DAFTAR PUSTAKA

Armstrong, Gary., & Kotler, Philip. (2023). *Marketing : an introduction*. Pearson.

Cho, S., Lee, Z., Hwang, S., & Kim, J. (2023). Determinants of Bank Closures: What Ensures Sustainable Profitability in Mobile Banking? *Electronics*, *12*(5), 1196. https://doi.org/10.3390/electronics12051196

Hikmawati, F. (2017). *Metodologi Penelitian*.

Hyun Soon, J., Joo-Sang, J., & Yen Yoo, Y. (2019). *The Effect of Mobile Payment Service Quality on Usage Intention-Focusing on the adjustment Effect of user Satisfaction 203*. http://www.riss.kr/link?id=T13711057

Indrawati, Letjani, K. P., Kurniawan, K., & Muthaiyah, S. (2024). Adoption of chatgpt in educational institutions in Botswana: A customer perspective. *Asia Pacific Management Review*, 100346. https://doi.org/10.1016/j.apmrv.2024.100346

Jayanthi, M., Amudha, R., Alamelu, R., Dinesh, S., Nalini, R., & Shobhana, N. (2024). *Adoption of FinTech payment services - An extended expectation towards core constructs of technology acceptance model*. 050010. https://doi.org/10.1063/5.0224431

Kharisma, G. (2024, August 27). *Data fintech Indonesia: panduan lengkap*. TechInAsia. https://id.techinasia.com/data-fintech-indonesia-panduan-lengkap

Menon, S. S. (2023). *Fintech: Market Data Analysis & Forecast*. https://www.statista.com/study/44525/fintech-report/

Patnaik, A., Kudal, P., Dawar, S., Inamdar, V., & Dawar, P. (2023). Exploring User Acceptance of Digital Payments in India: An Empirical Study Using an Extended Technology Acceptance Model in the Fintech Landscape. *International Journal of Sustainable Development and Planning*, *18*(8), 2587–2597. https://doi.org/10.18280/ijsdp.180831

Putritama, A. (2019). The Mobile Payment Fintech Continuance Usage Intention in Indonesia. *Jurnal Economia*, *15*(2), 243–258. https://doi.org/10.21831/economia.v15i2.26403

Rahadian, D., Firli, A., Yüksel, S., & Dinçer, H. (2024). Fintech competencies in emerging markets: Cognitive hybrid decision-making approach. *Emerging Markets Review*, *63*, 101211. https://doi.org/10.1016/j.ememar.2024.101211

Sahir, S. H. (2021). *Metodologi Penelitian*. PENERBIT KBM INDONESIA. www.penerbitbukumurah.com

Sekaran, U., & Bougie, R. (2016). *Research Methods for business*. www.wileypluslearningspace.com

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

Sharma, V., Taneja, S., Gupta, M., KshitizJangir, & Ozen, E. (2023). Impact of Service Quality on Behavioural Intention to Use Fin Tech Payment Services: An Extension of SERVEQUAL Model. *Asia Pacific Journal of Information Systems*, *33*(4), 1093–1117. https://doi.org/10.14329/APJIS.2023.33.4.1093

Singh, S., Sahni, M. M., & Kovid, R. K. (2020). What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model. *Management Decision*, *58*(8), 1675–1697. https://doi.org/10.1108/MD-09-2019-1318

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

Sudarsono, H. (2020). *Buku Ajar Manajemen Pemasaran*.

Tri Aji, P., & Ramadani, L. (2024). Patients' Acceptance of Telemedicine Technology: The Influence of User Behavior and Socio-Cultural Dimensions. *Journal of Information Systems Engineering and Business Intelligence*, *10*(1), 81–93. https://doi.org/10.20473/jisebi.10.1.81-93

Trivedi, S. K., Patra, P., Srivastava, P. R., Kumar, A., & Ye, F. (2024). Exploring Factors Affecting Users' Behavioral Intention to Adopt Digital Technologies: The Mediating Effect of Social Influence. *IEEE Transactions on Engineering Management*, *71*, 13814–13826. https://doi.org/10.1109/TEM.2022.3182361

Waluyo, D. (2023, November 10). Kemajuan Nyata Pasar Digital Indonesia. *Indonesia.Go.Id*. https://indonesia.go.id/kategori/editorial/7734/kemajuan-nyata-pasar-digital-indonesia?lang=1

Wicaksono, S. R. (2022a). *Teori Dasar Technology Acceptance Model*. https://doi.org/10.5281/zenodo.7754254

Yesitadewi, V. I., & Widodo, T. (2023). The Influence of Service Quality, Perceived Value, and Trust on Customer Loyalty via Customer Satisfaction in Deliveree Indonesia. *Quality-Access to Success*, *25*(198). https://doi.org/10.47750/QAS/25.198.44

Yesmin, M. N., Hoque, S., Hossain, M. A., Jahan, N., Fang, Y., Wu, R., & Alam, M. J. (2023). SERVQUAL to Determine Relationship Quality and Behavioral Intentions: An SEM Approach in Retail Banking Service. *Sustainability (Switzerland)*, *15*(8). https://doi.org/10.3390/su15086536

Yunani, A., Sakti, M. R. P., Pradana, M., & Putra, A. (2024). Facilities and Service Quality's Impacts on Satisfaction: A Case of Indonesian Train Service Customers. *WSEAS TRANSACTIONS ON BUSINESS AND ECONOMICS*, *21*, 2091–2099. https://doi.org/10.37394/23207.2024.21.171

Zeithaml, Valarie A, Mary Jo Bitner and Dwayne D. Gremler. (2017).

Services Marketing Integrating Customer Focus Across The Firm 7th Edition. New York: McGraw-Hill Education.