

DAFTAR PUSTAKA

- 10 Negara Asia dengan Penduduk Terbanyak Oktober 2023, Indonesia Juara Tiga. (2023, October 3). Pusat Data Ekonomi dan Bisnis Indonesia | Databoks. <https://databoks.katadata.co.id/datapublish/2023/10/03/10-negara-asia-dengan-penduduk-terbanyak-oktober-2023-indonesia-juara-tiga>
- Acharya, P., Poudel, O., & Simkhada, D. R. (2024). What Motivates People to Use Digital Transactions? The Dynamics of Subjective Norms, Perceived Behavior Control, Trust and Attitude. *OCEM Journal of Management, Technology & Social Sciences*, 3(1), 26–34. <https://doi.org/10.3126/ocemjmtss.v3i1.62222>
- Antika, D., Usman, O., Bus, M., & Id, O. A. (2021). *THE EFFECT OF RISK PERCEPTION, PERCEPTION OF TRUST AND PERCEPTION OF BENEFITS ON THE INTEREST OF USING INTERNET BANKING (STUDY IN BANKING CUSTOMERS IN JAKARTA)*.
- ANTONIUS PURWANTO. (2024, January 20). Geliat bank digital Di Tengah Ketatnya Industri Perbankan. kompas.id. <https://www.kompas.id/baca/riset/2024/01/20/geliat-bank-digital-di-tengah-ketatnya-industri-perbankan>
- Asmaaysi, A. (2023, March 1). Bank BTPN Catat Pengguna Jenius 4,4 Juta Nasabah pada 2022. Bisnis.com. <https://finansial.bisnis.com/read/20230301/90/1633021/bank-btpn-catat-pengguna-jenius-44-juta-nasabah-pada-2022>
- Ayu, I., Jayantari, A. U., Ayu, G., Giantari, K., & Setiawan, Y. (2021). *Perceived Usefulness, Perceived Ease of Use, and Consumer Satisfaction on Repurchase Intention of Digital Wallet Service (e-wallet)*. 23, 56–61. <https://doi.org/10.9790/487X-2306015661>
- Bashir, I., & Madhavaiah, C. (2015). Consumer attitude and behavioural intention towards Internet banking adoption in India. *Journal of Indian Business Research*, 7(1), 67–102. <https://doi.org/10.1108/JIBR-02-2014-0013>
- Bersama Wujudkan Mimpi dengan Feesible. (n.d.). Jenius. <https://www.jenius.com/highlight/detail/bersama-wujudkan-mimpi-dengan-feesible>
- Bingwa, S., Jaiyeoba, O., & Lombard, M. R. (2018). *Proceedings of the 2018 Annual Conference of the Emerging Markets Conference Board, 4-7 April, 2018, University of the Waterswatersrand, Wits Business School, Johannesburg, South Africa*.

- Bram Yoevanto Hartono, N., Jaolis, F., & Wijaya, S. (2023). *International Journal of Financial and Investment Studies (IJFIS) THE EFFECT OF PERCEIVED RISK, SUBJECTIVE NORM, BRAND REPUTATION ON THE ATTITUDE AND THE INTENTION TO USE DIGITAL BANK SERVICES IN INDONESIA.* <https://doi.org/10.9744/ijfis.2.1.1-8>
- Chandra, M. (2021, October 5). Perbankan digital: Yay atau Nay? CNBC Indonesia. <https://www.cnbcindonesia.com/opini/20211005112723-14-281508/perbankan-digital-yay-atau-nay>
- Daftar bank digital Terbaik Dan Perbedaannya dengan bank Konvensional. (2024, March 5). Kitalulus. <https://www.kitalulus.com/blog/investasi/bank-digital-terbaik/>
- Dasgupta, S., Paul, R., & Fuloria, S. (2011). *An Empirical Study to Understand the Different Antecedents of Relationship Quality in the Indian Context with Reference to the Mobile Telecommunication Sector.* <https://www.researchgate.net/publication/298790347>
- DrPrattana Punnakitikashem, A., & Arbhasil, D. (2020). *THAI RETAIL CUSTOMER BEHAVIOR ON INTENTION OF USING MOBILE BANKING ACCORDING TO A PANDEMIC OF COVID19 VORAYOT LEARTVANANGKUL A THEMATIC PAPER SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF MANAGEMENT COLLEGE OF MANAGEMENT MAHIDOL UNIVERSITY 2020 COPYRIGHT OF MAHIDOL UNIVERSITY THAI RETAIL CUSTOMER BEHAVIOR ON INTENTION OF USING MOBILE BANKING ACCORDING TO A PANDEMIC OF COVID19.*
- GoodStats. (2022, August 6). 10 bank digital paling Banyak Digunakan Masyarakat Indonesia. <https://goodstats.id/infographic/10-bank-digital-paling-banyak-digunakan-masyarakat-indonesia-YRmGt>
- GoodStats. (2022, August 2). 10 bank digital paling sering Dipakai Masyarakat Indonesia 2022. <https://goodstats.id/article/10-bank-digital-yang-paling-sering-dipakai-masyarakat-indonesia-2022-7dMXf>
- Ghozali. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26 Edisi 10* (X). Undip.
- Ghozali, Prof. Dr. I. (2020). *25 Grand Theory: Teori Besar Ilmu Manajemen, Akuntansi dan Bisnis (Untuk Landasan Teori Skripsi, Tesis dan Disertasi).* Yoga Pratama.
- Gilaninia, S., Alipour, H., Rahpeyma, P., & Mousavian, S. J. (2011). Effective Factors on Behavior Tendency in the Acceptance of Electronic Banking Based

- on Planned Behavior Model (TPB). *International Journal of Business Administration*, 2(4). <https://doi.org/10.5430/ijba.v2n4p54>
- Grahanusa Mediatama. (2023, October 27). Nasabah bank Jago (ARTO) Tembus 9 Juta Di Kuartal III-2023. kontan.co.id. <https://keuangan.kontan.co.id/news/nasabah-bank-jago-arto-tembus-9-juta-di-kuartal-iii-2023>
- Grahanusa Mediatama. (2023, March 13). Per Desember 2022, Jenius Catatkan Lebih Dari 4,3 Juta Penggunanya. kontan.co.id. <https://keuangan.kontan.co.id/news/per-desember-2022-jenius-catatkan-lebih-dari-43-juta-penggunanya>
- Gunawan, F., Ali, M. M., & Nugroho, A. (2019). Analysis of the Effects of Perceived Ease of Use and Perceived Usefulness on Consumer Attitude and Their Impacts on Purchase Decision on PT Tokopedia In Jabodetabek. *European Journal of Business and Management Research*, 4(5). <https://doi.org/10.24018/ejbm.2019.4.5.100>
- H Pontoh, M. A., Worang, F. G., Tumewu, F. J., Andriani Halimah Pontoh, M., Worang, F. G., & Tumewu, F. J. (2022). *THE INFLUENCE OF PERCEIVED EASE OF USE, PERCEIVED RISK AND CONSUMER TRUST TOWARDS MERCHANT INTENTION IN USING QRIS AS A DIGITAL PAYMENT METHOD*. 10(3), 904–913.
- Herzallah, F., Alajmi, Q., Arshah, R. A., & Al-Sharafi, M. A. (2017). *The Effect of Perceived Ease of Use and Usefulness on Customers Intention to Use Online Banking Services: The Mediating Role of Perceived Trust*.
- Ho, J. C., Wu, C. G., Lee, C. S., & Pham, T. T. T. (2020). Factors affecting the behavioral intention to adopt mobile banking: An international comparison. *Technology in Society*, 63. <https://doi.org/10.1016/j.techsoc.2020.101360>
- Kaur, S., & Arora, S. (2020). Role of perceived risk in online banking and its impact on behavioral intention: trust as a moderator. *Journal of Asia Business Studies*, 15(1), 1–30. <https://doi.org/10.1108/JABS-08-2019-0252>
- Kaushik, A. K., & Rahman, Z. (2015). An alternative model of self-service retail technology adoption. *Journal of Services Marketing*, 29(5), 406–420. <https://doi.org/10.1108/JSM-08-2014-0276>
- Kemudahan Menabung Di Jenius dengan save it. (n.d.). Jenius. <https://www.jenius.com/highlight/detail/kemudahan-menabung-di-jenius-dengan-save-it>

- Kesharwani, A., & Singh Bisht, S. (2012). The impact of trust and perceived risk on internet banking adoption in India. *International Journal of Bank Marketing*, 30(4), 303–322. <https://doi.org/10.1108/02652321211236923>
- Kumar, S., Leonie, A., & Yukita, K. (2021). *Millennials Behavioral Intention in Using Mobile Banking: Integrating Perceived Risk and Trust into TAM (A Survey in Jawa Barat)*.
- Kusumawati, N., & Rinaldi, A. A. (2020). Trust Role in Acceptance of Digital Banking in Indonesia. *International Journal of Trade, Economics and Finance*, 11(1), 13–18. <https://doi.org/10.18178/ijtef.2020.11.1.659>
- Lapinski, M. K., & Rimal, R. N. (2005). An Explication of Social Norms. *Communication Theory*, 15(2), 127–147. <https://doi.org/10.1111/j.1468-2885.2005.tb00329.x>
- Laras, A. (2023, November 23). Bank Jago 'Pede' Tumbuh Eksponensial Di Tengah Digitalisasi bank Konvensional. Bisnis.com. <https://finansial.bisnis.com/read/20231123/90/1717276/bank-jago-pede-tumbuh-eksponensial-di-tengah-digitalisasi-bank-konvensional>
- Laras, A. (2023, December 8). Transaksi digital Ngebut, Perbankan Tanah air Siapkan 'Senjata' Baru. Bisnis.com. <https://finansial.bisnis.com/read/20231208/90/1721921/transaksi-digital-ngebut-perbankan-tanah-air-siapkan-senjata-baru>
- Liputan6.com. (2016, 11). BTPN Luncurkan Jenius, Aplikasi Cerdas untuk Mengatur Keuangan. liputan6.com. <https://www.liputan6.com/bisnis/read/2575011/btpn-luncurkan-jenius-aplikasi-cerdas-untuk-mengatur-keuangan>
- Malhotra. (2020). *Malhotra, 2020 - Marketing Research an Applied Orientation 7th Edition*.
- Mangini, E. R., da Silva, N. G., & de Carvalho, J. R. C. (2021). Virtual banks and the perceived risk and development and effort expectancy on behavioral intention. *Revista Brasileira de Marketing*, 19(4), 838–861. <https://doi.org/10.5585/REMARK.V19I4.16283>
- Melihat Tren Layanan Perbankan digital Tahun 2024. (2023, December 1). MotionBank. <https://motionbank.id/melihat-tren-layanan-perbankan-digital-tahun-2024/>
- Md, K., Shanab, E. A. A., Pearson, J. M., & Nor, K. M. (2008). INTERNET BANKING ACCEPTANCE IN MALAYSIA BASED ON THE THEORY OF REASONED ACTION. *Journal of Information Systems and Technology*

Management, 5(1), 1807–1775. <https://doi.org/10.4301/S1807-17752008000100001>

Mostafa, A., & Rady, H. (2023). *Determinants of Customer Behavioral Intention Towards the Usage of Fin-tech Banking Services: Evidence from Egypt*.

Mufaroh, M., JAYADI, R., & SUGANDI, Y. (2020). Factors Influencing Customers to Use Digital Banking Application in Yogyakarta, Indonesia. *Journal of Asian Finance, Economics and Business*, 7(10), 897–908. <https://doi.org/10.13106/jafeb.2020.vol7.no10.897>

Mursito, I. D. (2023, October 7). Fitur Unggulan Jenius Dari bank BTPN: Kemudahan Perbankan digital Di Ujung Jari ANDA. Fitur Unggulan Jenius dari Bank BTPN: Kemudahan Perbankan Digital di Ujung Jari Anda - Bengkulu Network. <https://www.bengkulunetwork.com/bisnis/1603051905/fitur-unggulan-jenius-dari-bank-btpn-kemudahan-perbankan-digital-di-ujung-jari-anda>

Namahoot, K. S., & Laohavichien, T. (2018). Assessing the intentions to use internet banking. *International Journal of Bank Marketing*, 36(2), 256–276. <https://doi.org/10.1108/IJBM-11-2016-0159>

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>

Paperblog. (2023, October 6). Keuntungan Pembayaran cashless Untuk Kelancaran Bisnis. Paper.id | Informasi Terbaru Seputar Bisnis dan Akuntansi. <https://www.paper.id/blog/bisnis/7474/>

Park, E. S., & Park, M. S. (2020). Factors of the technology acceptance model for construction IT. *Applied Sciences (Switzerland)*, 10(22), 1–15. <https://doi.org/10.3390/app10228299>

Pengguna bank digital Di Indonesia Diproyeksi Capai 748 Juta pada 2026. (2021, October 7). Pusat Data Ekonomi dan Bisnis Indonesia | Databoks. <https://databoks.katadata.co.id/datapublish/2021/10/07/pengguna-bank-digital-di-indonesia-diproyeksi-capai-748-juta-pada-2026>

Peran Perbankan bagi Generasi Z Di era digital. (2024, 4). Universitas Stikubank (UNISBANK) Semarang – Digital Youth Entrepreneurial University. <https://www.unisbank.ac.id/v3/peran-perbankan-bagi-generasi-z-di-era-digital/>

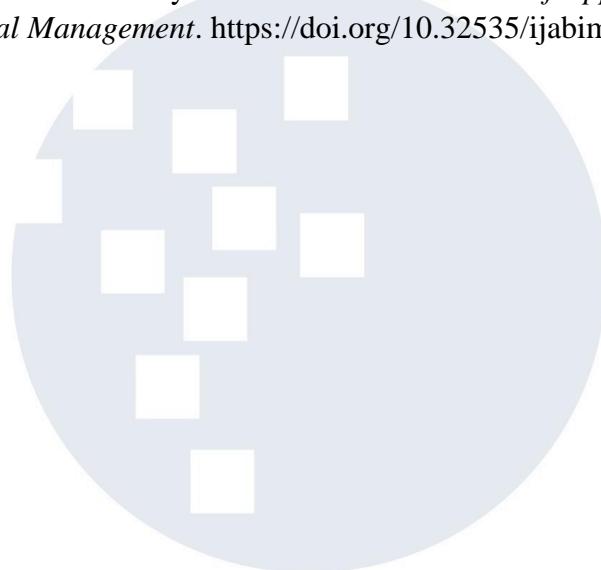
Putri, D. E., Sinaga, O. S., Sudirman, A., Augustinah, F., & Dharma, E. (2022). Analysis of the Effect of Perceived Ease of Use, Perceived Usefulness, Trust, and Cashback Promotion on Intention to Use E-wallet. *International Journal*

- of Economics, Business and Management Research*, 06(11), 63–75.
<https://doi.org/10.51505/IJEBMR.2022.61105>
- Rachmawati, I. K., Bukhori, M., Majidah, Y., Hidayatullah, S., & Waris, A. (2020). Analysis Of Use Of Mobile Banking With Acceptance And Use Of Technology (UTAUT) Article in. *International Journal of Scientific & Technology Research*. www.ijstr.org
- Sanaye, A., & Bahmani Professor of Marketing Research, E. (2012). *Integrating TAM and TPB with Perceived Risk to Measure Customers' Acceptance of Internet Banking*.
- Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic Commerce Research and Applications*, 9(3), 209–216.
<https://doi.org/10.1016/j.elerap.2009.07.005>
- Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform. *International Journal of Data and Network Science*, 6(3), 861–874.
<https://doi.org/10.5267/j.ijdns.2022.2.010>
- Sugandi, E. A., Saberina, S., & Sarifiyono, A. P. (2023). *International Journal of Business, Economics and Social Development The Role of Perceived Ease of Use and Customer Engagement in Influencing Behavioural Intention to Use Traveloka Paylater*. 4(1), 38–44.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Sutopo, Ed.; 3rd ed.). ALFABETA.
- 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>
- Teknologi Jadi Nafas Gen Z, Tonggak Penentu Indonesia Maju. (2023, October 9). Universitas Muhammadiyah Sidoarjo. <https://umsida.ac.id/8-karakteristik-gen-z-yang-jadi-penentu-indonesia/>
- Tri Putra & Arif Gunawan. (2021, October 21). 'Bank BTPN, Jenius Garap Peluang digital'. CNBC Indonesia.
<https://www.cnbcindonesia.com/market/20211021100915-17-285374/bank-btpn-jenius-garap-peluang-digital>

Windasari, N. A., Kusumawati, N., Larasati, N., & Amelia, R. P. (2022). Digital-only banking experience: Insights from gen Y and gen Z. *Journal of Innovation and Knowledge*, 7(2). <https://doi.org/10.1016/j.jik.2022.100170>

Yahyapour, N. (2008). *MASTER'S THESIS Determining Factors Affecting Intention to Adopt Banking Recommender System-Case of Iran.*

Yeoh, G. L. (2022). Factors Affecting Users' Behavioural Intention Towards Touch 'N Go E-Wallet in Malaysia. *International Journal of Applied Business and International Management*. <https://doi.org/10.32535/ijabim.v7i3.2069>



UMN
UNIVERSITAS
MULTIMEDIA
NUSANTARA