

DAFTAR PUSTAKA

- Abbas, N., & Khan, H. (2024). The Role of Financial Literacy and Technology savviness on Fintech Adoption in Traditional Banking, the Mediating Role of Trust in Technology. *Pakistan Journal of Humanities and Social Sciences*. <https://doi.org/10.52131/pjhss.2024.v12i4.2577>
- Almanaseer, S., Al-Slehat, Z., Sharif, B., Aloshaibat, S., Al-Haraisa, Y., & Almahaasneh, M. (2024). Financial Literacy and Mobile Banking Usage: The Moderating Role of Demographic Characteristics. *International Review of Management and Marketing*. <https://doi.org/10.32479/irmmm.17386>
- Amnas, M., Selvam, M., & Parayitam, S. (2024). FinTech and Financial Inclusion: Exploring the Mediating Role of Digital Financial Literacy and the Moderating Influence of Perceived Regulatory Support. *Journal of Risk and Financial Management*. <https://doi.org/10.3390/jrfm17030108>
- Amnas, M., 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*. <https://doi.org/10.3390/jrfm16120505>
- Arifah, R. E., & Widajantie, T. D. (2024). THE The Effect Of Perceived Ease Of Use, Perceived Usefulness, Perceived Security, And Perceived Credibility Mobile Banking As A Digital Payment On The Financial Management Of Undergraduate Accounting Students At State Universities In Surabaya. *Journal of Economic, Bussines and Accounting (COSTING)*, 7(4), 7855–7866. <https://doi.org/10.31539/costing.v7i4.10229>
- Baba, M., Haq, Z., Dawood, M., & Aashish, K. (2023). FinTech Adoption of Financial Services Industry: Exploring the Impact of Creative and Innovative Leadership. *Journal of Risk and Financial Management*. <https://doi.org/10.3390/jrfm16100453>
- Balaskas, S., Koutroumani, M., Komis, K., & Rigou, M. (2024). FinTech Services Adoption in Greece: The Roles of Trust, Government Support, and Technology Acceptance Factors. *FinTech*. <https://doi.org/10.3390/fintech3010006>
- Basar, S., Ibrahim, N., Tamsir, F., Rahman, A., Zain, N., Poniran, H., & Ismail, R. (2024). I-FinTech Adoption Mediation on the Financial Literacy Elements and Sustainable Entrepreneurship among Bumiputera MSMEs in Malaysia. *International Journal of Economics and Financial Issues*. <https://doi.org/10.32479/ijefi.16546>

- BCA. (2024). Retrieved from <https://www.bca.co.id/id/tentang-bca/media-riset/pressroom/siaran-pers/2024/10/24/03/47/pertumbuhan-kredit-solid-di-seluruh-segmen-laba-bersih-bca-tumbuh-12-8>
- Bhilare, M. (2023). ADOPTION OF FINTECH SOLUTIONS AND THEIR ROLE IN ENHANCING CORPORATE FINANCIAL GROWTH. ShodhKosh: Journal of Visual and Performing Arts. <https://doi.org/10.29121/shodhkosh.v4.i1.2023.3814>
- Bhujel, S. (2024). Factors Driving the Adoption of Fintech Services: An Empirical Analysis of Customers of Commercial Banks in Kathmandu. Apex Journal of Business and Management. <https://doi.org/10.61274/apxc.2024.v03i02.007>
- Bureshaid, N., Lu, K., & Sarea, A. (2020). Investigation of Fintech Services Adoption in the Banking Industry. Investments eJournal. <https://doi.org/10.2139/ssrn.3659074>.
- Çakıt, E., Karwowski, W., Murata, A., & Olak, A. J. (2020). Application of Structural Equation Modeling (SEM) and an Adaptive Neuro-Fuzzy Inference System (ANFIS) for Assessment of Safety Culture: An Integrated Modeling Approach. Safety, 6(1), 14. <https://doi.org/10.3390/safety6010014>.
- Candra, S., Nuruttarwiyah, F., & Hapsari, I. (2020). Revisited the Technology Acceptance Model with E-Trust for Peer-to-Peer Lending in Indonesia (Perspective from Fintech Users). International Journal of Technology. <https://doi.org/10.14716/ijtech.v11i4.4032>
- Chawla, U., Mohnot, R., Singh, H., & Banerjee, A. (2023). The Mediating Effect of Perceived Trust in the Adoption of Cutting-Edge Financial Technology among Digital Natives in the Post-COVID-19 Era. Economies. <https://doi.org/10.3390/economies11120286>
- Dawood, H., Liew, C., & Lau, T. (2021). Mobile perceived trust mediation on the intention and adoption of FinTech innovations using mobile technology: A systematic literature review. F1000Research, 10. <https://doi.org/10.12688/f1000research.74656.2>
- Delfian, D., & Yusuf, A. (2022). The Effect of Ease of Use and E-Trust on User Purchase Decisions. Almana: Jurnal Manajemen dan Bisnis. <https://doi.org/10.36555/almana.v6i1.1693>
- Dewi, V., Febrian, E., Effendi, N., Anwar, M., & Nidar, S. (2020). Financial literacy and its variables: The evidence from Indonesia. Economics & Sociology, 13. <https://doi.org/10.14254/2071-789x.2020/13-3/9>

- Edwin, J., & Irwansyah. (2021). Motivasi Milenial Menonton Layanan Streaming. *Jurnal Komunikasi Global*, 10(1), 77–100. <https://doi.org/10.24815/jkg.v10i1.20210>
- Fahlevi, M., & Yusnaldi. (2022). Tingkat Kepuasan Generasi Z Terhadap Kualitas Layanan Mobile Banking Perbankan Syariah yang Beroperasi di Provinsi Aceh. *Jurnal Bisnis Dan Kajian Strategi Manajemen*, 6(2). <https://doi.org/10.35308/jbkan.v6i2.6287>
- Ferdianto, A. (2023). Jumlah Pengguna BCA Mobile Capai 26,6 Juta di 2022. Retrieved from kontan.co.id website: <https://amp.kontan.co.id/news/jumlah-pengguna-bca-mobile-capai-266-juta-di-2022>. Retrieved from <https://amp.kontan.co.id/news/jumlah-pengguna-bca-mobile-capai-266-juta-di-2022>
- Gunadi, W., Lie, F., & Susanto, M. (2020). Factors Contributing to the Adoption of Fintech in Indonesia. *Psychology and Education Journal*, 57(9), 284–291. <https://doi.org/10.17762/pae.v57i9.276>
- Hafizha, Z., Prameswari, C., Usman, O., & Syst, M. (2024). Determinants of User Trust in Financial Technology Usage in Indonesia. International Student Conference on Business, Education, Economics, Accounting, and Management (ISC-BEAM). <https://doi.org/10.21009/isc-beam.011.70>
- Hair et al. (2022). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition.
- Harnadi, B., Widiantoro, A., & Prasetya, F. (2023). Investigating Fintech Service Adoption using Extended-ECM. *SISFORMA: Journal of Information Systems*. DOI 10.24167/sisforma.v8i2.4101
- Hidayat, R., & Kurniawan, A. (2024). Effect of Financial Literacy and Use of Financial Technology (FinTech) on Financial Behavior. *Social Science Studies*. <https://doi.org/10.47153/ssss44.10882024>
- Huang, B., & Yang, Y. (2025). Revisiting the Technology Acceptance Models: A Critical Evaluation and Their Educational Applications. *Asian Journal of Education and Social Studies*. <https://doi.org/10.9734/ajess/2025/v51i31810>
- Jisha, T. (2024). Study on Fintech Adoption: Examining the Customer Innovativeness and Attitude Towards the Adoption of Fintech Services. *Jurnal Multidisiplin Madani*. <https://doi.org/10.55927/mudima.v4i10.11891>
- Kansal, A., & Saha, S. (2023). The intention of Fintech adoption in TAM perspective: A SEM approach. *Journal of Statistics & Management Systems*. <https://doi.org/10.47974/jsms-1043>

- Kompas. (2025). Waspada Penipuan SMS Mencatut BCA, Simak Ciri-Cirinya. Retrieved from kompas.com website: <https://www.kompas.com/cekfakta/read/2025/05/06/201000182/waspada-penipuan-sms-mencatut-bca-simak-ciri-cirinya>
- Kurniasari, F., & Lestari, E. (2024). Development of financial literacy and fintech adoption on women SMEs business performance in Indonesia. Eastern-European Journal of Enterprise Technologies. <https://doi.org/10.15587/1729-4061.2024.312613>
- Kurniasari, F., Utomo, P., & Jimmy, S. (2023). Determinant Factors of Fintech Adoption in Organization using UTAUT Theory Approach. Journal of Business and Management Review. <https://doi.org/10.47153/jbmr42.6032023>
- Laras, A (2023). 6 Fakta Terkini Saldo Nasabah BCA Hilang Rp68,5 Juta. Retrieved from finansial.bisnis.com website: <https://finansial.bisnis.com/read/20231113/90/1713675/6-fakta-terkini-saldo-nasabah-bca-hilang-rp685-juta>
- Lestari, O. R., Misdalina, I. S., & Suryani, I. (2022). Pengaruh Metode Outdoor Study terhadap Minat Belajar Tema 6 Kelas V SD Negeri 10 Betung Tahun 2021/2022. Jurnal Peneitian, 10(1), 1-52. <https://doi.org/10.24114/js.v7i1.36500>
- Maemunah, S. (2022). Strategies for enhancing financial literacy in Indonesia. Journal of Economics and Business Letters. <https://doi.org/10.55942/jebl.v2i1.283>
- Mahat, T. (2024). Fostering Financial Resilience Among Women Through Fintech and Financial Literacy. Journal of Informatics Education and Research. <https://doi.org/10.52783/jier.v4i3.1933>
- Mahfirah, T., Fauzi, A., Widyastuti, U., Muliasari, I., Hidayat, N., Armeliza, D., Lajuni, N., Zahro, K., , F., & Yasmin, E. (2024). Empowering Indonesian Migrant Workers Through Financial Literacy and Entrepreneurship. Rahmatan Lil 'Alamin Journal of Community Services. <https://doi.org/10.20885/rla.vol4.iss1.art1>
- Mailangkay, A., & Juwono, E. (2023). DETERMINANTS OF CUSTOMER TRUST IN FINTECH AS A MEANS OF PAYMENT THROUGH AN APPROACH TECHNOLOGY ACCEPTANCE MODEL. JPPI (Jurnal Penelitian Pendidikan Indonesia). <https://doi.org/10.29210/020232237>

- Majid, S., Chaudhary, M., & Ali, U. (2022). Financial Literacy and Adoption of Fintech: The Role of Financial Risk Tolerance. *Global Social Sciences Review*. [https://doi.org/10.31703/gssr.2022\(vii-i\).17](https://doi.org/10.31703/gssr.2022(vii-i).17)
- Malik, M., Mustapha, M., Sobri, N., Razak, N., Zaidi, M., Shukri, A., & Sham, M. (2021). Optimal Reliability and Validity of Measurement Model in Confirmatory Factor Analysis: Different Likert Point Scale Experiment. *Journal of Contemporary Issues and Thought*. <https://doi.org/10.37134/jcit.vol11.9.2021>
- Mansyur, A., Oktaviany, M., bin Engku Ali, E. M. T., & Makatita, A. R. (2023). Research trend on fintech adoption over the years: a bibliometric analysis. *LAA MAISYIR: Jurnal Ekonomi Islam*, 217-241. <https://doi.org/10.24252/lamaisyir.v10i2.39201>
- Memon, M., Thurasamy, R., Ting, H., & Cheah, J. (2024). PURPOSIVE SAMPLING: A REVIEW AND GUIDELINES FOR QUANTITATIVE RESEARCH. *Journal of Applied Structural Equation Modeling*. [https://doi.org/10.47263/jasem.9\(1\)01](https://doi.org/10.47263/jasem.9(1)01)
- Mukhtar, N., Kamin, Y. B., & Saud, M. S. B. (2022). Quantitative validation of a proposed technical sustainability competency model: A PLS-SEM approach. *Frontiers in Sustainability*, 3, 841643. <https://doi.org/10.3389/frsus.2022.841643>.
- Mulia, Z., & Wardhani, N. (2024). BEHAVIORAL INTENTION TO ADOPT FINTECH: STUDY OF MILLENIALS' AND GEN-ZS' READINESS IN INDONESIA. *International Journal of Accounting, Management, Economics and Social Sciences (IJAMESC)*. <https://doi.org/10.61990/ijamesc.v2i6.381>
- Nabila, F. S., Fakhri, M., Pradana, M., Kartawinata, B. R., & Silvianita, A. (2023). Measuring financial satisfaction of Indonesian young adults: A SEM-PLS analysis. *Journal of Innovation and Entrepreneurship*, 12(1), 16. <https://doi.org/10.1186/s13731-023-00281-4>.
- Nahdhiroh, U., Ningtyas, N. M., & Ibrahim, M. M. (2025). Trust, Financial Literacy and Investment Intention. *Jurnal Ilmiah Bisnis dan Ekonomi Asia*. <https://doi.org/10.32815/jibeka.v19i1.2348>
- Nangin, M., Barus, I., & Wahyoedi, S. (2020). The Effects of Perceived Ease of Use, Security, and Promotion on Trust and Its Implications on Fintech Adoption. *Journal of Consumer Sciences*. <https://doi.org/10.29244/jcs.5.2.124-138>

- Natsir, K., Arifin, A. Z., & Ronald, R. (2024). Financial inclusion in the use of digital banking services in Jakarta. International Journal of Advanced Economics and Business, 1(4), 2477-2493.
<https://doi.org/10.24912/ijaeb.v1i4.2477-2493>
- Natsir, K., Arifin, A., & Darmawan, H. (2023). THE IMPLEMENTATION OF TECHNOLOGY ACCEPTANCE MODEL IN ANALYZING ATTITUDES TOWARD THE ADOPTION OF FINTECH. International Journal of Application on Economics and Business. <https://doi.org/10.24912/ijaeb.v1i2.386-400>
- Nugraha, D., Setiawan, B., Nathan, R., & Fekete-Farkas, M. (2022). Fintech Adoption Drivers for Innovation for SMEs in Indonesia. Journal of Open Innovation: Technology, Market, and Complexity. <https://doi.org/10.3390/joitmc8040208>
- Nugraha, K., Komaladewi, R., & Budhyawan, T. (2023). The Influence of Perceived Value And Team Identification on Purchase Intention Licensed Merchandise Persib Club. Scaffolding: Jurnal Pendidikan Islam dan Multikulturalisme. <https://doi.org/10.37680/scaffolding.v5i2.3397>
- Nurhayati & Gunawan, A. (2024). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Terhadap Minat Menggunakan Aplikasi Fintech dengan Kepercayaan Sebagai Variabel Intervening pada Generasi Z Kota Medan. Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah. <https://doi.org/10.47467/alkharaj.v6i5.2267>
- Otoritas Jasa Keuangan. (2025). Retrieved from <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-Dan-Inklusi-Keuangan-SNLIK-Tahun-2025.aspx>
- Pambudi, I. A. S., Roswinanto, W., & Meiria, C. H. (2023). Pengaruh Perceived Ease Of Use, Perceived Usefulness, Dan Perceived Enjoyment Terhadap Minat untuk Terus Menggunakan Aplikasi Investasi di Indonesia. Journal of Management and Business Review, 20(3), 482–501.
<https://doi.org/10.34149/jmbr.v20i3.577>
- Panos, G., & Wilson, J. (2020). Financial literacy and responsible finance in the FinTech era: capabilities and challenges. The European Journal of Finance, 26, 297 - 301. <https://doi.org/10.1080/1351847X.2020.1717569>
- Perwitasari, A. (2022). The Effect of Perceived Usefulness and Perceived Easiness towards Behavioral Intention to Use Fintech by Indonesian MSMEs. The Winners. <https://doi.org/10.21512/tw.v23i1.7078>

- Prabhakaran, S., & Mynavathi. (2023). Perception vs. reality: Analysing the nexus between financial literacy and fintech adoption. *Investment Management and Financial Innovations*. [https://doi.org/10.21511/imfi.20\(4\).2023.02](https://doi.org/10.21511/imfi.20(4).2023.02)
- Pratama, J. (2021). Analysis of Factors Affecting Trust on the Use of FinTech (P2P Lending) in Indonesia. *Jurnal Sisfokom (Sistem Informasi dan Komputer)*. <https://doi.org/10.32736/SISFOKOM.V10I1.1068>
- Predana, P., Jayawarsa, A., Purnami, A., Larasdiputra, G., & Saputra, K. (2020). Effect Of Easy In The Use, Trust And Benefits Of The Use Of Mobile Banking Services. *International Journal of Environmental, Sustainability, and Social Science*. <https://doi.org/10.38142/IJESSS.V1I2.25>
- Priya, C., & Rao, V. (2024). A study on factors influencing financial literacy and fintech adoption. *MATEC Web of Conferences*. <https://doi.org/10.1051/matecconf/202439201049>
- Purwantini, A., & Anisa, F. (2021). FINTECH PAYMENT ADOPTION AMONG MICRO-ENTERPRISES: THE ROLE OF PERCEIVED RISK AND TRUST. *Jurnal ASET (Akuntansi Riset)*. <https://doi.org/10.17509/jaset.v13i2.37212>
- Ramli, R. (2024). BCA Mobile Alami Gangguan, Nasabah Tak Bisa Cek Saldo dan Transaksi. Retrieved from kompas.com website: <https://money.kompas.com/read/2024/06/26/104204526/bca-mobile-alami-gangguan-nasabah-tak-bisa-cek-saldo-dan-transaksi>. Retrieved from <https://money.kompas.com/read/2024/06/26/104204526/bca-mobile-alami-gangguan-nasabah-tak-bisa-cek-saldo-dan-transaksi>
- Ringle, C. M., Sarstedt, M., Sinkovics, N., & Sinkovics, R. R. (2023). A perspective on using partial least squares structural equation modelling in data articles. *Data in Brief*, 48, 109074. <https://doi.org/10.1016/j.dib.2023.109074>.
- Risalah, F. D. (2024). OJK Catatkan Transaksi Fintech Rp 448,40 Miliar pada 2024. Retrieved from republika.co.id website: <https://ekonomi.republika.co.id/berita/sofrnj423/ojk-catatkan-transaksi-fintech-rp-44840-miliar-pada-2024>. Retrieved from <https://ekonomi.republika.co.id/berita/sofrnj423/ojk-catatkan-transaksi-fintech-rp-44840-miliar-pada-2024>
- Roemer, E., Schuberth, F., & Henseler, J. (2021). HTMT2—an improved criterion for assessing discriminant validity in structural equation modeling. *Industrial Management & Data Systems*, 121(12), 2637–2650. <https://doi.org/10.1108/IMDS-02-2021-0082>.
- Rufaidah, F., Lestari, I., & Trijumansyah, A. (2025). Pengaruh Persepsi Risiko dan Kepercayaan (Trust) Terhadap Adopsi Layanan Fintech: Studi Kasus Pada

- Layanan Pembayaran Digital Dana Masyarakat di Desa Margajaya–Majalengka. *Techno Bahari*, 12(1). <https://doi.org/10.52234/tb.v12i1.340>
- Samarasekara, L., Tanaraj, K., Rajespari, K., Sundarasen, S., & Rajagopalan, U. (2023). Unlocking the Key Drivers of FinTech Adoption: The Mediating Role of Trust Among Malaysians. *Migration Letters*. <https://doi.org/10.47059/ml.v20i3.2934>
- Sari, M., Rachman, H., Astuti, N. J., Afgani, M. W., & Abdullah, R. (2022). Explanatory survey dalam metode penelitian deskriptif kuantitatif. *Metode*, 1. <https://doi.org/10.47709/jpsk.v3i01.1953>
- Setiawan, B., Nugraha, D., Irawan, A., Nathan, R., & Zoltan, Z. (2021). User Innovativeness and Fintech Adoption in Indonesia. *Journal of Open Innovation: Technology, Market, and Complexity*. <https://doi.org/10.3390/joitmc7030188>
- Singh, S., Jaiswal, A., Rai, P., & Kumar, P. (2024). Moderating Role of Fintech Adoption on Relationship between Financial Literacy and Financial Well-being. *Educational Administration: Theory and Practice*. <https://doi.org/10.53555/kuey.v30i4.1351>
- Statista. (2024). Retrieved from <https://www.statista.com/statistics/893954/number-fintech-startups-by-region>
- Statista. (2024). Retrieved from <https://www.statista.com/topics/12328/fintech-in-indonesia>
- Subhani, W., Tahir, A., Naz, M., Nazir, M., & Chaudhry, N. (2024). Understanding Sustainable Fintech Adoption Across Generations in Pakistan. *Journal of Asian Development Studies*. <https://doi.org/10.62345/jads.2024.13.1.89>
- Suryawan, T., & Santikasari, N. (2024). A Behavioral Analysis of Online Loan Application Adoption: The Roles of Ease of Use, Risk, and Trust in Rural Bali. *JURNAL ILMU MANAJEMEN*. <https://doi.org/10.21831/jim.v21i2.78161>
- Tazza, A., & Sari, A. (2024). Pengaruh Pemanfaatan Teknologi Finansial Terhadap Profitabilitas Perbankan (Studi Empiris Pada 5 Entitas Perbankan Konvesional Di Indonesia). *Jurnal Media Akuntansi (Mediasi)*. <https://doi.org/10.31851/jmediasi.v7i1.16579>
- Top Brand Award. (2024). Retrieved from https://www.topbrand-award.com/top-brand-index/?tbi_find=banking

- Trisanti, T. (2024). ANALYZE THE INFLUENCE OF THE TECHNOLOGY ACCEPTANCE MODEL (TAM) ON THE USE OF FINTECH LENDING. Jurnal Ekonomi dan Bisnis. <https://doi.org/10.53916/jeb.v18i2.86>
- Utami, F., Yossinomita, & Rahayu, N. (2022). Pengaruh Perceived Usefulness dan Perceived Ease of Use terhadap Continuance Intention to Use Mobile Banking dengan Trust sebagai Variabel Intervening (Studi pada Pengguna Aplikasi Bank Jambi Mobile di Kota Jambi). Jurnal Ilmiah Manajemen dan Kewirausahaan(JUMANAGE). <https://doi.org/10.33998/jumanage.2022.1.2.86>
- Utami, N., Pradana, M., & Hidayat, A. (2025). Financial Literacy and Fintech Use's Effects on Indonesian Young Adults' Financial Well-Being: Financial Behavior as a Mediation Variable. Journal of Ecohumanism. <https://doi.org/10.62754/joe.v4i1.5943>
- Widaningsih, S., & Firmialy, S. (2024). Determinants of Digital Financial Literacy for Young Adult Generation in Indonesia. Journal of Economics, Finance And Management Studies. <https://doi.org/10.47191/jefms/v7-i6-10>
- Wilson, N., Alvita, M., & Wibisono, J. (2021). THE EFFECT OF PERCEIVED EASE OF USE AND PERCEIVED SECURITY TOWARD SATISFACTION AND REPURCHASE INTENTION. Jurnal Muara Ilmu Ekonomi dan Bisnis, 5, 145. <https://doi.org/10.24912/jmieb.v5i1.10489>
- Wulandari, S., Keni, K., & Teoh, A. (2023). PENGARUH RELATIVE ADVANTAGE DAN PERCEIVED EASE OF USE TERHADAP ATTITUDE DENGAN TRUST SEBAGAI VARIABEL MEDIASI. Jurnal Muara Ilmu Ekonomi dan Bisnis. <https://doi.org/10.24912/jmieb.v7i1.21228>
- Yudiantara, P., & Widagda, I. (2022). role of trust in mediating the effect of perceived usefulness and perceived ease of use on decisions to use the LinkAja digital wallet. International journal of health sciences. <https://doi.org/10.53730/ijhs.v6ns4.11176>