

## DAFTAR PUSTAKA

- Achiriani, M. P., & Dr. Imanuddin Hasbi, S. M. (2021). The Influence of Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk, Perceived Cost to Behavioral Intention of Customer DANA Digital Wallet in Indonesia. *e-Proceeding of Management: Vol.8, No.1*, 376-388.
- Ahdiat, A. (2022, Desember 8). Retrieved from <https://databoks.katadata.co.id/datapublish/2022/12/08/ini-layanan-keuangan-digital-terpopuler-di-asean>
- Ahdiat, A. (2023, Oktober 26). *Databoks*. Retrieved from <https://databoks.katadata.co.id/datapublish/2023/10/26/transaksi-digital-banking-capai-rp51-kuadriliun-pada-agustus-2023>
- Al-Jabri, I. M. (2015). The intention to use mobile banking: Further evidence from Saudi Arabia. *South African Journal of Business Management*, 23-34.
- Anggini, E. T. (2022, Januari 7). *Amartha*. Retrieved from <https://blog.amartha.com/apa-itu-bankable-unbanked-dan-underbanked/>
- Bank Indonesia. (2020). *Laporan Perekonomian Indonesia 2019*. Bank Indonesia.
- Bank Indonesia. (2023). *Siaran Pers Bersama.*, (p. No. 25/123/DKom).
- CNN Indonesia. (2023, September 6). *Pengertian Literasi Digital, Prinsip, Manfaat, dan Contoh Penerapannya*. Retrieved from <https://www.cnnindonesia.com/edukasi/20230830110039-561-992266/pengertian-literasi-digital-prinsip-manfaat-dan-contoh-penerapannya>
- Corner, H. T. (2016). The Impact of Communication Channels on Mobile Banking Adoption. *International Journal of Bank Marketing Vol. 34*, 1-23.
- Deloitte. (2015). *The future is now : Digital Financial Services in Indonesia*.
- Deventer, M. v. (2022). Mobile Banking Behavioral Usage Intention Among South African Generation Y Consumers. *Banks and Banks Systems, Volume 17, Issue 3*, 129-141.

- Elhajjar, S. (2020). An analysis of factors affecting mobile banking adoption. *International Journal of Bank Marketing*, 352-367.
- Farahsati, W. (2023, June 6). *Digital Adoption: Pengertian, Manfaat, dan Kapan Harus Melakukannya*. Retrieved from LinovHR: <https://www.linovhr.com/digital-adoption/>
- Ghozali, I. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23 (Edisi 8). Cetakan ke VIII*. Semarang: Badan Penerbit Universitas Diponegoro.
- Harb, A., Thoumy, M., & Yazbeck, M. (2022). Customer satisfaction with digital banking channels in times of uncertainty. *Banks and Bank Systems, Volume 17, Issue 3*, 27-37.
- Hutauruk, D. M. (2022, Oktober 5). Ini Perkembangan Pengguna Aktif Bulanan Bank Digital. Retrieved from <https://keuangan.kontan.co.id/news/ini-perkembangan-pengguna-aktif-bulanan-bank-digital>
- Jatmiko, L. D. (2022, July 13). Retrieved from *Bisnis Finansial*: <https://finansial.bisnis.com/read/20220713/90/1554602/pengamat-promo-masih-penarik-utama-bank-digital>
- Johnson, D., & Grayson, K. (2005). Cognitive and affective trust in service relationships. *Journal of Business Research*, 500-507.
- Joseph F. Hair, J., Hult, G. M., Ringle, C. M., & rstedt, M. S. (2014). *A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM)*. SAGE Publications.
- Kementerian Komunikasi dan Informasi. (2022, November 11). *Kominfo*. Retrieved from <https://www.kominfo.go.id/content/detail/45611/dukung-akselerasi-pemulihan-ekonomi-platform-keuangan-digital-jadi-domestic-player/0/berita>
- Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2022). Menko Airlangga: Kehadiran Platform Keuangan Digital sebagai Domestic Player Dukung Akselerasi Pertumbuhan dan Pemulihan Ekonomi., (p. HM.4.6/640/SET.M.EKON.3/11/2022). Jakarta.

- Kemp, S. (2023). *Digital 2023 : Indonesia*. Datareportal.
- Khadafi, M. (2024, April 1).  
*Risiko*<https://www.cnbcindonesia.com/market/20240401013825-17-526898/risiko-mengintai-bank-digital-paling-jumbo-di-ri#:~:text=Jakarta%2C%20CNBC%20Indonesia%20%2D%20PT%20Bank,27%20triliun%20per%20Februari%202024>. *Mengintai Bank Digital Paling Jumbo di RI*. Retrieved from CNBC Indonesia:  
<https://www.cnbcindonesia.com/market/20240401013825-17-526898/risiko-mengintai-bank-digital-paling-jumbo-di-ri#:~:text=Jakarta%2C%20CNBC%20Indonesia%20%2D%20PT%20Bank,27%20triliun%20per%20Februari%202024>.
- Kopp, C. M. (2022, October 2). *What Is Brand Awareness? Definition, How It Works, and Strategies*. Retrieved from Investopedia:  
<https://www.investopedia.com/terms/b/brandawareness.asp>
- Kumparan. (2022, Desember 28). Retrieved from <https://kumparan.com/berita-hari-ini/apa-itu-blu-bca-beserta-fitur-fitur-dan-cara-mendaftarnya-1zWgoWU31nv/4>
- Luthfia, A., Wibowo, D., Widayakusumastuti, M. A., & Angeline, M. (2021). The Role of Digital Literacy on Online Opportunity and Online Risk in Indonesian Youth. *Asian Journal for Public Opinion Research, Vol.9, No.2*, 142-160.
- Merdeka.com. (2023). *3 Tips Ini Bikin Transaksi Onlinemu Lebih Aman, Simak Yuk!* Retrieved from <https://www.merdeka.com/gaya/3-tips-ini-bikin-transaksi-onlinemu-lebih-aman-simak-yuk.html>
- Murwani, S. (2023, December 14). *Bank Digital Jadi Primadona, bank Konvensional Tak Merana*. Retrieved from Tirto.id: <https://tirto.id/bank-digital-jadi-primadona-bank-konvensional-tak-merana-gS7A>
- Nguyen, O. T. (2020). Factors Affecting the Intention to Use Digital Banking in Vietnam. *Journal of Asian Finance, Economics and Business Vol 7 No 3*, 303-310.

- Nisaputra, R. (2022, August 4). *Mahendra OJK: Pandemi jadi Pendorong Digitalisasi Keuangan*. Retrieved from Infobank: Mahendra OJK: Pandemi jadi Pendorong Digitalisasi Keuangan
- Nurahmasari, M., Silfiah, S. N., & Pangaribuan, C. H. (2023). The Intention to Use Digital Banking Services among Gen Z in Indonesia Based on the Technology Acceptance Model (TAM). *Jurnal Manajemen dan Bisnis Madani, Vol. 5, No.1*, 15-31.
- Nyman, J., Parisod, H., Axelin, A., & Salantera, S. (2018). Finnish adolescents' self-efficacy in peer interactions: a critical incident study. *Health Promotion International, 1-9*.
- Otoritas Jasa Keuangan. (2016, Desember 28). POJK No. No. 76/POJK.07/2016. *Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau masyarakat*.
- Patiro, S. P., & Budiyanti, H. (2016). The Theory of Planned Behavior, Past Behavior, Situational Factors, and Self-identity Factors Drive Indonesian Entrepreneurs to be Indebtedness. *DeReMa Jurnal Manajemen, Vol. 11, No.1*.
- Pazarbasioglu, C., Mora, A. G., Uttamchandani, M., Natarajan, H., Feyen, E., & Saal, M. (2020, April). Digital Financial Services.
- Petrosyan, A. (2023). *Number of internet users worldwide from 2005 to 2022*. Statistia.
- Prokopenko, O., Zholamanova, M., Mazurenko, V., Kozlianchenko, O., & Muravskiy, O. (2022). Improving customer relations in the banking sector of Ukraine through the development of priority digital banking products and services: Evidence from Poland. *Banks and Bank Systems, Volume 17, Issue 3*, 12-26.
- Ravikumar, T., R, R., T.A, K., R.M, H., & B.S., A. (2022). Changing customer mindset in adopting digital financial services during the COVID-19 pandemic: Evidence from India. *Banks and Banks Systems, 58-71*.

- Redda, E. H. (2023). E-banking quality and customer loyalty: The mediating role of customer satisfaction. *Banks and Bank Systems, Volume 18, Issue 2*, 177-188.
- Risalah, D. F., & Noor, A. F. (2023, April 21). Bank Digital Incar Populasi Underbanked Indonesia yang Masih Tinggi. Retrieved from <https://ekonomi.republika.co.id/berita/rtas5y490/bank-digital-incar-populasi-underbanked-indonesia-yang-masih-tinggi>
- Rithmaya, C. L., Ardianto, H., & Sistiyaning, E. (2024). Gen Z and the Future of Banking: an Analysis of Digital Banking Adoption. *Journal of Management and Entrepreneurship, Vol. 26, No. 1*, 64-78.
- Sinaga, K. A., Irene, J., & Christanti, R. (2023). Digital Adoption and Financial Performance: Evidence from Indonesian SMEs in Food and Beverage Sector. *Study of Economic And Business Management; Vol. 2*, 423-434.
- Snapcart. (2022). *Digital Finances in Indonesia: A Retrospect*. Snapcart. Retrieved from <https://snapcart.global/article-digital-finances-in-indonesia-a-retrospect/>
- VISA. (2022). *Consumer Payment Attitudes Study 2022 : Navigating a New Era in Payments*. VISA.
- Zikmund, W. (2013). *Business Research Method*. United States: South Western Cengage Learning.

