

DAFTAR PUSTAKA

- Afifah, N., & Yudiantoro, D. (n.d.). *Pengaruh Gaya Hidup dan Penggunaan Uang Elektronik terhadap Perilaku Konsumtif.*
- AFPI. 2023. Jenis Fintech yang Berkembang di Indonesia. Ahdiat, Adi. (2023, October 26). Databoks.
- Agarwal, S., Qian, W., Ren, Y., Tsai, H.-T., & Yeung, B. Y. (2020). The real impact of fintech: Evidence from Mobile Payment Technology. SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.3556340>
- Andriana, D., Martana, K., I., & Baskoro, A., P. (2020). Pengaruh Promosi Penjualan Harbolnas Marketplace Terhadap Perilaku Konsumtif Generasi Milenial Di Ubsi. *Komunikata* 57, 1(2), 66-73.
- Aneke N. D. S., Zaini A. M., & Yayat R. H. 2020. PENGARUH PENGGUNAAN UANG ELEKTRONIK (E-MONEY) TERHADAP PERILAKU
- Ansori, M. (n.d.). *PERKEMBANGAN DAN DAMPAK FINANCIAL TECHNOLOGY (FINTECH) TERHADAP INDUSTRI KEUANGAN SYARIAH DI JAWA TENGAH.*
- Aseng, A. C. (2020). Factors Influencing Generation Z Intention in Using FinTech Digital Payment Services. *CogITO Smart Journal*, 6(2), 155–166. <https://doi.org/10.31154/cogito.v6i2.260.155-166>
- Bachdar, S. (2018, March 24). *Generasi Milenial Masih Pembelanja Online Terbesar di Indonesia.* <https://www.marketeers.com/generasi-milenial-masih-pembelanja-online-%20terbesar-di-indonesia/>
- Bado, B., Herdianto, T. K., Hastuti, D. R. D., & Jamil, M. (2024). Pengaruh Kenyamanan dan Manfaat E-Wallet Terhadap Perilaku Konsumen di Kota Makassar. 7(5).
- Bank Indonesia. 2018. MENGENAL FINANCIAL TEKNOLOGI.
- Baudrillard, J., Wahyunto, & Ritzer, G. (2004). *Masyarakat konsumsi.* Kreasi Wacana.
- Betharini, N., & Sungkono, .. (n.d.). PENGUNAAN FINTECH PAYMENT TERHADAP PERILAKU KONSUMSI MAHASISWA DI KALANGAN MAHASISWA UBP. 2.
- Cahyani, H. H. (n.d.). *JURUSAN ILMU EKONOMI FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BRAWIJAYA MALANG 202.*

- Chairul B. U, Mansyur N., & Sukainap P. 2018. KONSUMSI MENUJU KONSTRUKSI MASYARAKAT KONSUMTIF. Universitas Trunojoyo Madura.
- Chen, Y. H., & Wang, C. C. (2023). Exploring The Role Of Trust In Online Impulsive Buying Behavior: A Moderated Mediation Model. *Journal Of Retailing And Consumer Services*, 71, 103001.
- CNBC. 2018. Ini Dia Empat Jenis Fintech di Indonesia.
- Databooks. 2017. 40% Fintech Indonesia Bergerak di Jasa Pembayaran. Databooks. 2017. Berapa Transaksi Fintech Indonesia?.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), Article 8. <https://doi.org/10.1287/mnsc.35.8.982>
- Davis. (2019). UC Davis at SemEval-2019 Task 1: DAG Semantic Parsing with Attention-based Decoder. *International Workshop on Semantic Evaluation*.
- Dewi, L. G. K., Herawati, N. T., & Adiputra, I. M. P.. (n.d.). PENGGUNAAN E-MONEY TERHADAP PERILAKU KONSUMTIF MAHASISWA YANG DIMEDIASI KONTROL DIRI. <https://doi.org/10.24034>.
- Diana, N., & Leon, F. M. (2020). Factors Affecting Continuance Intention of FinTech Payment among Millennials in Jakarta. *European Journal of Business and Management Research*, 5(4). <https://doi.org/10.24018/ejbm.2020.5.4.444>
- Diary P. & Agus I. 2021. Pengaruh Literasi Keuangan dan Pengendalian Diri terhadap Perilaku Konsumtif Mahasiswa. Jurusan Pendidikan Ekonomi.
- Dwi R. M. I. & Ria S. J. 2020. ANALISIS PENGARUH PENGGUNAAN UANG ELEKTRONIK TERHADAP PERILAKU KONSUMTIF MAHASISWA PENDIDIKAN EKONOMI UNIVERSITAS INDRA PRASTA PGRI. *Journal Applied Business and Economics*.
- Firli, A., & F., Athirah. (n.d.). The Influence of Financial Literacy and Income on Generation Z's Interest in Using Fintech Lending: A Study in a Major City of Indonesia. *Review of Integrative Business and Economics Research*, 11(2).

- Fittria, A. (2023). Pengaruh Persepsi Kemudahan, Persepsi Harga dan Ulasan Produk Terhadap Perilaku Konsumtif Pengguna Aplikasi dalam Marketplace. 3(2).
- Hartono, J. (2017). *Teori Portofolio dan Analisis Investasi* (Edisi ke 10). BPFD.
- Hsueh, S.-C., & Kuo, C.-H. (2017). Effective Matching for P2P Lending by Mining Strong Association Rules. *Proceedings of the 3rd International Conference on Industrial and Business Engineering*, 30–33. <https://doi.org/10.1145/3133811.3133823>
- Indrasari Meithiana., 2019, *Pemasaran & Kepuasan Pelanggan*. Cetakan Pertama. Surabaya: Unitomo Press
- Insana, D. R. M., & Johan, R. S. (2020). *ANALISIS PENGARUH PENGGUNAN UANG ELEKTRONIK TERHADAP PERILAKU KONSUMTIF MAHASISWA PENDIDIKAN EKONOMI UNIVERSITAS INDRAPRASTA PGRI*. 7(2).
- Jocevski, M., Ghezzi, A., & Arvidsson, N. (2020). Exploring the growth challenge of mobile payment platforms: A business model perspective. *Electronic Commerce Research and Applications*, 40, 100908. <https://doi.org/10.1016/j.elerap.2019.100908>
- Jogiyanto. (2007). *Sistem Informasi Keperilakuan*. Edisi Revisi. Yogyakarta: Andi Offset.
- Jogiyanto. (2015). *Metodologi Penelitian Bisnis Salah Kaprah dan Pengalaman-pengalaman: Vol. Cetakan kedua* (Edisi Keenam).
- Kesuma, P., & Nurbaiti, N. (2023). Minat Menggunakan E-Wallet Dana Di Kalangan Mahasiswa Di Kota Medan. *Jesya*, 6(1), 694–703. <https://doi.org/10.36778/jesya.v6i1.979>
- Kim, J., & Lee, S. (2023). Examining The Factors Influencing Impulsive Buying Behavior In Mobile Shopping Applications: The Role Of Perceived Ease Of Use And Other Variables. *Journal Of Retailing And Consumer Services*, 71, 102994.
- KONSUMEN. Prosiding Keuangan dan Perbankan Syariah.
- Kotler, P., & Keller, K. L. (2021). *Manajemen Pemasaran Edisi 13 Jilid 2*.
- Kusumar, F., Mendari, A. S., Charitas, U. K. M., & Charitas, U. K. M. (n.d.). *FINTECH PAYMENT: PENGARUHNYA PADA PERILAKU MANAJEMEN KEUANGAN MAHASISWA DI PALEMBANG*.

- Mujahidin, A. (2020). Pengaruh Fintech e-wallet Terhadap Perilaku Konsumtif Pada Generasi Millennial. *Inovbiz: Jurnal Inovasi Bisnis*, 8(2), 143. <https://doi.org/10.35314/inovbiz.v8i2.1513>
- Mukti, V. W., Rinofah, R., & Kusumawardhani, R. (2022). Pengaruh fintech payment dan literasi keuangan terhadap perilaku manajemen keuangan mahasiswa. *AKUNTABEL*, 19(1), 52–58. <https://doi.org/10.30872/jakt.v19i1.10389>
- Fathiya, N., Amelia, A., Fanesa, A., Mentari, P., & Candiwan. (2022). Measurement of information security awareness of students as financial technology users in Indonesia. *2022 IEEE 8th International Conference on Computing, Engineering and Design (ICCED)*. <https://doi.org/10.1109/icced56140.2022.10010346>
- Pratama, D. V., & Oktapijani, S. (2023). *PENGARUH FINTECH PAYMENT, FINANCIAL LITERACY, LIFE STYLE TERHADAP PERILAKU KONSUMTIF BERBELANJA ONLINE*. 1(4).
- Rahman, A., Suhartanto, D., & Aprilia, S. (2023). The Influence Of E-Service Quality On Impulse Buying Behavior: Evidence From Indonesian Online Marketplace. *Journal Of Retailing And Consumer Services*, 70, 103084.
- Ramadani, L. (2016). Pengaruh Penggunaan Kartu Debit dan Uang Elektronik (E-Money) Terhadap Pengeluaran Konsumsi Mahasiswa. *Jurnal Ekonomi dan Ekonomi Studi Pembangunan*, 8(1), 1–8. <https://doi.org/10.17977/um002v8i12016p001>
- Raya, A., & Kartawinata, B. R.. (n.d.). THE INFLUENCE OF CONSUMER BEHAVIOR AND PRODUCT QUALITY ON CONSUMER DECISION MAKING IN SELECTING DANA AS FINANCIAL TECHNOLOGY MOBILE PAYMENT APPLICATION. 6. <https://doi.org/10.36555>
- Rusnawati, R., Farild, M., & Ms, E. I. (2022). The Fintech E-Payment: The Impact to Financial Behavior. *LAA MAISYIR : Jurnal Ekonomi Islam*, 9(1), 20–32. <https://doi.org/10.24252/lamaisyir.v9i1.23793>
- Safira, G. L., Goenawan, F., & Monica, V. (2019). *Perilaku Konsumen Dalam Memilih DANA Sebagai Aplikasi Fintech Payment*. 7.
- Safira, R., Sugianto, S., & Harahap, R. D. (2023). Pengaruh Kepercayaan, Kemudahan, dan Manfaat Digital Payment Sebagai Alat Pembayaran Terhadap Perilaku Konsumtif Individu Dengan Digital Savvy Sebagai Variabel Moderating. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(6), 2859–2878. <https://doi.org/10.47467/alkharaj.v5i6.3694>

Santoso, W., Sitorus, P.M., Batunanggar, S., ...Anggadwita, G., & Alamsyah, A. 2020. 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*, 2020, 12(3), pp. 399–420.

Savitha, B., Hawaldar, I. T., & Kumar K, N. (2022). Continuance intentions to use FinTech peer-to-peer payments apps in India. *Heliyon*, 8(11), e11654. <https://doi.org/10.1016/j.heliyon.2022.e11654>

Sekaran, U., & Bougie, R. (2019). *Research Methods for Business: A Skill Building Approach*. John Wiley & Sons.

Sharma, V., Jangir, K., Gupta, M., & Rupeika-Apoga, R. (2024). Does service quality matter in FinTech payment services? An integrated SERVQUAL and TAM approach. *International Journal of Information Management Data Insights*, 4(2), 100252. <https://doi.org/10.1016/j.jjimei.2024.100252>

Sudaryono, Dr. 2017. *Metodologi Penelitian*. Depok: PT Raja Grafindo Husada.

Sujarweni, V. Wiratna. 2015. *Metodologi Penelitian Bisnis Dan Ekonomi*, 33. Yogyakarta: Pustaka Baru Press.

Sumit A, Wenlan Q, Yuan R., Hsin-Tien T. T., & Bernard Y. Y. 2020. *The Real Impact of FinTech: Evidence from Mobile Payment Technology*. Elsevier.

Usman, R. (2017). KARAKTERISTIK UANG ELEKTRONIK DALAM SISTEM PEMBAYARAN. *Yuridika*, 32(1), 134. <https://doi.org/10.20473/ydk.v32i1.4431>

YUK MENGENAL FINTECH! KEUANGAN DIGITAL YANG TENGAH NAIK DAUN. (2021). <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/10468>

Zhang, Y., & Liu, F. (2023). The Impact Of Perceived Benefits On Impulsive Buying Behavior In Chinese E-Commerce: A Moderated Mediation Model. *Journal Of Retailing And Consumer Services*, 72, 103112.