

## DAFTAR PUSTAKA

- Abrar Nurfauzan, J. (2022). Analisis Tam Dan Tpb Dalam Penerimaan Aplikasi Perdagangan Saham Seluler (Mobile) Di Kalangan Investor Di Indonesia. *Skripsi*, 01(8.5.2017), 2003–2005.
- Abu-Taieh, E. M., Alhadid, I., Abu-Tayeh, S., Masa'deh, R., Alkhawaldeh, R. S., Khwaldeh, S., & Alrowwad, A. (2022). Continued Intention To Use Of M-Banking In Jordan By Integrating Utaut, Tpb, Tam And Service Quality With Ml. *Journal Of Open Innovation: Technology, Market, And Complexity*, 8(3), 120. <https://doi.org/10.3390/joitmc8030120>
- Agung Santoso. (2023). Rumus Slovin: Panacea Masalah Ukuran Sampel? *Suksma: Jurnal Psikologi Universitas Sanata Dharma*, 4(2), 24–43. <https://ejournal.usd.ac.id/safe/index.php/suksma/article/view/6434/3637>
- Al-Shafei, M. (2024). Navigating Human-Chatbot Interactions: An Investigation Into Factors Influencing User Satisfaction And Engagement. *International Journal Of Human-Computer Interaction*, 41(1), 411–428. <https://doi.org/10.1080/10447318.2023.2301252>
- Aldammagh, Z., Abdeljawad, R., & Obaid, T. (2021). Predicting Mobile Banking Adoption: An Integration Of Tam And Tpb With Trust And Perceived Risk. *Financial Internet Quarterly*, 17(3), 35–46. <https://doi.org/10.2478/Fiqf-2021-0017>
- Alghaniy, A. M. (2024). Pengaruh Teknologi Artificial Intelligence Pada Layanan Chatbot Shopee Terhadap Kepuasan Pelanggan Di Bandung Raya, Indonesia. *International Journal Administration, Business & Organization*, 5(1), 48–55. <https://doi.org/10.61242/ijabo.24.337>
- Alhassan, I., Asiamah, N., Opuni, & Alhassan, A. (2022). The Likert Scale: Exploring The Unknowns And Their Potential To Mislead The World. *Uds International Journal Of Development [Udsijd]*, 9(2), 867–880.
- Altawalbeh, M., & Al-Mughrabi, A. M. (2024). Using The Tpb Model To Determine Factors Affecting E-Learning Adoption In Jordanian Higher Education. *International Journal Of Innovative Research And Scientific Studies*, 7(2), 627–637. <https://doi.org/10.53894/ijirss.V7i2.2746>

- Amin, N. F. (2021). Populasi Dan Sampel. In *Metode Penelitian Pendekatan Kuantitatif* (Vol. 14, Issue 1).
- Ardelia, A. U., Fangasadha, C. F., & Widuri, R. (2025). Integrating Tam, Tpb, And Sct In Predicting Caats Adoption: A Triple Lens Approach. *Journal Of Theoretical And Applied Information Technology*, 103(5), 1615–1629.
- Arun Khatri<sup>1</sup>, Nakul Gupta<sup>2</sup>, A. P. (2020). Application Of Technology Acceptance Model (Tam) In Fintech Mobile Applications For Banking. *Fintech And Cryptocurrency*, 11(12), 3520–3548.  
<https://doi.org/10.34218/Ijm.11.12.2020.328>
- Ayanwale, M. A. (2024). Using Diffusion Theory Of Innovation To Investigate Perceptions Of Stem And Non-Stem Students' Adoption Of Chatbot Systems In Higher Education: A Multiple Group Analysis. *Ieee Global Engineering Education Conference, Educon*, July, 1–8.  
<https://doi.org/10.1109/Educon60312.2024.10578835>
- Bhanusreeja, P. (2024). The Impact Of Artificial Intelligence In Financial Services-Fintech. *International Journal Of Novel Research And Development*, 9(4), 824–864.
- Bimerew, M., & Chipps, J. (2022). Perceived Technology Use, Attitudes, And Barriers Among Primary Care Nurses. *Health Sa Gesondheid*, 27, 1–7.  
<https://doi.org/10.4102/Hsag.V27i0.2056>
- Bland, E., Changchit, C., Changchit, C., Cutshall, R., & Pham, L. (2024). Investigating The Components Of Perceived Risk Factors Affecting Mobile Payment Adoption. *Journal Of Risk And Financial Management*, 17(6).  
<https://doi.org/10.3390/Jrfm17060216>
- Chawla, U., Mohnot, R., Singh, H. V., & Banerjee, A. (2023). The Mediating Effect Of Perceived Trust In The Adoption Of Cutting-Edge Financial Technology Among Digital Natives In The Post-Covid-19 Era. *Economies*, 11(12).  
<https://doi.org/10.3390/Economies11120286>
- Chen, L., Jia, J., & Wu, C. (2023). Factors Influencing The Behavioral Intention To Use Contactless Financial Services In The Banking Industry: An Application And Extension Of Utaut Model. *Frontiers In Psychology*, 14(March).  
<https://doi.org/10.3389/Fpsyg.2023.1096709>

- Ekonomi, J., Akuntansi, M., Manajemen, J., & Ekonomi, F. (2024). *Neraca The Effect Of Financial Literacy Use Of Digital Payments And Self- Control On Consumptive Behavior In Students Of The Faculty Of Neraca*. 1192, 22–38.
- El, M., Ibrahim, M., & El-Menawy, S. M. A. (2024). *Bridging The Gap : Leveraging The Technology Acceptance Model ( Tam ) To Understand How Fintech , Digital Marketing Strategies , And Consumer Intentions Foster Financial Inclusion*. 15(2), 5–6.
- Fadillah, M. R. I., Andharu, D., Pasopati, R. U., & Wijaya, K. (2024). *Gudang Jurnal Multidisiplin Ilmu Visual Communication In English Short Stories Using Artificial Intelligence ( Ai )*. 2, 190–196.
- Faust, C., Dukes, A. J., Sokol, D. D., Dukes, A., & Daniel Sokol, D. (2023). Fintech And Financial Inclusion: A Review Of The Empirical Literature. *Southern California Law Review*, 4(23), 136–151. <https://ssrn.com/abstract=4440600>
- Font-Cot, F., Lara-Navarra, P., & Serradell-López, E. (2020). A Pls-Sem Approach In Evaluating A Virtual Teamwork Model In Online Higher Education: Why And How? *Research And Innovation Forum 2020: Disruptive Technologies In Times Of Change, February*, 340. <https://doi.org/10.1007/978-3-030-62066-0>
- Galuh Mafela Mutiara Sujak, H. N. R. (2024). Pemanfaatan Artificial Intelligence Untuk Optimalisasi Pnbp: Studi Kasus Bea Lelang Pada Lelang Indonesia. *Jurnal Perbendaharaan, Keuangan Negara Dan Kebijakan Publik*, 9, 112–124.
- Gani, B. K., Wahyuni, E. D., & Marthasari, G. I. (2020). Analisis Perilaku Penerimaan Penggunaan E-Filing Menggunakan Pendekatan Theory Of Planned Behavior (Tpb) Dan Technology Acceptance Model (Tam). *Jurnal Repositor*, 2(1), 87. <https://doi.org/10.22219/Repositor.V2i1.378>
- Ge, J., Kang, M., & Haile, T. T. (2021). Users' Continuance Intention To Use A Mobile Application: Adapting Store Personality As Application Personality. *International Journal Of Asian Business And Information Management*, 12(3), 133–155. <https://doi.org/10.4018/Ijabim.20210701.Oa9>
- Gibson, K. E., Lamm, A. J., Woosnam, K. M., & Croom, D. B. (2021). Predicting Intent To Conserve Freshwater Resources Using The Theory Of Planned

- Behavior (Tpb). *Water (Switzerland)*, 13(18), 1–17.  
<https://doi.org/10.3390/W13182581>
- Gondo, I. (2024). *Pengaplikasian Theory Of Planned Behaviour: Prediktor Niat Terhadap Perilaku Penggunaan Aplikasi Moka Di Bawah Mentalitas Love Of Money*. 08(02), 1–13.
- Graham, G., Nisar, T. M., Prabhakar, G., Meriton, R., & Malik, S. (2025). Chatbots In Customer Service Within Banking And Finance: Do Chatbots Herald The Start Of An Ai Revolution In The Corporate World? *Computers In Human Behavior*, 165(March 2024), 108570.  
<https://doi.org/10.1016/j.chb.2025.108570>
- Gupta, R., Ranjan, S., & Gupta, A. (2021). Consumer's Perceived Trust And Subjective Norms As Antecedents Of Mobile Wallets Adoption And Continuance Intention: A Technology Acceptance Approach. *Studies In Systems, Decision And Control*, 335(May), 211–224.  
[https://doi.org/10.1007/978-3-030-64987-6\\_13](https://doi.org/10.1007/978-3-030-64987-6_13)
- Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A Primer On Partial Least Squares Structural Equation Modeling (Pls-Sem)*.
- Hamidah, N. S., & Hakim, R. J. (2023). Peran Sosial Media Atas Perilaku Konsumtif Belanja Bagi Ibu Rumah Tangga Di Desa Lebaksari Kec.Parakansalak. *Sentri: Jurnal Riset Ilmiah*, 2(3), 682–686.  
<https://doi.org/10.55681/Sentri.V2i3.618>
- Hu, K. E., & Alsaqqaf, A. (2025). A Smartpls4-Based Cb-Sem Confirmatory Factor Analysis: A Case Of Speaking Needs For Chinese Business English Undergraduates. *Nature*, 8(1), 1–19. <https://doi.org/10.1038/166767b0>
- Irawan, M. Z., Bastarianto, F. F., & Priyanto, S. (2022). Using An Integrated Model Of Tpb And Tam To Analyze The Pandemic Impacts On The Intention To Use Bicycles In The Post-Covid-19 Period. *Iatss Research*, 46(3), 380–387.  
<https://doi.org/10.1016/j.iatssr.2022.05.001>
- Izadi, S., & Forouzanfar, M. (2024). Error Correction And Adaptation In Conversational Ai: A Review Of Techniques And Applications In Chatbots. *Ai (Switzerland)*, 5(2), 803–841. <https://doi.org/10.3390/Ai5020041>
- Jamicho, A., Kastru, R., Wulandari, W., Isnaini, D., & Afrianty, N. (2022). Strategi

- Umkm Dalam Mempertahankan Usaha Pada Masa Pandemi Covid 19 Di Kota Bengkulu. *Ekobis Syariah*, 6(1), 14. <https://doi.org/10.22373/ekobis.V6i1.13724>
- Jiao, J., & Cao, X. (2024). Research On Designers' Behavioral Intention Toward Artificial Intelligence-Aided Design: Integrating The Theory Of Planned Behavior And The Technology Acceptance Model. *Frontiers In Psychology*, 15(September), 1–13. <https://doi.org/10.3389/fpsyg.2024.1450717>
- Junianto, R., Afriyani, F., & Lazuardi, S. (2024). Pengaruh Kompensasi Dan Kompetensi Terhadap Kinerja Karyawan Pada Pt. Oasis Water Internasional Banyuwangi Sumatera Selatan. *Jurnal Maneksi*, 13(1), 1–8. <https://doi.org/10.31959/jm.V13i1.2149>
- Jurnal, J., & Mea, I. (2024). *Development Of The Tam Model Of Factors*. 8(2).
- Keberhasilan, T., & Dana, P. (2023). Pengaruh Partisipasi Masyarakat, Kompetensi Pendamping Desa, Kompetensi Aparatur Desa, Kualitas Pengawasan Badan Permusyawaratan Desa Serta Komitmen Pemerintahan Daerah Terhadap Keberhasilan Pengelolaan Dana Desa. *Edunomika*, 08(01). <https://jurnal.stie-aas.ac.id/index.php/jie/article/download/11560/pdf>
- Kurniahtunnisa, Manuel, M. Y., Aini, M., & Agustina, T. P. (2025). Persepsi Dan Sikap Siswa Terhadap Penggunaan Artificial Intelligence. *Scholaria: Jurnal Pendidikan Dan Kebudayaan*, 15(1), 47–59. <https://doi.org/10.24246/j.js.2025.V15.I1.P47-59>
- Liu, Y., Lu, X., Zhao, G., Li, C., & Shi, J. (2022). Adoption Of Mobile Health Services Using The Unified Theory Of Acceptance And Use Of Technology Model: Self-Efficacy And Privacy Concerns. *Frontiers In Psychology*, 13(August), 1–20. <https://doi.org/10.3389/fpsyg.2022.944976>
- Lubis, Z. A., Musahidah, U., & Sa'adah, S. (2024). Faktor-Faktor Yang Memengaruhi Keputusan Pembelian Di Shopee Live Menggunakan Theory Of Planned Behavior. *Great: Jurnal Manajemen Dan Bisnis Islam*, 1(2), 236–251. <https://doi.org/10.62108/great.V1i2.755>
- Masitoh, I. S., Selasi, D., Pratama, G., Ridwan, M., & Bahari, F. R. (2023). *Analysis Of The Effectiveness Of The Flip Application As A Digital Financial Services Instrument From A Shariaperspective*. 1(1).

- Mazer, S. M., Kamaludi, & Husain. (2021). Minat Penggunaan Less Cash Society Pada Generasi Millenial Di Kota Bengkulu Dengan Pendekatan Tam Dan Tpb. *Student Journal Of Business Management*, 04(01), 1–22.
- Mi Alnaser, F., Rahi, S., Alghizzawi, M., & Ngah, A. H. (2023). Does Artificial Intelligence (Ai) Boost Digital Banking User Satisfaction? Integration Of Expectation Confirmation Model And Antecedents Of Artificial Intelligence Enabled Digital Banking. *Heliyon*, 9(8), E18930. <https://doi.org/10.1016/j.heliyon.2023.E18930>
- Muhammad Hanif Ibrahim, Fauziyah Fitri, & Rasikh Saifan Ahmad. (2024). The Role Of Technology Readiness In Islamic Financial Technology Acceptance Among Msmes: An Empirical Integration Analysis Tpb And Tam Framework. *Al-Muzara'ah*, 12(1), 177–194. <https://doi.org/10.29244/Jam.12.1.177-194>
- Nabilah, F., Alif, A., & Miqdad, M. (2025). *Exploration Of Flip . Id Application Usage With Utaut2 And Perceived Credibility As A Mediator*. 2, 73–89.
- Naibaho, A. B., Anggraini, D., Wardijono, A., Informasi, M. S., & Gunadarma, U. (2022). Analisis Kualitas Aplikasi Flip.Id Menggunakan Metode Iso 25010:Quality In Use. *Jurnal Ilmiah Komputasi*, 21(4), 553–560. <https://doi.org/10.32409/jikstik.21.4.3119>
- Naji, G. M. A., Kalid, K. S., & Savita, K. S. (2024). The Moderating Effect Of App Trustworthiness And User Attitudes On Intention To Use Adopt Mobile Applications Among Employees In The Oil And Gas Industry. *Sage Open*, 14(4), 1–13. <https://doi.org/10.1177/21582440241286300>
- Nashrullah, M., Fahyuni, E. F., Nurdyansyah, N., & Untari, R. S. (2023). Metodologi Penelitian Pendidikan (Prosedur Penelitian, Subyek Penelitian, Dan Pengembangan Teknik Pengumpulan Data). In *Metodologi Penelitian Pendidikan (Prosedur Penelitian, Subyek Penelitian, Dan Pengembangan Teknik Pengumpulan Data)*. <https://doi.org/10.21070/2023/978-623-464-071-7>
- Naufaldi, I., & Tjokrosaputro, M. (2020). Pengaruh Perceived Ease Of Use, Perceived Usefulness, Dan Trust Terhadap Intention To Use. *Jurnal Manajerial Dan Kewirausahaan*, 2(3), 715. <https://doi.org/10.24912/Jmk.V2i3.9584>

- Nugraha, Y., Masnita, Y., & Kurniawati, K. (2022). Peran Responsiveness Chatbot Artificial Intelligence Dalam Membentuk Customer Satisfaction. *Jurnal Manajemen Dan Bisnis Sriwijaya*, 20(3), 143–158. <https://doi.org/10.29259/Jmbs.V20i3.18528>
- Nur, T., & Dewanto, P. A. (2022). The Influence Of Attitude Toward Behavior, Subjective Norms, Perceived Behavioral Control On The Behavioral Intention Of Using Paylater Apps Moderated By Financial Literacy And Hedonic Value. *2022 10th International Conference On Cyber And It Service Management, Citsm 2022, December*. <https://doi.org/10.1109/Citsm56380.2022.9936004>
- Nuryakin, N., Rakotoarizaka, N. L. P., & Musa, H. G. (2023). The Effect Of Perceived Usefulness And Perceived Easy To Use On Student Satisfaction The Mediating Role Of Attitude To Use Online Learning. *Asia Pacific Management And Business Application*, 011(03), 323–336. <https://doi.org/10.21776/Ub.Apmba.2023.011.03.5>
- Perez, W. D. D., Prasetyo, Y. T., Cahigas, M. M. L., Persada, S. F., Young, M. N., & Nadlifatin, R. (2023). Factors Influencing Non-Fungible Tokens (Nft) Game Engagement During The Covid-19 Pandemic: The Theory Of Planned Behavior (Tpb) And Hedonic Motivation System Adoption Model (Hmsam) Approach. *Heliyon*, 9(9), E19847. <https://doi.org/10.1016/J.Heliyon.2023.E19847>
- Prakash, C. (2025). Evaluating The Toe Framework For Technology Adoption: A Systematic Review Of Its Strengths And Limitations. *International Journal On Recent And Innovation Trends In Computing And Communication*, 13(1), 76–82. <https://ijritcc.org/index.php/ijritcc/article/view/11454>
- Putra, R. D., & Prehanto, D. R. (2021). Analisis Kepuasan Pengguna Aplikasi Flip.Id Menggunakan Metode Technology Acceptance Model (Tam) Dan End User Computing Satisfac (Eucs). *Journal Of Emerging Information Systems And Business Intelligence (Jeisbi)*, 2(4), 4.
- Putu, I., Dwinata, W., & Pambudi, Y. J. (2023). Penggunaan Teknologi Artificial Intelligence Dalam Pemilihan Produk Kecantikan Oleh Konsumen Wanita. *E-Jurnal Manajemen*, 12(7), 733–752. <https://doi.org/10.24843/Ejmunud.2023.V12.I07.P05>

- Rahman, M. K., Ismail, N. A., Hossain, M. A., & Hossen, M. S. (2025). Students' Mindset To Adopt Ai Chatbots For Effectiveness Of Online Learning In Higher Education. *Future Business Journal*, 11(1). <https://doi.org/10.1186/S43093-025-00459-0>
- Ramtiyal, B., Verma, D., & Rathore, A. S. (2022). Role Of Risk Perception And Situational Factors In Mobile Payment Adoption Among Small Vendors In Unorganised Retail. In *Electronic Commerce Research* (Issue 0123456789). Springer Us. <https://doi.org/10.1007/S10660-022-09657-2>
- Raya, B. J. (2023). *Ai Dalam Komunikasi Smart City : Transformasi Komunikasi Masyarakat Dengan Pemerintah Di Era*.
- Salisa, N. R., Aeni, I. N., & Chamid, A. A. (2019). Analisis Faktor-Faktor Penerimaan Penggunaan Sistem Keuangan Desa: Pendekatan Tam Dan Tpb. *Ekonomi Dan Bisnis*, 6(1), 34–53. <https://doi.org/10.35590/Jeb.V6i1.829>
- Setiawan, D. (2024). Analisis Sistem E-Dimas Universitas Jambi Dengan Pendekatan Hot-Fit Model. *Jurnal Sistem Informasi Bisnis*, 14(1), 1–11. <https://doi.org/10.21456/Vol14iss1pp77-87>
- Sodik, F., Nur Zaida, A., & Zulmiati, K. (2022). Analisis Minat Penggunaan Pada Fitur Pembelian Mobile Banking Bsi: Pendekatan Tam Dan Tpb. *Journal Of Business Management And Islamic Banking*, 1(1), 35–53. <https://doi.org/10.14421/Jbmib.2022.011-03>
- Subhaktiyasa, P. G. (2024). *Pls-Sem For Multivariate Analysis : A Practical Guide To Educational Research Using Smartpls*. 4(3).
- Suryanto, E., Oktarina, N., & Tusyanah, T. (2023). Optimizing Google Classroom User Behaviour: An Integrated Analysis Using Tam And Tpb Models. *Al-Ishlah: Jurnal Pendidikan*, 15(3), 3441–3450. <https://doi.org/10.35445/Alishlah.V15i3.2487>
- Sutoyo, N. M., & Qammaddin. (2023). Penerapan Metode Theory Of Planned Behavior ( Tpb ) Dan Technology Acceptance Model ( Tam ) Pada Pengguna. *Justek : Jurnal Sains Dan Teknologi*, 6(3), 345–355. <https://journal.ummat.ac.id/index.php/Justek/Article/View/17160>
- Tahar, A., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). Perceived Ease Of Use, Perceived Usefulness, Perceived Security And Intention To Use E-

- Filing: The Role Of Technology Readiness. *Journal Of Asian Finance, Economics And Business*, 7(9), 537–547.  
<https://doi.org/10.13106/Jafeb.2020.Vol7.No9.537>
- Terminanto, A. A. (2024). *Adopsi Teknologi Digital Dalam Pariwisata Di Indonesia Dengan Model*. 5(12), 5714–5728.
- Tian, Y., Chan, T. J., Suki, N. M., & Kasim, M. A. (2023). Moderating Role Of Perceived Trust And Perceived Service Quality On Consumers' Use Behavior Of Alipay E-Wallet System: The Perspectives Of Technology Acceptance Model And Theory Of Planned Behavior. *Human Behavior And Emerging Technologies*, 2023. <https://doi.org/10.1155/2023/5276406>
- Uula, M. M., & Avedta, S. (2023). Technology Acceptance Model (Tam) On Banking: A Review. *Islamic Marketing Review*, 2(1), 1–15.  
<http://journals.smartinsight.id/index.php/Imr>
- Wang, C., Ahmad, S. F., Bani Ahmad Ayassrah, A. Y. A., Awwad, E. M., Irshad, M., Ali, Y. A., Al-Razgan, M., Khan, Y., & Han, H. (2023). An Empirical Evaluation Of Technology Acceptance Model For Artificial Intelligence In E-Commerce. *Heliyon*, 9(8), E18349.  
<https://doi.org/10.1016/J.Heliyon.2023.E18349>
- Wei, W., Prasetyo, Y. T., Belmonte, Z. J. A., Cahigas, M. M. L., Nadlifatin, R., & Gumasing, M. J. J. (2025). Applying The Technology Acceptance Model – Theory Of Planned Behavior (Tam-Tpb) Model To Study The Acceptance Of Building Information Modeling (Bim) In Green Building In China. *Acta Psychologica*, 254(October 2024), 104790.  
<https://doi.org/10.1016/J.Actpsy.2025.104790>
- Wicaksono, A., & Maharani, A. (2020). The Effect Of Perceived Usefulness And Perceived Ease Of Use On The Technology Acceptance Model To Use Online Travel Agency. *Journal Of Business Management Review*, 1(5), 313–328.  
<https://doi.org/10.47153/Jbmr15.502020>
- Wollny, S., Schneider, J., Di Mitri, D., Weidlich, J., Rittberger, M., & Drachsler, H. (2021). Are We There Yet? - A Systematic Literature Review On Chatbots In Education. *Frontiers In Artificial Intelligence*, 4(July), 1–18.  
<https://doi.org/10.3389/Frai.2021.654924>

Yao, Y., Wang, P., Jiang, Y. J., Li, Q., & Li, Y. (2022). Innovative Online Learning Strategies For The Successful Construction Of Student Self-Awareness During The Covid-19 Pandemic: Merging Tam With Tpb. *Journal Of Innovation And Knowledge*, 7(4), 100252.  
<https://doi.org/10.1016/J.Jik.2022.100252>