

DAFTAR PUSTAKA

- Abdo, K. W., Hidayat-Ur-Rehman, I., Aljehani, S. B., Aloufi, E. M., & Alshehri, A. (2025). Factors influencing intentions to use Apple Pay: A behavioral perspective. *PLOS ONE*, 20(7 JULY).
<https://doi.org/10.1371/journal.pone.0327122>
- Abu-Taieh, E. M., AlHadid, I., Alkhaldeh, R. S., Khwaldeh, S., Masa'deh, R., Alrowwad, A., & Al-Eidie, R. (2022). An Empirical Study of Factors Influencing the Perceived Usefulness and Effectiveness of Integrating E-Learning Systems during the COVID-19 Pandemic Using SEM and ML: A Case Study in Jordan. *Sustainability (Switzerland)*, 14(20).
<https://doi.org/10.3390/su142013432>
- Adedoyin Tolulope Oyewole, Bisola Beatrice Oguejiofor, Nkechi Emmanuella Eneh, Chidiogo Uzoamaka Akpuokwe, & Seun Solomon Bakare. (2024). DATA PRIVACY LAWS AND THEIR IMPACT ON FINANCIAL TECHNOLOGY COMPANIES: A REVIEW. *Computer Science & IT Research Journal*, 5(3), 628–650. <https://doi.org/10.51594/csitrj.v5i3.911>
- Aldboush, H. H. H., & Ferdous, M. (2023). Building Trust in Fintech: An Analysis of Ethical and Privacy Considerations in the Intersection of Big Data, AI, and Customer Trust. *International Journal of Financial Studies*, 11(3). <https://doi.org/10.3390/ijfs11030090>
- Al-Qudah, A. A., Al-Okaily, M., Shiyab, F. S., Taha, A. A. D., Almajali, D. A., Masa'deh, R., & Warrad, L. H. (2024). Determinants of Digital Payment Adoption Among Generation Z: An Empirical Study. *Journal of Risk and Financial Management*, 17(11). <https://doi.org/10.3390/jrfm17110521>
- Al-Tit, A. A., Al-Ayed, S., Alhammadi, A., Hunitie, M., Alsarayreh, A., & Albassam, W. (2022). The Impact of Employee Development Practices on Human Capital and Social Capital: The Mediating Contribution of Knowledge Management. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4). <https://doi.org/10.3390/joitmc8040218>
- Amnas, M. B., Selvam, M., Raja, M., Santhoshkumar, S., & Parayitam, S. (2023). Understanding the Determinants of FinTech Adoption: Integrating UTAUT2 with Trust Theoretic Model. *Journal of Risk and Financial Management*, 16(12). <https://doi.org/10.3390/jrfm16120505>
- Ana, L., Amin, H., & Pendahuluan, A. (2025). Analisis Penerimaan E-Learning sebagai Media Perkuliahan melalui Pendekatan Technology Acceptance

- Model (TAM). In *Keilmuan dan Teknologi* (Vol. 24, Issue 2).
<https://ejournal.staimnglawak.ac.id/index.php/lentera>
- Andas, M. A., Yulita, T., & Lisna, Y. (2025). *Model Penerimaan Teknologi (TAM) dalam Adopsi Pembayaran Digital: Kajian Sistematis dan Sintesis Konseptual*. 10(11).
- Anggraeni, L., & Astuti, Y. (2024). *Digital Economy in Emerging Fintech Payments: Factors Influencing Behavioral intentions of Generation X to Use Electronic Wallet* (pp. 130–148). https://doi.org/10.2991/978-94-6463-558-4_8
- ANTARA News. (2023). *Riset Visa: Dompet digital menjadi metode pembayaran favorit Gen Z*. <https://www.antaranews.com/berita/3739737/riset-visa-dompet-digital-menjadi-metode-pembayaran-favorit-gen-z>
- Arum, L. S., Zahrani, A., & Duha, N. A. (2023). *Karakteristik Generasi Z dan kesiapannya dalam menghadapi bonus demografi 2030*. *Accounting Student Research Journal*, 2(1), 59–72.
- Appiah, T., & Agblewornu, V. V. (2025). The interplay of perceived benefit, *perceived risk*, and trust in Fintech adoption: Insights from Sub-Saharan Africa. *Heliyon*, 11(2). <https://doi.org/10.1016/j.heliyon.2025.e41992>
- Bland, E., Changchit, C., Changchit, C., Cutshall, R., & Pham, L. (2024a). 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>
- Bland, E., Changchit, C., Changchit, C., Cutshall, R., & Pham, L. (2024b). 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>
- Blumenstock, J. E., & Kohli, N. (2023). *Big Data Privacy in Emerging Market Fintech and Financial Services: A Research Agenda*. <https://doi.org/10.26085/C3WK53>
- Blundell-Wignall, A. (2020). QE versus the Real Problems in the World Economy. *Journal of Risk and Financial Management*, 13(1). <https://doi.org/10.3390/jrfm13010011>
- Cavalcanti, D. R., Oliveira, T., & de Oliveira Santini, F. (2022). Drivers of digital transformation adoption: A weight and meta-analysis. *Heliyon*, 8(2). <https://doi.org/10.1016/j.heliyon.2022.e08911>
- Chen, J., Zhang, Y., Cai, H., Liu, L., Liao, M., & Fang, J. (2024). A Comprehensive Overview of Micro-Influencer Marketing: Decoding the

- Current Landscape, Impacts, and Trends. In *Behavioral Sciences* (Vol. 14, Issue 3). Multidisciplinary Digital Publishing Institute (MDPI).
<https://doi.org/10.3390/bs14030243>
- 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.
<https://doi.org/10.3389/fpsyg.2023.1096709>
- Cioc, M. M., Popa, Ștefan C., Olariu, A. A., Popa, C. F., & Nica, C. B. (2023). *Behavioral intentions* to Use Energy Efficiency Smart Solutions under the Impact of Social Influence: An Extended TAM Approach. *Applied Sciences (Switzerland)*, 13(18). <https://doi.org/10.3390/app131810241>
- Databoks Katadata. (2023). *E-wallet sebagai metode pembayaran digital paling populer di Indonesia*. <https://databoks.katadata.co.id/en/technology-telecommunications/statistics/5ec97fa4c38fa8b/e-wallets-indonesias-most-popular-digital-payment-method-for-online-shopping>
- Databoks Katadata. (2023). *E-wallet sebagai jenis fintech dengan tingkat pengenalan tertinggi di Indonesia*.
<https://databoks.katadata.co.id/en/finance/statistics/68f2002f15a0f/e-wallet-the-most-popular-type-of-fintech-in-indonesia>
- Databoks Katadata. (2023). *Frekuensi penggunaan dompet digital di Indonesia*.
<https://databoks.katadata.co.id/en/telecommunications/statistics/74732b993049c2e/most-people-use-digital-wallets-once-a-month>
- Detikinet. (2024). *Menkominfo bongkar 5 dompet digital yang dipakai pelaku judi online*. <https://inet.detik.com/law-and-policy/d-7583428/menkominfo-bongkar-5-dompet-digital-yang-dipakai-pelaku-judi-online>
- Fridkin, S., Greenstein, G., Cohen, A., & Damari, A. (2024). Perceived Usefulness of a Mandatory Information System. *Applied Sciences (Switzerland)*, 14(16).
<https://doi.org/10.3390/app14167413>
- GoodStats. (2023). *5 e-wallet paling sering dipakai Gen Z dan milenial di Indonesia*. <https://data.goodstats.id/statistic/5-e-wallet-paling-sering-dipakai-gen-z-milenial-siapa-juaranya-CJtq6>
- Hasan, A., Sikarwar, P., Mishra, A., Raghuwanshi, S., Singhal, A., Joshi, A., Singh, P. R., & Dixit, A. (2024). Determinants of *Behavioral intention* to Use Digital Payment among Indian Youngsters. *Journal of Risk and Financial Management*, 17(2). <https://doi.org/10.3390/jrfm17020087>
- Hopalı, E., Vayvay, Ö., Kalender, Z. T., Turhan, D., & Aysuna, C. (2022). How Do Mobile Wallets Improve Sustainability in Payment Services? A

- Comprehensive Literature Review. In *Sustainability (Switzerland)* (Vol. 14, Issue 24). MDPI. <https://doi.org/10.3390/su142416541>
- Hornuf, L., Safari, K., & Voshaar, J. (2025). Mobile fintech adoption in Sub-Saharan Africa: A systematic literature review and meta-analysis. *Research in International Business and Finance*, 73. <https://doi.org/10.1016/j.ribaf.2024.102529>
- Huang, F., & Liu, S. (2024). If I Enjoy, I Continue: The Mediating Effects of Perceived Usefulness and Perceived Enjoyment in Continuance of Asynchronous Online English Learning. *Education Sciences*, 14(8). <https://doi.org/10.3390/educsci14080880>
- Huang, H., Zhu, J., Chen, J., Qin, Y., & Chen, S. (2025). Exploring the factors influencing the adoption of online medical services by older adults: a modified UTAUT2 based study. *Frontiers in Public Health*, 13. <https://doi.org/10.3389/fpubh.2025.1559701>
- Hwang, Y., Park, S., & Shin, N. (2021). Sustainable development of a mobile payment security environment using fintech solutions. *Sustainability (Switzerland)*, 13(15). <https://doi.org/10.3390/su13158375>
- Irimia-Diéguez, A., Velicia-Martín, F., & Aguayo-Camacho, M. (2023). Predicting Fintech Innovation Adoption: the Mediator Role of Social Norms and Attitudes. *Financial Innovation*, 9(1). <https://doi.org/10.1186/s40854-022-00434-6>
- Jafri, J. A., Mohd Amin, S. I., Abdul Rahman, A., & Mohd Nor, S. (2024). A systematic literature review of the role of trust and security on Fintech adoption in banking. In *Heliyon* (Vol. 10, Issue 1). Elsevier Ltd. <https://doi.org/10.1016/j.heliyon.2023.e22980>
- Jain, R., Garg, N., & Khera, S. N. (2022). Adoption of AI-Enabled Tools in Social Development Organizations in India: An Extension of UTAUT Model. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.893691>
- Jangir, K., Sharma, V., Taneja, S., & Rupeika-Apoga, R. (2023). The Moderating Effect of *Perceived risk* on Users' Continuance Intention for FinTech Services. *Journal of Risk and Financial Management*, 16(1). <https://doi.org/10.3390/jrfm16010021>
- Kenesei, Z., Kökény, L., Ásványi, K., & Jászberényi, M. (2025). The central role of trust and *perceived risk* in the acceptance of autonomous vehicles in an integrated UTAUT model. *European Transport Research Review*, 17(1). <https://doi.org/10.1186/s12544-024-00681-x>

- Khando, K., Islam, M. S., & Gao, S. (2023). The Emerging Technologies of Digital Payments and Associated Challenges: A Systematic Literature Review. In *Future Internet* (Vol. 15, Issue 1). MDPI.
<https://doi.org/10.3390/fi15010021>
- Klarin, J., Hoff, E., Larsson, A., & Daukantaitė, D. (2024). Adolescents' use and perceived usefulness of generative AI for schoolwork: exploring their relationships with executive functioning and academic achievement. *Frontiers in Artificial Intelligence*, 7.
<https://doi.org/10.3389/frai.2024.1415782>
- Kung, L. H., Yan, Y. H., & Kung, C. M. (2024). Exploring Telemedicine Usage Intention Using Technology Acceptance Model and Social Capital Theory. *Healthcare (Switzerland)*, 12(13).
<https://doi.org/10.3390/healthcare12131267>
- Kompas Money. (2024). 5 penyedia dompet digital ditegur karena fasilitasi judi online. <https://money.kompas.com/read/2024/10/11/132338626/5-penyedia-dompet-digital-kena-tegur-karena-fasilitasi-judi-online-transaksi>
- Lee, A. T., Ramasamy, R. K., & Subbarao, A. (2025). Understanding Psychosocial Barriers to Healthcare Technology Adoption: A Review of TAM Technology Acceptance Model and Unified Theory of Acceptance and Use of Technology and UTAUT Frameworks. In *Healthcare (Switzerland)* (Vol. 13, Issue 3). Multidisciplinary Digital Publishing Institute (MDPI).
<https://doi.org/10.3390/healthcare13030250>
- Liao, Y. K., Wu, W. Y., Le, T. Q., & Phung, T. T. T. (2022). The Integration of the Technology Acceptance Model and Value-Based Adoption Model to Study the Adoption of E-Learning: The Moderating Role of e-WOM. *Sustainability (Switzerland)*, 14(2). <https://doi.org/10.3390/su14020815>
- Liu, C., Wang, J., Chen, R., & Zhou, W. (2024). Exploring the influence of Chinese online patient trust on telemedicine behavior: insights into *perceived risk* and behavior intention. *Frontiers in Public Health*, 12.
<https://doi.org/10.3389/fpubh.2024.1415889>
- Malatji, W. R., van Eck, R., & Zuva, T. (2020). Understanding the usage, modifications, limitations and criticisms of technology acceptance model (TAM). *Advances in Science, Technology and Engineering Systems*, 5(6), 113–117. <https://doi.org/10.25046/aj050612>
- Marak, Z. R., Pahari, S., Shekhar, R., & Tiwari, A. (2025). Factors affecting chatbots in banking services: the UTAUT2 and innovation resistance theory perspective. *Journal of Innovation and Entrepreneurship*, 14(1).
<https://doi.org/10.1186/s13731-025-00514-8>

- Market Research Indonesia. (2023). *Digital wallets in Indonesia: Digital payment adoption explained*.
<https://marketresearchindonesia.com/insights/articles/digital-wallets-indonesia-digital-payment-adoption-explained>
- Media Konsumen. (2024). Laporan dan pengaduan konsumen terkait saldo DANA hilang. <https://mediakonsumen.com/tag/dana/>
- Moon, J., Lee, W., Shim, J., & Hwang, J. (2023). Structural Relationship between Attributes of Technology Acceptance for Food Delivery Application System: Exploration for the Antecedents of Perceived Usefulness. *Systems, 11*(8).
<https://doi.org/10.3390/systems11080419>
- Mustapha, I., Vaicondam, Y., Jahanzeb, A., Usmanovich, B. A., & Yusof, S. H. B. (2023). Cybersecurity Challenges and Solutions in the Fintech Mobile App Ecosystem. *International Journal of Interactive Mobile Technologies, 17*(22), 100–116. <https://doi.org/10.3991/IJIM.V17I22.45261>
- Oluwaseyi Olakunle Mokuolu. (2024). Achieving data privacy and security in fintech cloud computing environments. *World Journal of Advanced Research and Reviews, 23*(3), 251–255. <https://doi.org/10.30574/wjarr.2024.23.3.2675>
- Padma Kiran, K., & Vedala, N. S. (2025a). Assessing Unified Payments Interface (UPI) adoption and usage through the interplay of UTAUT factors. *Humanities and Social Sciences Communications, 12*(1).
<https://doi.org/10.1057/s41599-025-05313-w>
- Padma Kiran, K., & Vedala, N. S. (2025b). Exploring *behavioral intentions* of consumers towards different digital payment services through the interplay of *perceived risks* and adoption factors. *Humanities and Social Sciences Communications, 12*(1). <https://doi.org/10.1057/s41599-025-05468-6>
- Padma Kiran, K., & Vedala, N. S. (2025c). Exploring *behavioral intentions* of consumers towards different digital payment services through the interplay of *perceived risks* and adoption factors. *Humanities and Social Sciences Communications, 12*(1). <https://doi.org/10.1057/s41599-025-05468-6>
- Pendekatan Teknologi Acceptance Model Terhadap Pengaruh Persepsi Masyarakat Menggunakan Dompot Digital Elin Panca Saputra, P., Yulyadi Saputra, A., Tunjung Kusumo, A., & Rahman, T. (2024). Application of the Technological Acceptance Model (TAM) Approach to the Influence of Public Perceptions Using Digital Wallets. *Jurnal Informatika Dan Teknologi Informasi, 21*(1), 65–79. <https://doi.org/10.31515/telematika.v21i1.12083>
- Racero, F. J., Bueno, S., & Gallego, M. D. (2020). Predicting students' *behavioral intention* to use open source software: A combined view of the technology

- acceptance model and self-determination theory. *Applied Sciences* (Switzerland), 10(8). <https://doi.org/10.3390/APP10082711>
- Ravindran, Y., Bahiah, N., Haris, M., Shah, J. A., Fazilah, W., & Ilahi, F. (n.d.). *UTAUT Model Insights on the Adoption of Smart Farming Technologies (SFTs) in Malaysia*. <https://doi.org/10.47772/IJRISS>
- Tech in Asia. (2024). DANA reaches more than 135 million active users in Indonesia. Tech in Asia. <https://www.techinasia.com/dana-users-indonesia>
- Schrank, J. (2025). The impact of artificial intelligence on *behavioral intentions* to use mobile banking in the post-COVID-19 era. *Frontiers in Artificial Intelligence*, 8. <https://doi.org/10.3389/frai.2025.1649392>
- Siva Priya, Ch., & Venkateswara Rao, P. (2024). Adoption of financial technology services for financial inclusion. *MATEC Web of Conferences*, 392, 01048. <https://doi.org/10.1051/mateconf/202439201048>
- Solarz, M., & Adamek, J. (2023). Trust and *Personal innovativeness* as the Prerequisites for Using Digital Lending Services Offered by FinTech Lenders. *Annales Universitatis Mariae Curie-Skłodowska, Sectio H – Oeconomia*, 57(1), 197–218. <https://doi.org/10.17951/h.2023.57.1.197-218>
- Sri, S. I., Adam Bachtiar, Indriaturrahmi, & Akbar Juliansyah. (2024). Analisis Faktor Yang Mempengaruhi Penerimaan Mahasiswa Terhadap QRIS Menggunakan Technology Acceptance Model (TAM). *Infotek: Jurnal Informatika Dan Teknologi*, 7(2), 533–543. <https://doi.org/10.29408/jit.v7i2.26489>
- Statista. (2024). *Digital payments in Indonesia: Trends and statistics*. <https://www.statista.com/topics/9838/digital-payments-in-indonesia/>
- Sultana, N., Chowdhury, R. S., & Haque, A. (2023). Gravitating towards Fintech: A study on Undergraduates using extended UTAUT model. *Heliyon*, 9(10). <https://doi.org/10.1016/j.heliyon.2023.e20731>
- Truc, L. T. (2024). Empowering tomorrow: Unleashing the power of e-wallets with *adoption readiness, personal innovativeness, and perceived risk* to client's intention. *Journal of Open Innovation: Technology, Market, and Complexity*, 10(3). <https://doi.org/10.1016/j.joitmc.2024.100322>
- Tsai, S. C., Chen, C. H., & Shih, K. C. (2022). Exploring Transaction Security on Consumers' Willingness to Use Mobile Payment by Using the Technology Acceptance Model. *Applied System Innovation*, 5(6). <https://doi.org/10.3390/asi5060113>
- Uludağ, F., Kılıç, E., & Çelik, H. E. (2025). Artificial intelligence, social influence, and AI anxiety: analyzing the intentions of science doctoral

- students to use ChatGPT with PLS-SEM. *Humanities and Social Sciences Communications*, 12(1). <https://doi.org/10.1057/s41599-025-05641-x>
- van der Walt, F., Nkoyi, A., & Thithi, M. (2024). The influence of selected factors on perceived enjoyment of the online learning experience: lessons for post-COVID-19 classrooms. *Frontiers in Education*, 9. <https://doi.org/10.3389/feduc.2024.1274126>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. In *Source: MIS Quarterly* (Vol. 27, Issue 3).
- Victorino, J. N., Shibata, Y., Inoue, S., & Shibata, T. (2021). Predicting wearing-off of parkinson's disease patients using a wrist-worn fitness tracker and a smartphone: A case study. *Applied Sciences (Switzerland)*, 11(16). <https://doi.org/10.3390/app11167354>
- Vidal-Silva, C., Sánchez-Ortiz, A., Serrano-Malebrán, J., Arriagada, V., Flores, M., Godoy, M., & Vargas, C. (2024). Social influence, performance expectancy, and price value as determinants of telemedicine services acceptance in Chile. *Heliyon*, 10(5). <https://doi.org/10.1016/j.heliyon.2024.e27067>
- Wang, G., Ren, G., Hong, X., Peng, X., Li, W., & O'Neill, E. (2022). Freehand Gestural Selection with Haptic Feedback in Wearable Optical See-Through Augmented Reality. *Information (Switzerland)*, 13(12). <https://doi.org/10.3390/info13120566>
- Wei, N., Liang, Y., Wang, H., & Liu, M. (2025). Analysis of mobile fintech adoption based on perceived value and risk theory: findings from PLS-SEM and fsQCA. *Humanities and Social Sciences Communications*, 12(1). <https://doi.org/10.1057/s41599-025-05142-x>
- World Bank. (2022). The Global Findex Database 2021: Financial inclusion, digital payments, and resilience in the age of COVID-19. World Bank. <https://www.worldbank.org/en/publication/globalfindex>
- Xue, L., Rashid, A. M., & Ouyang, S. (2024). The Unified Theory of Acceptance and Use of Technology (UTAUT) in Higher Education: A Systematic Review. In *SAGE Open* (Vol. 14, Issue 1). SAGE Publications Inc. <https://doi.org/10.1177/21582440241229570>
- Zaid Kilani, A. A. H., Kakeesh, D. F., Al-Weshah, G. A., & Al-Debei, M. M. (2023). Consumer post-adoption of e-wallet: An extended UTAUT2 perspective with trust. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(3). <https://doi.org/10.1016/j.joitmc.2023.100113>

- Zhang, X., & Chang, M. (2023). Applying the Extended Technology Acceptance Model to Explore Taiwan's Generation Z's *Behavioral intentions* toward Using Electric Motorcycles. *Sustainability (Switzerland)*, 15(4).
<https://doi.org/10.3390/su15043787>
- Zhao, H., & Khaliq, N. (2024). In quest of *perceived risk* determinants affecting intention to use fintech: Moderating effects of situational factors. *Technological Forecasting and Social Change*, 207.
<https://doi.org/10.1016/j.techfore.2024.123599>

