

DAFTAR PUSTAKA

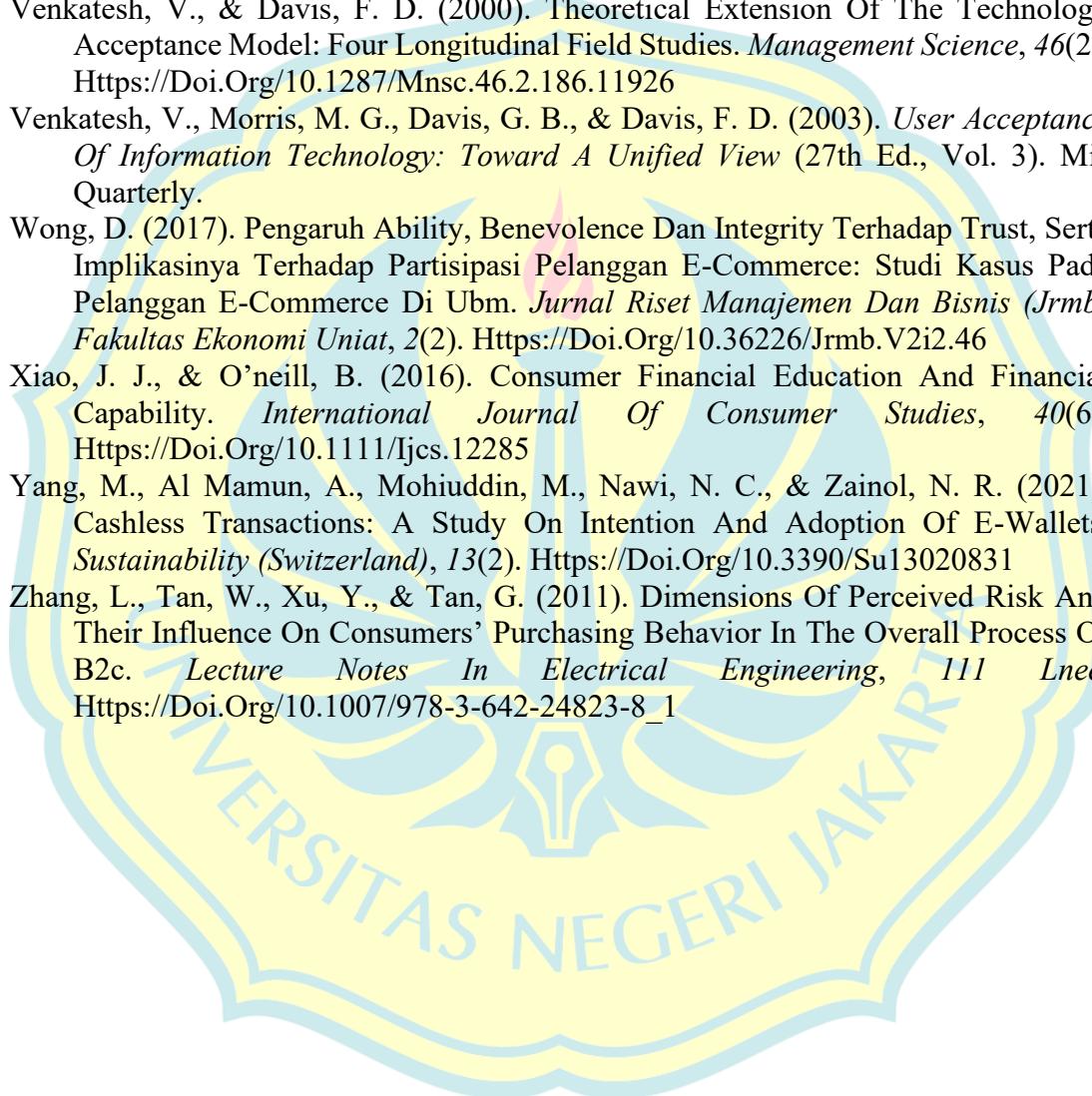
- Aditya, T., & Mahyuni, L. P. (2022). Pengaruh Literasi Keuangan, Persepsi Kemudahan, Manfaat, Keamanan Dan Pengaruh Sosial Terhadap Minat Penggunaan Fintech. *Forum Ekonomi*, 24(2). <Https://Doi.Org/10.30872/Jfor.V24i2.10330>
- Afif, Z. T., & Indrarini, R. (2024). Pengaruh Literasi Keuangan Syariah, Manfaat, Dan Risiko Terhadap Minat Menggunakan Shopee Paylater Pada Mahasiswa Surabaya. *Jurnal Ekonomika Dan Bisnis Islam*, 7(3), 60–75.
- Ajzen, I. (1991a). The Theory Of Planned Behavior. *Organizational Behavior And Human Decision Processes*, 50(2), 179–211. [Https://Doi.Org/Http://Dx.Doi.Org/10.1016/0749-5978\(91\)90020-T](Https://Doi.Org/Http://Dx.Doi.Org/10.1016/0749-5978(91)90020-T)
- Ajzen, I. (1991b). The Theory Of Planned Behavior. *Organizational Behavior And Human Decision Processes*, 50(2), 179–211.
- Akulaku. (N.D.). *Paylater For Merchant*.
- Amijaya, G. R. (2010). Pengaruh Persepsi Teknologi Informasi, Kemudahan, Resiko Dan Fitur Layanan Terhadap Minat Ulang Nasabah Bank Dalam Menggunakan Internet Banking. *Interfaces*, 30.
- Annisa Nur Salam, & Siti Nur Azizah. (2023). Does Financial Literacy Influence Houswife Intention To Use The Islamic Financing? With Trust As A Moderating Variable. *Journal Of Business Management And Islamic Banking*. <Https://Doi.Org/10.14421/Jbmib.V2i2.2069>
- Bauer, R. A. (1960). Consumer Behaviour As Risk Taking. *Dynamic Marketing For A Changing World. Proceedings Of The 43rd National Conference Of The American Marketing Association, Chicago*.
- Benu, F. L., & Benu Agus S. (2019). *Metodologi Penelitian Kuantitatif: Ekonomi, Sosiologi, Komunikasi, Administrasi, Pertanian, Dan Lainnya* (K. Basri, Ed.; 1st Ed.). Prenadamedia Grup (Divisi Kencana).
- Berg, T., Burg, V., Gombović, A., & Puri, M. (2020). On The Rise Of Fintechs: Credit Scoring Using Digital Footprints. *The Review Of Financial Studies*, 33(7), 2845–2897.
- Chen, H., & Volpe, R. P. (1998). An Analysis Of Personal Financial Literacy Among College Students. *Financial Services Review*, 7(2). [Https://Doi.Org/10.1016/S1057-0810\(99\)80006-7](Https://Doi.Org/10.1016/S1057-0810(99)80006-7)
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, And Mixed Methods Approaches* (5th Ed.). Sage Publications.
- Daryanto, A. (2019). Avoiding Spurious Moderation Effects: An Information-Theoretic Approach To Moderation Analysis. *Journal Of Business Research*, 103. <Https://Doi.Org/10.1016/J.Jbusres.2019.06.012>
- Davis, F. D. (1989). *Perceived Usefulness, Perceived Ease Of Use, And User Acceptance Of Information Technology* (3rd Ed., Vol. 13). Mis Quarterly.
- Dewi, N. M. P., & Aksari, N. M. A. (2019). Pengaruh Gaya Hidup, Perceived Benefit, Dan Perceived Risk Terhadap Niat Menggunakan Kartu Kredit Di Indonesia. *E-*

- Jurnal Manajemen Universitas Udayana*, 8(11).
<Https://Doi.Org/10.24843/Ejmunud.2019.V08.I11.P11>
- Estisia Pratiwi, R., & Saefullah, K. (2022). The Use Of Payment Technology Through Financial Literacy. *Journal Of Digital Innovation Studies*.
<Https://Doi.Org/10.24198/Digits.V1i1.38516>
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting E-Services Adoption: A Perceived Risk Facets Perspective. *International Journal Of Human Computer Studies*, 59(4). [Https://Doi.Org/10.1016/S1071-5819\(03\)00111-3](Https://Doi.Org/10.1016/S1071-5819(03)00111-3)
- Ghozali Imam. (2018). Aplikasi Analisis Multivariate Dengan Program Ibm Spss 25 (9th Ed.). In *Alfabeta* (Vol. 1, Issue 1).
- Griffin, J. (2002). *Customer Loyalty: How To Earn It, How To Keep It*. Jossey-Bass.
- Gurviez, P., & Korchia, M. (2003). Proposal For A Multidimensional Brand Trust Scale Patricia. *32nd Emac Conference - Glasgow*, 6(11).
- Hardani, M., Hamdi, A., & M.E. (2020). *Metode Penelitian Kualitatif Dan Kuantitatif*. Pustaka Ilmu.
- Hayes, A. F. (2018). Introduction To Mediation, Moderation, And Conditional Process Analysis, Second Edition: A Regression-Based Approach. In *The Guilford Press* (Vol. 46, Issue 3).
- Hidayat, A. S., Alam, F. S., & Helmi, M. I. (2020). Consumer Protection On Peer To Peer Lending Financial Technology In Indonesia. *International Journal Of Scientific And Technology Research*, 9(1).
- Holik, A., & Maulana, A. (2023). Pengaruh Persepsi Kemudahan Dan Persepsi Risiko Terhadap Minat Menggunakan Spaylater. *J-Mas (Jurnal Manajemen Dan Sains)*, 8(2). <Https://Doi.Org/10.33087/Jmas.V8i2.847>
- Hoo, W. C., Khee, K. H., Wolor, C. W., Teck, T. S., & Toh, J. S. (2024). Determinants Of Intention To Use Buy Now Pay Later (Bnpl). *Journal Of Lifestyle & Sdg's Review*.
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal Of Consumer Affairs*, 44(2). <Https://Doi.Org/10.1111/J.1745-6606.2010.01170.X>
- Irena, B. F., & Agus, A. A. (2025). The Role Of Trust And Financial Literacy On Intention To Use Services Buy-Now-Pay-Later With Approach Extended Theory Of Planned Behavior Model. *Dinasti International Journal Of Economics, Finance & Accounting*, 6(3), 2048–2063.
- Jogiyanto. (2007). *Sistem Inforansi Keperilakuan (Edisi Revisi)*. Cv Andi Offset.
- Junarsin, E., Pelawi, R. Y., Kristanto, J., Marcellin, I., & Pelawi, J. B. (2023). Does Fintech Lending Expansion Disturb Financial System Stability? Evidence From Indonesia. *Heliyon*, 9(9). <Https://Doi.Org/10.1016/J.Heliyon.2023.E18384>
- 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*.
- Kerlinger, F. N., & Lee, H. B. (2000). Foundations Of Behavioral Research 4th Edition. *Journal Of Social Development*, 13(2).
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A Trust-Based Consumer Decision-Making Model In Electronic Commerce: The Role Of Trust, Perceived Risk, And

- Their Antecedents. *Decision Support Systems*, 44(2).
[Https://Doi.Org/10.1016/J.Dss.2007.07.001](https://doi.org/10.1016/j.dss.2007.07.001)
- Kotler, P., & Keller, K. L. (2009). *Manajemen Pemasaran* (A. Maulana & W. Hardani, Eds.; B. Molan, Trans.; 13th Ed.). Erlangga,.
- Kredivo. (N.D.). *Faq / Pertanyaan Yang Sering Ditanyakan*.
- Kristanto, W. (2022, October 24). *Paylater Dengan Segudang Resikonya*. Artikel Kpknl Bandung.
- Kumar, S., & Nayak, J. K. (2024). Understanding The Intricacies Of Risky Indebtedness, Impulse Buying And Perceived Risk In Buy-Now-Pay-Later Adoption. *Asia Pacific Journal Of Marketing And Logistics*, 36(7), 1679–1716.
- Kurniasari, F., Prihanto, J. N., & Andre, N. (2023). Identifying Determinant Factors Influencing User's Behavioral Intention To Use Traveloka Paylater. *Eastern-European Journal Of Enterprise Technologies*, 2(13–122).
[Https://Doi.Org/10.15587/1729-4061.2023.275735](https://doi.org/10.15587/1729-4061.2023.275735)
- Lusardi, A., & Mitchell, O. S. (2014). The Economic Importance Of Financial Literacy: Theory And Evidence. *Journal Of Economic Literature*, 52(1).
[Https://Doi.Org/10.1257/Jel.52.1.5](https://doi.org/10.1257/jel.52.1.5)
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model Of Organizational Trust. *Academy Of Management Review*, 20(3).
[Https://Doi.Org/10.5465/Amr.1995.9508080335](https://doi.org/10.5465/Amr.1995.9508080335)
- Measuring Digital Development: Facts And Figures 2024*. (2024).
- Morissan. (2012a). *Metode Penelitian Survei* (1st Ed.). Prenadamedia Grup.
- Morissan. (2012b). *Metode Penelitian Survei* (1st Ed.). Prenadamedia Grup (Divisi Kencana).
- Mowen, J. C., & Minor, M. (2002). *Consumer Behavior* (5th Ed.). Prentice-Hall.
- Mu'amala, R., & Wahjudi, E. (2021). Peran Literasi Keuangan Dalam Memediasi Pengaruh Kontrol Diri Terhadap Perilaku Konsumtif Mahasiswa Pengguna E-Commerce. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*.
[Https://Doi.Org/10.24843/Eeb.2021.V10.I10.P06](https://doi.org/10.24843/Eeb.2021.V10.I10.P06)
- Negoro, A. R., & Achjari, D. (2024). Analisis Risiko Persepsi, Manfaat Persepsi, Dan Kemudahan Penggunaan Persepsi Terhadap Penggunaan Paylater Pada E-Commerce Di Indonesia. *Wahana Riset Akuntansi*, 12(1), 93–108.
- Octaviana, F., Dewi, F. R., & Hidayati, N. (2024). The Effect Of Financial Literacy And Perceived Risk On Intention To Use Paylater With Theory Of Planned Behavior (TpB) Approach. *Jurnal Aplikasi Manajemen Dan Bisnis*, 10(2), 491–502.
- Pavlou, P. A., & Gefen, D. (2004). Building Effective Online Marketplaces With Institution-Based Trust. *Information Systems Research*, 15(1).
[Https://Doi.Org/10.1287/Isre.1040.0015](https://doi.org/10.1287/isre.1040.0015)
- Planisamy, M., Paul Vincent, M. T., & Hossain, M. B. (2025). Financial Literacy And Behavioral Intention To Use Central Banks' Digital Currency: Moderating Role Of Trust. *Journal Of Risk And Financial Management*, 18(3), 165.
- Prastiwi, I. E., & Fitria, T. N. (2021). Konsep Paylater Online Shopping Dalam Pandangan Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 7(1).
[Https://Doi.Org/10.29040/Jiei.V7i1.1458](https://doi.org/10.29040/Jiei.V7i1.1458)

- Putri, S. E., Safitri, H., & Hariyanto, D. (2023a). Pengaruh Literasi Keuangan Dan Technology Acceptance Model Terhadap Minat Menggunakan *Paylater* Pada Mahasiswa. *Jurnal Ekonomi, Keuangan Dan Manajemen*, 19(1).
- Putri, S. E., Safitri, H., & Hariyanto, D. (2023b). Pengaruh Literasi Keuangan Dan Technology Acceptance Model Terhadap Minat Menggunakan *Paylater* Pada Mahasiswa. *Jurnal Ekonomi, Keuangan Dan Manajemen*, 19(1).
- Qalati, S. A., Vela, E. G., Li, W., Dakhan, S. A., Hong Thuy, T. T., & Merani, S. H. (2021). Effects Of Perceived Service Quality, Website Quality, And Reputation On Purchase Intention: The Mediating And Moderating Roles Of Trust And Perceived Risk In Online Shopping. *Cogent Business And Management*, 8(1). <Https://Doi.Org/10.1080/23311975.2020.1869363>
- Raj, V. A., Jasrotia, S. S., & Rai, S. S. (2024). Role Of Privacy Concerns And Trust In Consumers' Intention To Use Buy-Now, Pay-Later (Bnpl): An Extended Tpb Model. *International Journal Of Human-Computer Interaction*, 40(22). <Https://Doi.Org/10.1080/10447318.2023.2269005>
- Raj, V. A., Jasrotia, S. S., & Rai, S. S. (2025). Role Of Perceived Risks And Perceived Benefits On Consumers Behavioural Intention To Use Buy-Now, Pay-Later (Bnpl) Services. *Journal Of Facilities Management*, 23(2), 330–351.
- Remund, D. L. (2010a). Financial Literacy Explicated: The Case For A Clearer Definition In An Increasingly Complex Economy. *Journal Of Consumer Affairs*, 44(2). <Https://Doi.Org/10.1111/J.1745-6606.2010.01169.X>
- Remund, D. L. (2010b). Financial Literacy Explicated: The Case For A Clearer Definition In An Increasingly Complex Economy. *Journal Of Consumer Affairs*, 44(2). <Https://Doi.Org/10.1111/J.1745-6606.2010.01169.X>
- Restike, K. P., Prasasti, D., Fitriani, D. I., & Ciptani, M. K. (2024). Pengaruh Literasi Keuangan, Perilaku Pembelian Impulsif, Dan Gaya Hidup Terhadap Penggunaan Shopee *Paylater* Gen Z. *Jurnal Akuntansi Bisnis*, 22(1), 100–103.
- Rolando, B. (2025). Pengaruh Pendapatan, Persepsi Resiko, Persepsi Kemudahan Dan Literasi Keuangan Terhadap Minat Untuk Menggunakan *Paylater*. *Ekonomi, Keuangan, Investasi Dan Syariah (Ekuitas)*, 6(3), 417–427.
- Sari, R. (2021). Pengaruh Penggunaan *Paylater* Terhadap Perilaku Impulse Buying Pengguna E-Commerce Di Indonesia. *Jurnal Riset Bisnis Dan Investasi*, 7(1). <Https://Doi.Org/10.35313/Jrbi.V7i1.2058>
- Shopee. (N.D.). *Apa Itu Paylater?*
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Alfabeta.
- Sweeney, L. (2025, February 25). *What Is Buy Now, Pay Later?*
- Tokopedia. (N.D.). *Gopaylater Cicil By Pt Multifinance Anak Bangsa*.
- Traveloka. (N.D.). *Traveloka Paylater*.
- Trinh, H. N., Tran, H. H., & Vuong, D. H. Q. (2020). Determinants Of Consumers' Intention To Use Credit Card: A Perspective Of Multifaceted Perceived Risk. *Asian Journal Of Economics And Banking*, 4(3). <Https://Doi.Org/10.1108/Ajeb-06-2020-0018>
- Van, H. N., Pham, L., Williamson, S., Huong, V. T., Hoa, P. X., & Trang, P. L. H. (2020). Impact Of Perceived Risk On Mobile Banking Usage Intentions: Trust As

- A Mediator And A Moderator. *International Journal Of Business And Emerging Markets*, 12(1). [Https://Doi.Org/10.1504/Ijbem.2020.106202](https://doi.org/10.1504/Ijbem.2020.106202)
- Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 And A Research Agenda On Interventions. *Decision Sciences*, 39(2). [Https://Doi.Org/10.1111/j.1540-5915.2008.00192.X](https://doi.org/10.1111/j.1540-5915.2008.00192.x)
- Venkatesh, V., & Davis, F. D. (2000). Theoretical Extension Of The Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2). [Https://Doi.Org/10.1287/Mnsc.46.2.186.11926](https://doi.org/10.1287/mnsc.46.2.186.11926)
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). *User Acceptance Of Information Technology: Toward A Unified View* (27th Ed., Vol. 3). Mis Quarterly.
- Wong, D. (2017). Pengaruh Ability, Benevolence Dan Integrity Terhadap Trust, Serta Implikasinya Terhadap Partisipasi Pelanggan E-Commerce: Studi Kasus Pada Pelanggan E-Commerce Di Ubm. *Jurnal Riset Manajemen Dan Bisnis (Jrmb) Fakultas Ekonomi Uniat*, 2(2). [Https://Doi.Org/10.36226/Jrmb.V2i2.46](https://doi.org/10.36226/jrmb.v2i2.46)
- Xiao, J. J., & O'neill, B. (2016). Consumer Financial Education And Financial Capability. *International Journal Of Consumer Studies*, 40(6). [Https://Doi.Org/10.1111/Ijcs.12285](https://doi.org/10.1111/ijcs.12285)
- Yang, M., Al Mamun, A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless Transactions: A Study On Intention And Adoption Of E-Wallets. *Sustainability (Switzerland)*, 13(2). [Https://Doi.Org/10.3390/Su13020831](https://doi.org/10.3390/su13020831)
- Zhang, L., Tan, W., Xu, Y., & Tan, G. (2011). Dimensions Of Perceived Risk And Their Influence On Consumers' Purchasing Behavior In The Overall Process Of B2c. *Lecture Notes In Electrical Engineering*, 111 Lnee. [Https://Doi.Org/10.1007/978-3-642-24823-8_1](https://doi.org/10.1007/978-3-642-24823-8_1)



Intelligentia - Dignitas