

DAFTAR PUSTAKA

- Abbas, S. K., H. A. Hassan, J. Asif, H. M. Junaid & F. Zainab (2018) What are the key determinants of mobile banking Adoption in Pakistan?
- Ahmad, M. (2018). Review of the technology acceptance model (TAM) in internet banking and mobile banking. International Journal of Information Communication Technology and Digital Convergence, 3(1), 23-41.
- Ajzen, I. (1991) The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179- 211. [http://dx.doi.org/10.1016/0749-5978\(91\)90020-T](http://dx.doi.org/10.1016/0749-5978(91)90020-T)
- Aldin, I. U. (2021, March 24). Kolaborasi Bank dengan Ekosistem Digital ala Bos Bank Jago. *Katadata*. Retrieved March 24, 2023, from
<https://katadata.co.id/safrezifitra/finansial/605a8bb60981a/kolaborasi-bank-dengan-ekosistem-digital-ala-bos-bank-jago>
- Allen Fure, J. (2016). Fungsi Bank Sebagai Lembaga Keuangan di Indonesia Menurut Undang-Undang Nomor 10 Tahun 1998 Tentang Perbankan. *Lex Crimen*, 5(4).
<https://ejournal.unsrat.ac.id/v3/index.php/lexcrimen/article/view/13122/12707>
- Ananda, S., Devesh, S., & Al Lawati, A. M. (2020). What factors drive the adoption of digital banking? An empirical study from the perspective of Omani retail banking. *Journal of Financial Services Marketing*. doi:10.1057/s41264-020-00072-y

Anggraeni, R., & Pernando, A. (2022, August 2). Semester I/2022, Jenius BTPN

Catat 3,9 Juta Registered User. *Bisnis.com*.

<https://finansial.bisnis.com/read/20220802/90/1562286/semester-i2022-jenius-btpn-catat-39-juta-registered-user>

Badri, M. (2020). Adopsi Inovasi Aplikasi Dompet Digital di Kota Pekanbaru.

Inovbiz: Jurnal Inovasi & Bisnis.

<https://doi.org/10.35314/inovbiz.v8i1.1335>

Bank Administration Institute. (2021, April 1). *Banking Attitudes Generation-by-Generation - BAI*. BAI. Retrieved March 22, 2023, from

<https://www.bai.org/research-and-benchmarking/banking-attitudes-generation-by-generation/>

Bank Indonesia. (2021, December 13). Ekonomi Digital Tumbuh Hingga Rp

4.500 Triliun di 2030, Pemerintah dan Asosiasi Sepakat Jaga Inklusi dan

Dorong Literasi Keuangan Digital. BI.Go.Id. Retrieved March 9, 2023,

from https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2332821.aspx

Bank Jago. (2022). Who We Are. Jago.com. Retrieved February 28, 2023, from

<https://www.jago.com/id/whoweare>

Blair H. Sheppard and others, The Theory of Reasoned Action: A Meta-Analysis of Past Research with Recommendations for Modifications and Future Research, Journal of Consumer Research, Volume 15, Issue 3, December 1988, Pages 325–343, <https://doi.org/10.1086/209170>

Bustami, E., Situngkir, S., Yacob, S., & Octavia, A. (2021). Customers' behavioral intention on mobile banking services in Indonesia.

International Journal of Research in Business and Social Science, 10(7), 353–362. <https://doi.org/10.20525/ijrbs.v10i7.1403>

Casu, B., Girardone, C., & Molyneux, P. (2015). *Introduction to Banking*. Financial Times/Prentice Hall.

Cuandra, F. (2020). Pandangan Pengguna Internet terhadap Minat dalam Adopsi Internet Banking pada Masyarakat Kota Batam, Provinsi Kepulauan Riau, Indonesia. *Jurnal Sketsa Bisnis*, 7(1).

Cudjoe, A. G., Anim, P. A., & Nyanyofio, J. G. N. T. (2015). Determinants of mobile banking adoption in the Ghanaian banking industry: a case of access bank Ghana limited. *Journal of Computer and Communications*, 3(02), 1.

Damara, D. (2022, August 2). Daftar Bank Digital yang Cetak Laba di Semester I/2022, Siapa Saja? Bisnis.com. Retrieved March 17, 2023, from <https://finansial.bisnis.com/read/20220802/90/1562204/daftar-bank-digital-yang-cetak-laba-di-semester-i2022-siapa-saja>

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 139-152.

Davis, F. D. 1985. A technology acceptance model for empirically testing new end-user information systems: Theory and results. Massachusetts Institute of Technology

- De Leon, M. V. (2019). Factors influencing behavioural intention to use mobile banking among retail banking clients. *Jurnal Studi Komunikasi*, 3(2), 118-137. <https://doi.org/10.25139/jsk.v3i2.1469>
- Dharma, L. (2021, September 30). *Peraturan Baru OJK tentang Bank Digital*. NICEPAY Indonesia. Retrieved March 17, 2023, from <https://blog.nicepay.co.id/peraturan-baru-ojk-tentang-bank-digital/>
- Dhingra, M., & Mudgal, R. K. (2019). Applications of Perceived Usefulness and Perceived Ease of Use: A Review. 2019 8th International Conference System Modeling and Advancement in Research Trends (SMART). doi:10.1109/smart46866.2019.91174
- Edelstein, J. (2019, October 16). *Gen Z is a Throwback When It Comes to In-Person Banking - CivicScience*. CivicScience. Retrieved March 23, 2023, from <https://civicscience.com/gen-z-is-a-throwback-when-it-comes-to-in-person-banking/>
- Fernando, A. (2022, January 5). Ini Dia Ekosistem Raksasa Pemilik Saham Allo Bank Pasca HMETD. *CNBC Indonesia*. Retrieved March 24, 2023, from <https://www.cnbcindonesia.com/market/20220104191511-17-304604/ini-dia-ekosistem-raksasa-pemilik-saham-allo-bank-pasca-hmetd>
- Fishbein, M., & Ajzen, I. (1975). Belief, attitude, intention and behavior: An introduction to theory and research. Reading, MA: Addison-Wesley.
- Fishbein, Martin (1980), "A Theory of Reasoned Action: Some Applications and Implications," in Nebraska Symposium on Motivation, eds. H. Howe and M. Page, Lincoln, NB: University of Nebraska Press, 65-116.

- Ghozali, I. (2018). Aplikasi Analisis Multivariate dengan Program IBM SPSS 25. Semarang: Badan Penerbit Universitas Diponegoro.
- Gimun, K., BongSik, S., & Ho, G.L. (2009). Understanding dynamics between initial trust and usage intentions of mobile banking. *Information Systems Journal*, 19(3), 283–311.
- Ginting, J., S. H. , M. H. (2016). Hukum Perbankan dan Tindak Pidana Pencucian Uang: Pengertian dan Sejarah Perbankan di Indonesia (HKUM4308 ed., Vol. 1). Universitas Terbuka.
<https://pustaka.ut.ac.id/lib/wp-content/uploads/pdfmk/HKUM4308-M1.pdf>
- GoPay. (2023, March 1). *Bikin Akun GoPay Jago dan Dapatkan GoPay Coins hingga 100rb*. GoPay: Uang Elektronik / Dompet Digital Terbaik Di Indonesia. Retrieved March 24, 2023, from
<https://gopay.co.id/blog/promo-jago>
- Grant, M. (2023, January 3). *Millennials vs. Gen Z: How Are They Different?* Salesforce. <https://www.salesforce.com/blog/how-millennials-and-gen-z-are-different/>
- Guriting, P., & Oly Ndubisi, N. (2006). Borneo online banking: evaluating customer perceptions and behavioural intention. *Management Research News*, 29(1/2), 6–15. doi:10.1108/01409170610645402
- Hanafizadeh, P., Behboudi, M., Abedini Koshksaray, A., & Jalilvand Shirkhani Tabar, M. (2014). Mobile-banking adoption by Iranian bank clients. *Telematics and Informatics*, 31(1), 62–78. doi:10.1016/j.tele.2012.11.001
- Hanafizadeh, P., Khedmatgozar, H.R., 2012. The mediating role of the dimensions of the perceived risk in the effect of customers' awareness on

- the adoption of internet banking in Iran. *Electronic Commerce Research* 12 (2), 151–175.
- Howcroft, B., Hamilton, R., & Hewer, P. (2002). Consumer attitude and the usage and adoption of home-based banking in the United Kingdom. *International Journal of Bank Marketing*, 20(3), 111–121.
doi:10.1108/02652320210424205
- Hutauruk, D. M. (2022, January 6). Ekosistem Semakin Meluas, Siapa Bank Digital yang Paling Unggul? *kontan.co.id*. Retrieved March 24, 2023, from <https://keuangan.kontan.co.id/news/ekosistem-semakin-meluas-siapa-bank-digital-yang-paling-unggul>
- IBM. (n.d.). What is Industry 4.0 and how does it work? | IBM. IBM. Retrieved March 9, 2023, from <https://www.ibm.com/topics/industry-4-0>
- Indeed Editorial Team. (2022, November 6). Gen Z vs. Millennials: Definitions and Key Differences. Indeed Career Guide. <https://ca.indeed.com/career-advice/career-development/gen-z-vs-millennials>
- Irsyad, L. (2010). Bank dan Lembaga Keuangan. USUPress.
- Jamison, A. (2021, December 3). Banks And Fintech: A Partnership With A Future. *Forbes*.
<https://www.forbes.com/sites/forbesbusinesscouncil/2021/12/03/banks-and-fintech-a-partnership-with-a-future/?sh=674bdb136aab>
- Jatmiko, L. D. (2022, May 30). Seberapa Penting Ekosistem untuk Bank Digital? *Bisnis.com*. Retrieved March 24, 2023, from <https://finansial.bisnis.com/read/20220530/90/1538340/seberapa-penting-ekosistem-untuk-bank-digital>

- Jouron. (2022, January 8). Semua Bank akan Jadi Bank Digital, Bagaimana Nasib Bank Konvensional? *juron.republika.co.id*. Retrieved March 9, 2023, from <https://juron.republika.co.id/posts/26471/semuabankakanjadi-bank-digital-bagaimana-nasib-bank-konvensional-#:~:text=Ekonom%20Indef%20Nailul%20Huda%20menyebut%20bank%20digital%20secara,Jenius%20BTPN%2C%20Digibank%20masuk%20ke%20dalam%20kategori%20pertama>.
- Kasasa. (2016). What Motivates Millennials to Switch Financial Institutions? *Nielsen Executive Summary 2016*.
https://www.kasasa.com/hubfs/K.com/Redirect%20Docs/documents/executive-summary/Nielsen_Executive_Summary_2016.pdf
- Kazi, A. K., & Mannan, M. A. (2013). Factors affecting adoption of mobile banking in Pakistan: Empirical Evidence . International Journal of Research in Business and Social Science Vol.2 No.3, , 2147-4478 .
- Koksal, M. H. (2016). The intentions of Lebanese consumers to adopt mobile banking. *International Journal of Bank Marketing*, 34(3), 327–346.
doi:10.1108/ijbm-03-2015-0025
- Kumar, V. V. R., Lall, A., & Mane, T. (2017). Extending the TAM Model: Intention of Management Students to Use Mobile Banking: Evidence from India. *Global Business Review*, 18(1), 238–249. doi:10.1177/0972150916666991
- LaCaille, L. (2020). Theory of Reasoned Action. In: Gellman, M.D. (eds) *Encyclopedia of Behavioral Medicine*. Springer, Cham.
https://doi.org/10.1007/978-3-030-39903-0_1619

Lee, M. K. O., & Turban, E. (2001). A Trust Model for Consumer Internet Shopping. *International Journal of Electronic Commerce*, 6(1), 75–91.
doi:10.1080/10864415.2001.11044227

Legris, P., J. Ingham & P. Collerette (2003) Why do people use information technology? A critical review of the technology acceptance model. *Information & management*, 40, 191-204.

Li, D., Zhang, G., Xu, Z., Lan, Y., Shi, Y., Liang, Z., & Chen, H. (2018). Modelling the roles of celebrity trust and platform trust in consumers' propensity of live-streaming: an extended TAM method. *Comput. Mater. Contin*, 55(1), 137-150.

Makanyenza, C. (2017). Determinants of consumers' intention to adopt mobile banking services in Zimbabwe. *International Journal of Bank Marketing*, 35(6), 997–1017. doi:10.1108/ijbm-07-2016-0099

Malhotra, N. K. (2010). *Marketing Research: An Applied Orientation* (6th ed.). Pearson.

Mallat, N., Rossi, M., & Tuunainen, V. K. (2004). Mobile banking services. *Communications of the ACM*, 47(5), 42. doi:10.1145/986213.986236

Mardiansyah, D. (2022, September 14). Strategi Bank Jago (ARTO) Agar Tumbuh Positif pada 2022. kontan.co.id.
<https://keuangan.kontan.co.id/news/strategi-bank-jago-arto-agar-tumbuh-positif-pada-2022#:~:text=PT%20Bank%20Jago%20Tbk%20%28Bank%20Jago%29%>

20fokus%20mengembangkan,Bank%20Jago%20untuk%20terus%20tumbuh%20positif%20dan%20solid.

McFeely, B. S. (2018, April 3). 4 Ways Banks Can Win and Keep Millennial Customers. Gallup.com. Retrieved March 23, 2023, from https://www.gallup.com/workplace/237734/ways-banks-win-keep-millennial-customers.aspx?utm_source=social&utm_medium=twitter&utm_campaign=organicsocial

McKnight, D.H., Cummings, L.L. & Chervany, N.L. (1998) Initial trust formation in new organization relationships. *Academy of Management Review*, 23, 473–490.

Morgan Stanley. (2019, July 31). *How Millennials & Gen Z Could Reinvent Banking / Morgan Stanley*. Retrieved March 22, 2023, from <https://www.morganstanley.com/ideas/millennial-gen-z-loan-growth>

Mortimer, G., Neale, L., Hasan, S. F. E., & Dunphy, B. (2015). Investigating the factors influencing the adoption of m-banking: a cross cultural study. *International Journal of Bank Marketing*, 33(4), 545–570.
doi:10.1108/ijbm-07-2014-0100

Mujib, I. L. (2023, March 15). Riset: Sebanyak 69 Persen Gen Z Memiliki Rekening Bank. *IDN Times*. Retrieved March 22, 2023, from

<https://www.idntimes.com/business/finance/ilyas-listianto-mujib-1/riset-sebanyak-69-persen-gen-z-memiliki-rekening-bank?page=all>

Naruetharadhol, P., Ketkaew, C., Hongkanchanapong, N., Thaniswannasri, P., Uengkusolmongkol, T., Prasomthong, S., & Gebombok, N. (2021).

Factors Affecting Sustainable Intention to Use Mobile Banking Services.
SAGE Open, 11(3), 215824402110299. doi:10.1177/21582440211029925

Nevil, S. (2023). Fractional Reserve Banking: What It Is and How It Works. In *Investopedia*. Retrieved June 8, 2023, from
<https://www.investopedia.com/terms/f/fractionalreservebanking.asp>

Nguyen, O. T. (2020). Factors Affecting the Intention to Use Digital Banking in Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(3), 303–310. <https://doi.org/10.13106/jafeb.2020.vol7.no3.303>

Nugroho, A. P., Zed, E. Z., & Syakila, F. (2023). INTENTION TO USE DIGITAL BANK: ROLE OF PERCEIVED EASE OF USE, CUSTOMER KNOWLEDGE, SERVICE QUALITY, AND SYSTEM SECURITY. *Jurnal Ekonomi*, 12(01), 891-899.

Nysveen, H., Pedersen, P. E., & Thorbjomsen, H. (2005). Intentions to use mobile services: Antecedents and cross-service comparisons. *Journal of Academy of Marketing Science*, 33(3). 330-346.

Otoritas Jasa Keuangan. (2022, November 24). Survei Nasional Literasi dan Inklusi Keuangan 2022. OJK.go.id. Retrieved February 28, 2023, from
<https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Booklet-Survei-Nasional-Literasi-dan-Inklusi-Keuangan-Tahun-2022/BOOKLET%20Survei%20Nasional%20Literasi%20dan%20Inklusi%20Keuangan%202022.pdf>

- Otoritas Jasa Keuangan. (2022, November 24). Survei Nasional Literasi dan Inklusi Keuangan 2022. OJK.go.id. Retrieved February 28, 2023, from
<https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Booklet-Survei-Nasional-Literasi-dan-Inklusi-Keuangan-Tahun-2022/BOOKLET%20Survei%20Nasional%20Literasi%20dan%20Inklusi%20Keuangan%202022.pdf>
- Pahlevi, R. (2022, January 18). Jumlah Pengguna Aktif Bulanan Bank Digital Jenius Tertinggi di Indonesia. Katadata.
<https://databoks.katadata.co.id/datapublish/2022/01/18/jumlah-pengguna-aktif-bulanan-bank-digital-jenius-tertinggi-di-indonesia>
- Pernando, A. (2022, August 3). Inilah Ranking Bank Digital Aset Terbesar di Indonesia, SeaBank Lewati ARTO Hingga BBYB. *Bisnis.com*. Retrieved March 17, 2023, from
<https://finansial.bisnis.com/read/20220803/90/1562558/inilah-ranking-bank-digital-aset-terbesar-di-indonesia-seabank-lewati-arto-hingga-bbyb/1>
- Püschel, J., Afonso Mazzon, J., & Mauro C. Hernandez, J. (2010). Mobile banking: proposition of an integrated adoption intention framework. *International Journal of bank marketing*, 28(5), 389-409.
- Rabbi, C. P. A. (2022, April 6). Ini Strategi Bank Jago Hadapi Persaingan di Era Bank Digital. Katadata.
<https://katadata.co.id/syahrizalsidik/finansial/624d665a46055/ini-strategi-bank-jago-hadapi-persaingan-di-era-bank-digital>
- Ramadhani, N. (2020). Apa Itu Kartu GPN? Apa Kegunaannya? *Akseleran Blog*.
<https://www.akseleran.co.id/blog/gpn-adalah/>

- Ramli, R. R. (2021, August 6). Menurut Erick Thohir, Ini 3 Peran Bank BUMN dalam Pemulihan Ekonomi. *KOMPAS.com*. Retrieved February 8, 2023, from <https://money.kompas.com/read/2021/08/06/180700126/menurut-erick-thohir-ini-3-peran-bank-bumn-dalam-pemulihan-ekonomi>
- Rini, A. S. (2021, October 29). Bank Jago (ARTO) Bakal Salurkan Kredit via Aplikasi Mulai Tahun Depan. *Bisnis.com*. Retrieved March 24, 2023, from <https://finansial.bisnis.com/read/20211029/90/1459618/bank-jago-arto-bakal-salurkan-kredit-via-aplikasi-mulai-tahun-depan>
- Rogers, E. M. (2010). Diffusion of innovations. Simon and Schuster.
- Rotter, J. (1967) A new scale for the measurement of interpersonal trust. *Journal of Personality*, 35, 651– 665.
- Safitri, A. N. K. (2021, November 25). Bank Jago dan GoPay Integrasikan Layanan, Apa Saja Keuntungannya? *KOMPAS.com*.
<https://money.kompas.com/read/2021/11/25/121255826/bank-jago-dan-gopay-integrasikan-layanan-apa-saja-keuntungannya>
- Safitri, A. N. K. (2021, November 25). Bank Jago dan GoPay Integrasikan Layanan, Apa Saja Keuntungannya? *KOMPAS.com*.
<https://money.kompas.com/read/2021/11/25/121255826/bank-jago-dan-gopay-integrasikan-layanan-apa-saja-keuntungannya>
- Sana, P. A. A., Sri, S. N. W., Kerti, Y. N. N., & Gde, S. I. P. (2019). Technology acceptance model and trust in explaining customer intention to use internet banking. *Russian Journal of Agricultural and Socio-Economic Sciences*, 91(7), 254-262.
- Sensibill Team. (2021, July 15). *97 banking stats you need to know about millennials and Gen Z*. Receipt Management and Intelligent Financial Data

Solutions | Sensibill. Retrieved March 22, 2023, from
<https://getsensibill.com/blog/how-millennials-and-gen-z-bank-97-stats-you-need-to-know>

Sheng, M., Wang, L., & Yu, Y. (2011). An empirical model of individual mobile banking acceptance in China. In 2011 International Conference on Computational and Information Sciences (pp. 434–437).
<https://doi.org/10.1109/ICCIS.2011.75>

Shroff, R. H., Deneen, C. C., & Ng, E. M. (2011). Analysis of the technology acceptance model in examining students' behavioural intention to use an e-portfolio system. *Australasian Journal of Educational Technology*, 27(4).

Susanto, A., Lee, H., Zo, H., & Ciganek, A. P. (2013). User acceptance of Internet banking in Indonesia: initial trust formation. *Information Development*, 29(4), 309–322. doi:10.1177/0266666912467449

Sutriyanto, E. (2021, April 15). Survei: Tingkat Kepemilikan Rekening Bank Digital Generasi Muda Kurang dari 30 Persen. *Tribunnews.com*. Retrieved March 24, 2023, from
<https://www.tribunnews.com/bisnis/2021/04/15/survei-tingkat-kepemilikan-rekening-bank-digital-generasi-muda-kurang-dari-30-persen>

SWA. (2022, November 29). Survei InsightAsia: GoPay Kuasai Pasar E-Wallet di Indonesia. SWA.Co.Id. <https://swa.co.id/swa/trends/survei-insightasia-gopay-kuasai-pasar-e-wallet-di-indonesia>

Taiwo, A. A., Mahmood, A. K., & Downe, A. G. (2012). User acceptance of eGovernment: Integrating risk and trust dimensions with UTAUT model.

2012 International Conference on Computer & Information Science
(ICCIS). doi:10.1109/iccisci.2012.6297222

Vallerand, R. J., Deshaies, P., Cuerrier, J. P., Pelletier, L. G., & Mongeau, C. (1992). Ajzen and Fishbein's theory of reasoned action as applied to moral behavior: A confirmatory analysis. *Journal of personality and social psychology*, 62(1), 98.

Venkatesh, Morris, Davis, & Davis. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425.
doi:10.2307/30036540

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal. *Management Science*, 45(2), 186-204.

Venkatesh, V., Thong, J.Y.L. and Xu, X. (2012), "Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology", *MIS Quarterly*, Vol. 36 No. 1, pp. 157-178.

Walfajri, M. (2021, July 15). Tak garap segmen korporasi, ini strategi Bank Jago menjalankan bisnis. kontan.co.id. <https://keuangan.kontan.co.id/news/tak-garap-segmen-korporasi-ini-strategi-bank-jago-menjalankan-bisnis>

Wareza, M. (2021, August 19). Resmi! Ini Perincian Peraturan Baru OJK soal Bank Digital. *CNBC Indonesia*. Retrieved February 8, 2023, from <https://www.cnbcindonesia.com/market/20210818094822-17-269204/resmi-ini-perincian-peraturan-baru-ojk-soal-bank-digital>

Watkins, M. W. (2018). Exploratory Factor Analysis: A Guide to Best Practice.

Journal of Black Psychology, 44(3), 219–246.

<https://doi.org/10.1177/0095798418771807>

Wessels, L., & Drennan, J. (2010). An investigation of consumer acceptance of M-banking. *International Journal of Bank Marketing*, 28(7), 547–568.
doi:10.1108/02652321011085194

Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2002). Service Quality Delivery through Web Sites: A Critical Review of Extant Knowledge. *Journal of the Academy of Marketing Science*, 30(4), 362–375.
doi:10.1177/009207002236911

