

## DAFTAR PUSTAKA

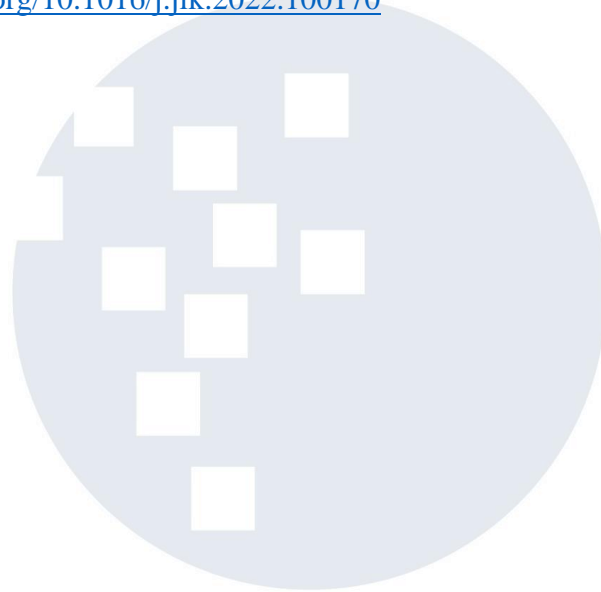
- Ahdiat, A. (2023). *Transaksi Digital Banking di Indonesia Tumbuh 158% dalam 5 Tahun*. Terakhir. <https://databoks.katadata.co.id/datapublish/2023/07/05/transaksi-digital-banking-di-indonesia-tumbuh-158-dalam-5-tahun-terakhir>
- Alifian Amaaysi. (2023, February 25). *Luncurkan 15 Fitur Baru Sepanjang 2022, Blu by BCA Digital Himpun DPK Rp6,85 Triliun*. Finansial.Bisnis.Com.
- Amanda, G. (2023). *Survei: Bank Konvensional Lebih Banyak Digunakan daripada Bank Digital*. [https://ekonomi.republika.co.id/berita/rwjexl423/survei-bank-konvensional-lebih-banyak-digunakan-daripada-bank-digital#google\\_vignette](https://ekonomi.republika.co.id/berita/rwjexl423/survei-bank-konvensional-lebih-banyak-digunakan-daripada-bank-digital#google_vignette)
- An, S., Eck, T., & Yim, H. (2023). Understanding Consumers' Acceptance Intention to Use Mobile Food Delivery Applications through an Extended Technology Acceptance Model. *Sustainability (Switzerland)*, 15(1). <https://doi.org/10.3390/su15010832>
- Ananditha, P. (2022). *Tren Bank Digital di Kalangan Milenial*. <https://www.cxomedia.id/business-and-career/20220310150030-61-174083/tren-bank-digital-di-kalangan-milenial>
- Anggraeni, R. (2023). *Cek 10 Aplikasi Bank Digital Paling Banyak Diunduh, Neobank hingga Bank Jago*. <https://finansial.bisnis.com/read/20230107/90/1615903/cek-10-aplikasi-bank-digital-paling-banyak-diunduh-neobank-hingga-bank-jago>
- Annur, C. (2023). *Indonesia Masih Rajai Ekonomi Digital di Asia Tenggara pada 2023*. <https://databoks.katadata.co.id/datapublish/2023/11/03/indonesia-masih-rajai-ekonomi-digital-di-asia-tenggara-pada-2023>
- Farrel, J. (2021). *Penggunaan Bank Digital di Tangan Milenial*. <https://money.kompas.com/read/2021/12/22/101958126/penggunaan-bank-digital-di-tangan-milenial?page=all>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Issue

- 1, pp. 2–24). Emerald Group Publishing Ltd. <https://doi.org/10.1108/EBR-11-2018-0203>
- Handoyo. (2024). *BCA Digital Targetkan Nasabah dan Pengguna blu by BCA Naik 20% Tahun Ini*. Kontan.Co.Id. <https://keuangan.kontan.co.id/news/bca-digital-targetkan-nasabah-dan-pengguna-blu-by-bca-naik-20-tahun-ini>
- Hasan, A., & Dwivedi, S. (2021). Factors Affecting Intention to Use Smartphone Among Youngsters In India. *Hunan University Academic Report (Natural ...*, 48(9). <https://johuns.net/index.php/publishing/92.pdf>
- Naresh K. Malhotra, Daniel Nunan, D. F. B. (2020). *Marketing Research*. Pearson UK.
- 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>
- OJK. (2022). *TRANSFORMASI DIGITAL PERBANKAN: WUJUDKAN BANK DIGITAL*. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/40774#:~:text=Fakt>
- Pasaribu, A. (2022). *Aplikasi Neobank BNC dapatkan 16 juta pengguna terdaftar dalam setahun*. Antaranews.Com. <https://www.antaranews.com/berita/2868745/aplikasi-neobank-bnc-dapatkan-16-juta-pengguna-terdaftar-dalam-setahun>
- Platform Bank Digital blu Berusia Satu Tahun, BCA Digital Tempuh Strategi Bisnis Berbeda dengan Bank Digital Lainnya*. (2022). BCA Digital. <https://bcadigital.co.id/blu-birthday/>
- Prastiawan, D. I., Aisjah, S., & Rofiaty, R. (2021). The Effect of Perceived Usefulness, Perceived Ease of Use, and Social Influence on the Use of Mobile Banking through the Mediation of Attitude Toward Use. *Asia Pacific Management and Business Application*, 009(03), 243–260. <https://doi.org/10.21776/ub.apmba.2021.009.03.4>
- Rainer, P. (2023). *Sensus BPS: Saat Ini Indonesia Didominasi Oleh Gen Z*. <https://data.goodstats.id/statistic/sensus-bps-saat-ini-indonesia-didominasi-oleh-gen-z-n9kqv>

- Ramadhani, P. (2023). *Visa Catat Lebih dari 90 Persen Milenial dan Gen Z Pilih Perbankan Virtual*. <https://www.liputan6.com/saham/read/5324029/visa-catat-lebih-dari-90-persen-milenial-dan-gen-z-pilih-perbankan-virtual?page=3>
- Ramli, Y., & Rahmawati, M. (2020). The Effect of Perceived Ease of Use and Perceived Usefulness that Influence Customer's Intention to Use Mobile Banking Application. *Journal of Business Management*, 22(6), 33–42. <https://doi.org/10.9790/487X-2206113342>
- Rosariana, B. (2021). *Generasi "Milenial" Dan Generasi "Kolonial."* <https://www.djkn.kemenkeu.go.id/kpknl-pontianak/baca-artikel/14262/Generasi-Milenial-Dan-Generasi-Kolonial.html>
- Sarimin. (2022). *Financial Advisory: RCE, The Next Level*. <https://djpb.kemenkeu.go.id/portal/id/berita/lainnya/opini/3998-financial-advisory-rce,-the-next-level.html>
- Setiawan, A. (2023). *Daftar Bank Digital yang Ada di Indonesia*. <https://deli.suara.com/read/2023/07/26/072812/daftar-bank-digital-yang-ada-di-indonesia>
- Simamora, N. (2024, March 2). *BCA Digital Targetkan Nasabah dan Pengguna blu by BCA Naik 20% Tahun Ini*. Keuangan.Kontan.Co.Id.
- Srii. (2022). *Bulan Fintech Nasional, 1,5 Juta Masyarakat Berpartisipasi dan Dapatkan Edukasi Fintech dari Pemerintah, Asosiasi, dan Pelaku Industri*. <https://www.kominfo.go.id/content/detail/46285/bulan-fintech-nasional-15-juta-masyarakat-berpartisipasi-dan-dapatkan-edukasi-fintech-dari-pemerintah-asosiasi-dan-pelaku-industri/0/berita>
- 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>
- Waind, E. (2020). Trust, security and public interest: Striking the balance a narrative review of previous literature on public attitudes towards the sharing,

linking and use of administrative data for research. *International Journal of Population Data Science*, 5(3). <https://doi.org/10.23889/IJPDS.V5I3.1368>

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 & Knowledge*, 7(2), 100170. <https://doi.org/10.1016/j.jik.2022.100170>



UMMN  
UNIVERSITAS  
MULTIMEDIA  
NUSANTARA