

DAFTAR PUSTAKA

- Abdullah, E. M. E., Rahman, A. A., & Rahim, R. A. (2024). Adoption of financial technology (*Fintech*) in mutual fund/ unit trust investment among Malaysians: Unified Theory of Acceptance and Use of Technology (UTAUT). *International Journal of Engineering and Technology(UAE)*, 7(2), 110–118. <https://doi.org/10.14419/ijet.v7i2.29.13140>
- Aisyah, M. (2018). *Islamic Bank Service Quality and Its Impact on Indonesian Customers' Satisfaction and Loyalty*. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10(2). <https://doi.org/10.15408/aiq.v10i2.7135>
- Al-Okaily, M., Alsharairi, M., Natour, A. R. Al, Shishan, F., Al-Dmour, A., & Alghazzawi, R. (2021). Sustainable *fintech* innovation orientation: A moderated model. *Sustainability (Switzerland)*, 13(24), 1–12. <https://doi.org/10.3390/su132413591>
- Ali, M., Raza, S. A., Khamis, B., Puah, C. H., & Amin, H. (2021a). How perceived risk, benefit and trust determine user *Fintech* adoption: a new dimension for *Islamic finance*. *Foresight*, 23(4), 403–420. <https://doi.org/10.1108/FS-09-2020-0095>
- Ali, M., Raza, S. A., Khamis, B., Puah, C. H., & Amin, H. (2021b). How perceived risk, benefit and trust determine user *Fintech* adoption: a new dimension for *Islamic finance*. *Foresight*, 23(4), 403–420. <https://doi.org/10.1108/FS-09-2020-0095>
- Alsmadi, A. A. (2024). Exploring the moderating role of religious orientation on *Islamic Fintech* adoption. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(2), 310–327. <https://doi.org/10.1108/IMEFM-09-2023-0315>
- Alsmadi, A. A., Aalrawashdeh, N., Al-Gasaymeh, A., Al_hazimeh, A. M. d., & Alhawamdeh, L. (2024). Adoption of *Islamic Fintech* in lending services through prediction of behavioural intention. *Kybernetes*, 53(6), 1921–1938. <https://doi.org/10.1108/K-10-2022-1362>
- Arner. (2015). The Evolution of *Fintech*: A New Post-Crisis Paradigm? *University of Hong Kong Faculty of Law Research Paper*, 47(4).
- Bakri. (2020). Conceptualization of Spiritual Intelligence Quotient (SQ) in the *Islamic Fintech* Adoption. *Islamiyyat*, 42(1), 113–122. <https://doi.org/10.17576/islamiyyat-2020-4201-13>
- Darmansyah, Fianto, B. A., Hendratmi, A., & Aziz, P. F. (2020). Factors determining behavioral intentions to use *Islamic* financial technology: Three competing models. *Journal of Islamic Marketing*, 12(4), 794–812.

<https://doi.org/10.1108/JIMA-12-2019-0252>

- de Kerviler, G., Demoulin, N. T. M., & Zidda, P. (2016). Adoption of in-store mobile payment: Are perceived risk and convenience the only drivers? *Journal of Retailing and Consumer Services*, 31, 334–344. <https://doi.org/10.1016/j.jretconser.2016.04.011>
- Fernández, S. S. (2021). *Islamic fintech*. *Islamic Fintech*, 1–131. <https://doi.org/10.4324/9781003014614>
- Fuchs & Schreier. (2019). Risk Factors in *Fintech* Services Adoption: Scale Development and Validation. *Journal of Business Research*, 98, 117–127.
- Ghozali, I. (2015). Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris edisi 2. In *Badan Penerbit Universitas Diponegoro*. (Vol. 4, Issue 1). Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling. In *Long Range Planning* (2nd ed., Vol. 46, Issues 1–2). Sage Publications. <https://doi.org/10.1016/j.lrp.2013.01.002>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). A Primer on Partial Least Squares Structural Equation Modeling. In *Long Range Planning* (3rd ed., Vol. 46, Issues 1–2). Sage Publications. <https://doi.org/10.1016/j.lrp.2013.01.002>
- Haryono, S. (2017). METODE SEM Untuk Penelitian Manajemen dengan AMOS LISREL PLS, Luxima Metro Media. In *Jakarta: PT. Intermedia Personalia Utama* (1st ed.). Intermedia Personalia Utama.
- Hasan, Elpisah, Sabtohadjo, Abdullah, F. (2022). *Manajemen Keuangan*. Pena Persada.
- Hassan, M. K., Muneeza, A., & Sarea, A. M. (2021). Impact of COVID-19 on *Islamic social finance*. *COVID-19 and Islamic Social Finance*, 9–23. <https://doi.org/10.4324/9781003121718-3>
- Hesniati, H., & Limgestu, R. (2023). Determinants of Intention To Use *Islamic Fintech* During Covid-19 Pandemic. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 7(4), 587–604. <https://doi.org/10.24034/j25485024.y2023.v7.i4.5860>
- Hirawati, H., & Harsono, M. (2023). *Islamic Financial Technology* dalam Kajian Filsafat Ilmu. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, 4(3), 850–860. <https://doi.org/10.47065/ekuitas.v4i3.2711>

- Hong, L. J. &. (2018). Risk Factors in *Fintech* Adoption: A Conceptual Framework. *International Journal of Engineering Business Management*, 10.
- Hudaefi, F. A. (2020). How does *Islamic fintech* promote the SDGs? Qualitative evidence from Indonesia. *Qualitative Research in Financial Markets*, 12(4), 353–366. <https://doi.org/10.1108/QRFM-05-2019-0058>
- Hudaefi, F. A., & Badeges, A. M. (2022). Maqāṣid al-Sharī‘ah on *Islamic banking perFormance* in Indonesia: a knowledge discovery via text mining. *Journal of Islamic Marketing*, 13(10), 2069–2089. <https://doi.org/10.1108/JIMA-03-2020-0081>
- Hudaefi, F. A., Hassan, M. K., & Abduh, M. (2023). Exploring the development of *Islamic fintech* ecosystem in Indonesia: a text analytics. *Qualitative Research in Financial Markets*, 15(3), 514–533. <https://doi.org/10.1108/QRFM-04-2022-0058>
- Hui, H. W., Manaf, A. W. A., & Shakri, A. K. (2019). *Fintech* and the transFormation of the *Islamic* finance regulatory framework in Malaysia. *Emerging Issues in Islamic Finance Law and Practice in Malaysia*, 211–222. <https://doi.org/10.1108/978-1-78973-545-120191018>
- Indrawati, Dharmawan, R. H., & Pillai, S. K. B. (2023). Analyzing Factors Influencing Continuance Intention of a Digital Walet: A Study of Digicash by Using Modified UTAUT 2 Model. *ICADEIS 2023 - International Conference on Advancement in Data Science, E-Learning and InFormation Systems: Data, Intelligent Systems, and the Applications for Human Life, Proceeding*. <https://doi.org/10.1109/ICADEIS58666.2023.10270902>
- Irimia-Diéiguez, A., Albort-Morant, G., Oliver-Alfonso, M. D., & Ullah, S. (2024). Predicting the intention to use Paytech services by *Islamic* banking users. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(1), 1–15. <https://doi.org/10.1108/IMEFM-07-2022-0298>
- Jain, N., & Raman, T. V. (2023). The interplay of perceived risk, perceive benefit and generation cohort in digital finance adoption. *EuroMed Journal of Business*, 18(3), 359–379. <https://doi.org/10.1108/EMJB-09-2021-0132>
- Laksamana, P., Suharyanto, S., & Cahaya, Y. F. (2023). Determining factors of continuance intention in mobile payment: *fintech* industry perspective. *Asia Pacific Journal of Marketing and Logistics*, 35(7), 1699–1718. <https://doi.org/10.1108/APJML-11-2021-0851>
- Lee, Y. K. (2023). 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*, 35(7), 1663–1681. <https://doi.org/10.1108/APJML-05-2022-0402>

- Lusardi, A. (2019). Financial literacy and the need for financial education: evidence and implications. *Swiss Journal of Economics and Statistics*, 155(1). <https://doi.org/10.1186/s41937-019-0027-5>
- Maniam, S. (2024). Determinants of *Islamic fintech* adoption: a systematic literature review. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-11-2023-0373>
- Otoritas Jasa Keuangan. (2022). Laporan Perkembangan Keuangan Syariah Indonesia 2022. In *Ketahanan dan Daya Saing Keuangan Syariah*. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/laporan-perkembangan-keuangan-syariah-indonesia/Pages/Laporan-Perkembangan-Keuangan-Syariah-Indonesia-2020.aspx>
- Otoritas Jasa Keuangan. (2024). Statistik Layanan Pendanaan Bersama Berbasis Teknologi Informasi (LPBBTI). In *Departemen Pengelolaan Data dan Statistik*. <https://www.ojk.go.id/>
- Peter, J. P., & Ryan, M. J. (1976). An Investigation of Perceived Risk at the Brand Level. *Journal of Marketing Research*, 13(2), 184. <https://doi.org/10.2307/3150856>
- Philip Kotler, K. L. K. (2012). *Marketing Management*. Person.
- Pramono, Y. S. &. (2020). the Growth of *Islamic Banking* in Indonesia. *Jurnal Ekonomika Bisnis*, 03(01). <https://doi.org/10.22219/jekobisnis.v3i1.2222>
- Purbowati, D. (2020). Teknik Analisa Data: Apa, Bagaimana, dan Ragam Jenisnya. *Akupintar.Id*, 1. [https://akupintar.id/info-pintar/-/blogs/teknik-analisa-data-apa-bagaimana-dan-ragam-jenisnya%0Ahttps://akupintar.id/info-pintar/-/blogs/teknik-analisa-data-apa-bagaimana-dan-ragam-jenisnya#:~:text=Teknik analisis data adalah metode,agar data tersebut mud](https://akupintar.id/info-pintar/-/blogs/teknik-analisa-data-apa-bagaimana-dan-ragam-jenisnya%0Ahttps://akupintar.id/info-pintar/-/blogs/teknik-analisa-data-apa-bagaimana-dan-ragam-jenisnya#:~:text=Teknik%20analisis%20data%20adalah%20metode,agar%20data%20tersebut%20mud)
- Qureshi, A. M., Rehman, F., Khan, M. K., & Khan, A. (2023). Nexus between *Fintech* Adoptability and Customer's Perception towards *Fintech* in the *Islamic Banking Industry*. *Pakistan Journal of Humanities and Social Sciences*, 11(3), 3155–3174. <https://doi.org/10.52131/pjhss.2023.1103.0603>
- Rabbani, M. R., Khan, S., & Thalassinis, E. I. (2020). *Fintech*, blockchain and *Islamic finance*: An extensive literature review. *International Journal of Economics and Business Administration*, 8(2), 65–86. <https://doi.org/10.35808/ijeba/444>
- Rahim, N. @. F., Bakri, M. H., Fianto, B. A., Zainal, N., & Hussein Al Shami, S. A. (2023). Measurement and structural modelling on factors of *Islamic Fintech* adoption among millennials in Malaysia. *Journal of Islamic Marketing*, 14(6), 1463–1487. <https://doi.org/10.1108/JIMA-09-2020-0279>

- Ryu, H. S. (2018). What makes users willing or hesitant to use *Fintech*?: the moderating effect of user type. *Industrial Management and Data Systems*, 118(3), 541–569. <https://doi.org/10.1108/IMDS-07-2017-0325>
- Saadah, K., & Setiawan, D. (2022). Determinants of *fintech* adoption: evidence from SMEs in Indonesia. *LBS Journal of Management & Research*, 22(1), 55–65. <https://doi.org/10.1108/lbsjmr-11-2022-0076>
- Saadah, K., & Setiawan, D. (2024). Determinants of *fintech* adoption: evidence from SMEs in Indonesia. *LBS Journal of Management & Research*, 22(1), 55–65. <https://doi.org/10.1108/lbsjmr-11-2022-0076>
- Santoso, W., Sitorus, P. M., Batunanggar, S., Krisanti, F. T., 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*, 12(3), 399–420. <https://doi.org/10.1108/JSTPM-04-2020-0075>
- Schueffel, P. (2016). Taming the beast: A scientific definition of *fintech*. *Journal of Innovation Management*, 4(4), 32–54. https://doi.org/10.24840/2183-0606_004.004_0004
- Sholihin, M., Ratmono, D., & Analisis, S. (2021). Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis. In *Yogyakarta, ANDI* (2nd ed.). Andi. https://books.google.com/books?hl=en&lr=&id=NbMWEAAAQBAJ&oi=fnd&pg=PP1&dq=v variabel+moderasi&ots=X6aGyeWpaX&sig=U4fKUwi28_tZSNTB8cnHjJGKC9g
- Soma, A. M., Primiana, I., Wiryono, S. K., & Febrian, E. (2017). Religiosity and *Islamic* Banking Product Decision: Survey on Employees of PT Telekomunikasi Indonesia. *Etikonomi*, 16(1), 25–42. <https://doi.org/10.15408/etk.v16i1.4379>
- Srivastava, S., Mohta, A., & Shunmugasundaram, V. (2024). Adoption of digital payment *Fintech* service by Gen Y and Gen Z users: evidence from India. *Digital Policy, Regulation and Governance*, 26(1), 95–117. <https://doi.org/10.1108/DPRG-07-2023-0110>
- Sugiyono. (2021a). Metode Penelitian Kuantitatif, Kualitatif dan R & Metode Penelitian Kuantitatif, Kualitatif Dan R & D. Bandung: Alfabeta. In *Bandung: Alfabeta*. Alfabeta.
- Sugiyono. (2021b). *Metode penelitian pendidikan*. Alfabeta.
- Usman, H., Mulia, D., Chairy, C., & Widowati, N. (2022). Integrating trust, religiosity and image into technology acceptance model: the case of the

Islamic philanthropy in Indonesia. *Journal of Islamic Marketing*, 13(2), 381–409. <https://doi.org/10.1108/JIMA-01-2020-0020>

Xie, J., Ye, L., Huang, W., & Ye, M. (2021). Understanding *fintech platform* adoption: Impacts of perceived value and perceived risk. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1893–1911. <https://doi.org/10.3390/jtaer16050106>

Zarifis, A., & Cheng, X. (2022). A model of trust in *Fintech* and trust in Insurtech: How Artificial Intelligence and the context influence it. *Journal of Behavioral and Experimental Finance*, 36. <https://doi.org/10.1016/j.jbef.2022.100739>

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). Business Research Methods. In *Business Research Methods* (9th ed.). Cengage Learning. <https://doi.org/10.22573/spg.020.bk/s/026>