energy efficiency? *Technological Forecasting and Social Change*, 186, 122110