

DAFTAR PUSTAKA

- 'Ulumudiniati, M., & Asandimitra, N. (2022). Pengaruh Financial Literacy, Financial Self-Efficacy, Locus of Control, Parental Income, Love of Money terhadap Financial Management Behavior: Lifestyle sebagai Mediasi. *Jurnal Ilmu Manajemen*, 10(1), 51–67. <https://doi.org/10.26740/jim.v10n1.p51-67>
- Agustina, I. D., & Riyanto, F. D. (2023). Determinan Minat Penggunaan E-payment Syariah Dimoderasi Literasi Keuangan Syariah. *Jurnal Ilmiah Ekonomi Islam*, 9(02), 2059–2070. <http://dx.doi.org/10.29040/jiei.v9i2.9010>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211. <https://doi.org/10.1080/10410236.2018.1493416>
- Andrianto, A. (2020). Faktor Yang Mempengaruhi Behavior Intention Untuk Penggunaan Aplikasi Dompot Digital Menggunakan Model Utaut2. *Jurnal Ilmiah Ekonomi Bisnis*, 25(2), 111–122. <https://doi.org/10.35760/eb.2020.v25i2.2412>
- Anugrah, M. D., & Ompusunggu, H. (2020). Analisis Self Efficacy dan Anxiety Pada Kesuksesan Adopsi Mobile Wallet dengan Model UTAUT. *Prosiding Seminar Nasional Ilmu Sosial Dan Teknologi (SNISTEK)*, 1(3), 90–95. <https://ejournal.upbatam.ac.id/index.php/prosiding/article/view/3620/1646>
- Bajunaied, K., Hussin, N., & Kamarudin, S. (2023). Behavioral intention to adopt FinTech services: An extension of unified theory of acceptance and use of technology. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 100010. <https://doi.org/10.1016/j.joitmc.2023.100010>
- Bemby, F. A. W., & Qomariyah, A. (2023). Does Financial Literacy Matter in Cashless Payment Usage? *Jurnal Akuntansi Dan Keuangan*, 25(2), 117–128. <https://doi.org/10.9744/jak.25.2.117-128>
- Berlianti, S. N., & Suwaidi, R. A. (2023). The Effect of Financial Literacy, Locus of Control and Life Style on the Financial Behavior of Peer to Peer Lending Paylater User In Surabaya City. *International Journal of Multidisciplinary: Applied Business and Education Research*, 4(11), 4126–4134. <https://doi.org/10.11594/ijmaber.04.11.29>
- Chan, R., Troshani, I., Rao Hill, S., & Hoffmann, A. (2022). Towards an understanding of consumers' FinTech adoption: the case of Open Banking. *International Journal of Bank Marketing*, 40(4), 886–917. <https://doi.org/10.1108/IJBM-08-2021-0397>
- Danisa, T. (2021). Interest in Using E-Wallet on the Millennial Generation in Special Region of Yogyakarta. *Jurnal Profita*, 9(7), 66–84.
- Daragmeh, A., Lentner, C., & Sági, J. (2021). FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of “Generation X” in

- Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32, 100574. <https://doi.org/10.1016/j.jbef.2021.100574>
- Dasgupta, S., Haddad, M., Weiss, P., & Bermudez, E. (2007). *User Acceptance of CASE Tools in Systems Analysis and Design: An Empirical Study* *USER ACCEPTANCE OF CASE TOOLS IN SYSTEMS ANALYSIS AND DESIGN: AN EMPIRICAL STUDY* believe our findings on the determinates of CASE tool acceptance are important both to indust. May. <http://www.sig-ed.org/jier/index.html>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), 982–1003. <https://doi.org/10.1287/mnsc.35.8.982>
- Dewi, I. A. K., & Rochmawati, R. (2020). Pengaruh Money Attitude Terhadap Perilaku Pengelolaan Keuangan Pribadi: Pengetahuan Dan Financial Self-Efficacy Sebagai Moderasi. *Jurnal Pendidikan Ilmu Sosial*, 30(2), 123–134. <https://doi.org/10.23917/jpis.v30i2.10956>
- Endrica, A. Y. V., & Sari, R. C. (2021). Pengaruh Performance Expectancy, Social Influence, Literasi Keuangan Digital dan Computer Self Efficacy terhadap Penggunaan E-wallet pada Mahasiswa Akuntansi UNY. *Profita: Kajian Ilmu Akuntansi*, 9(4), 1–16.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., & Thiele, K. O. (2017). Mirror, mirror on the wall: a comparative evaluation of composite-based structural equation modeling methods. *Journal of the Academy of Marketing Science*, 45(5), 616–632. <https://doi.org/10.1007/s11747-017-0517-x>
- Karimah, N., & Nur, D. I. (2023). Dampak Literasi Keuangan, Pendapatan, Dan Gaya Hidup Terhadap Minat Menabung Pada Guru Smp Negeri Di Kecamatan Kandat Kabupaten Kediri. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi)*, 10(2), 1025–1033. <https://doi.org/10.35794/jmbi.v10i2.48203>
- Khusaini, I. N., & Anwar, M. (2024). The Effect of Financial Attitudes on Financial Behavior with Financial Self-Efficacy as a Mediating Variable. *East Asian Journal of Multidisciplinary Research*, 2(12), 5057–5068. <https://doi.org/10.55927/eajmr.v2i12.6962>
- Kurnia, R. A., & Tandijaya, T. N. B. (2023). Pengaruh Perceived Ease of Use, Perceived Usefulness, Security Dan Trust Terhadap Intention To Use Aplikasi Jago. *Jurnal Manajemen Pemasaran*, 17(1), 64–72. <https://doi.org/10.9744/jmp.17.1.64-72>

- Launtu, A., Nurlina, Mentalita, H., Ilyas, A., & Munizu, M. (2024). Analysis of The Acceptance Level Of Digital Wallet Users in Digitally Parking Payment Using The Technology Acceptance Model Approach. *Jurnal Informasi Dan Teknologi*, 6(1), 106–111. <https://doi.org/10.60083/jidt.v6i1.482>
- Lishobrina, L. F., Handriadma, H., & Zebua, A. L. B. (2023). Analisis Minat Penggunaan E-Wallet Gopay dengan Pendekatan Model UTAUT2. *EXPERT: Jurnal Manajemen Sistem Informasi Dan Teknologi*, 13(1), 07. <https://doi.org/10.36448/expert.v13i1.2977>
- Lusiana, A., & Ichsanuddin, D. (2022). Analisis Keputusan Penggunaan ShopeePAY Mahasiswa Manajemen Universitas Pembangunan Nasional Veteran Jawa Timur. *Jurnal Sosial Ekonomi Dan Humaniora*, 8(3), 391–397. <https://doi.org/10.29303/jseh.v8i3.93>
- Mayanti, R. (2020). Faktor-Faktor Yang Mempengaruhi Penerimaan User Terhadap Penerapan Quick Response Indonesia Standard Sebagai Teknologi Pembayaran Pada Dompot Digital. *Jurnal Ilmiah Ekonomi Bisnis*, 25(2), 123–135. <https://doi.org/10.35760/eb.2020.v25i2.2413>
- Nafitri, S. D., & Wikartika, I. (2023). The Influence of Income, Lifestyle and Financial Literacy on Financial Behavior in Management Students of Universitas Pembangunan Nasional “Veteran” East Java. *Management Studies and Entrepreneurship Journal*, 4(1), 766–774. <http://journal.yrpiiku.com/index.php/msej>
- Oka Meliyana Fatimah, S. (2023). Pengaruh Perceived Usefulness, Perceived Trust, Perceived Self-Efficacy, Perceived Ease of Use, Dan Perceived Security Terhadap Minat Menggunakan Financial Technology. *Jurnal Akuntansi Manajemen Madani*, 9(2), 1–15.
- Oktavendi, T. W., & Mua’ammal, I. (2021). The Role Of Risk, Trust, Social Influence On ZIS Online Payment Adoption: Generation-Z Perspectives. *Jurnal Reviu Akuntansi Dan Keuangan*, 11(2), 430–446. <https://doi.org/10.22219/jrak.v11i2.17400>
- Purwanto, E., Sjarief, R., & Anwar, C. (2021). The Effect of UTAUT and IRT Factors on the Digital Fishery Platforms Acceptanc. *Widyakala: Journal of Pembangunan Jaya University*, 8(2), 61. <https://doi.org/10.36262/widyakala.v8i2.486>
- Putri, M. K., & Wikartika, I. (2022). Pengaruh Pemasaran Digital Dan Celebrity Endorsement Di Media Sosial Instagram Terhadap Brand Awareness BPJS Ketenagakerjaan. *Jurnal Pengabdian Kepada Masyarakat*, 2(1), 137–142. https://jurnal.fkip.samawa-university.ac.id/karya_jpm/index
- Rafli Ferdiansyah, M., & Ichsanuddin Nur, D. (2023). Factors Affecting Decisions to Use E-Wallet DANA for Students of the Faculty of Economics and Business UPN “Veteran” East Java. *Management Studies and Entrepreneurship Journal*, 4(6), 7970–7978. <http://journal.yrpiiku.com/index.php/msej>

- Rahmawati, R. E., & Maika, M. R. (2021). Penerapan Model UTAUT terkait akseptasi mahasiswa terhadap Cashless Payment di masa Pandemi COVID-19. *Jurnal Ekonomi Modernisasi*, 17(1), 1–14. <https://doi.org/10.21067/jem.v17i1.5228>
- Rakhman, Y. A., & Pertiwi, T. K. (2023). Literasi Keuangan, Penggunaan E-Money, Kontrol Diri, dan Gaya Hidup Terhadap Perilaku Konsumtif Belanja Online. *Journal of Management and Bussines (JOMB)*, 5(1), 560–575. <https://doi.org/10.31539/jomb.v5i1.6701>
- Riana, D. (2022). Faktor-Faktor Yang Mempengaruhi Saving Behaviour (Studi Kasus Pada Mahasiswa Kelas Reguler B Fakultas Ekonomi Universitas Tridinanti Palembang). *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, 10(1), 263–278. <https://doi.org/10.37676/ekombis.v10i1.1401>
- Rosita, C. A., & Anwar, M. (2022). Financial Literacy On Saving Behavior Through Lifestyle (Study On Female Entrepreneurs In The Sepanjang Market Sidoarjo Regency). *Management Studies and Entrepreneurship Journal*, 3(6), 3327–3336. <http://journal.yrpiuku.com/index.php/msej>
- Sari, N. R., & Listiadi, A. (2021). Pengaruh Literasi Keuangan, Pendidikan Keuangan di Keluarga, Uang Saku terhadap Perilaku Pengelolaan Keuangan dengan Financial Self-Efficacy sebagai Variabel Intervening. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(1), 58–70. <https://doi.org/10.26740/jpak.v9n1.p58-70>
- siti asgina fauziah, siti ashfiasari. (2021). Pengaruh Social Influence dan Self-efficacy Terhadap Intention to Use Mobile Payment System Pada Pengguna E-wallet. *Embiss*, 1(4), 307. <https://embiss.com/index.php/embiss>
- Suhendry, W. (2022). Minat Penggunaan E-Wallet DANA di Kota Pontianak. *Jurnal Ekonomi Manajemen*, 7(1), 46–56. <https://doi.org/10.37058/jem.v7i1.2586>
- Sulastrri, A., Yunus MS, N. H., & Riniawati, R. (2020). Analisis Kesalahan Penggunaan Afiks dalam Makalah Mahasiswa Semester 1 Program Studi Pendidikan Bahasa Indonesia Universitas Al Asyariah Mandar. *Pepatudzu : Media Pendidikan Dan Sosial Kemasyarakatan*, 16(1), 51. <https://doi.org/10.35329/fkip.v16i1.661>
- Sunarya, I. M. (2022). Pengaruh faktor persepsi terhadap minat penggunaan layanan dompet digital (e-wallet) melalui pendekatan teori technology acceptance model (tam). *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, 5(3), 1414–1422. <https://doi.org/10.32670/fairvalue.v5i3.2461>
- Tang, Y. M., Chau, K. Y., Hong, L., Ip, Y. K., & Yan, W. (2021). Financial innovation in digital payment with wechat towards electronic business success. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1844–1861. <https://doi.org/10.3390/jtaer16050103>

- Tyoso, J. S. P., & Soegiastuti, J. (2023). Behavioral Financial Aspects Analysis on MSMEs Business Development of Culinary Sector in Semarang City. *Jurnal Penelitian Ekonomi Dan Bisnis*, 8(1), 38–48. <https://doi.org/10.33633/jpeb.v8i1.7033>
- Umiyati, I., Eka Putri, T., Maya, N., Artikel, I., & Artikel, H. (2021). Social Influence, Usability And Security On The Intensity of DANA e-Wallet Use. *Journal of Accounting for Sustainable Society (JASS)*, 03, 113–130.
- Venkatesh; Viaswanath, & Davis; Fred D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186–204. <https://www.jstor.org/stable/pdf/2634758.pdf>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information: Towar a Unified View. *MIS Quarterly*, 27(3), 425–478. <https://www.jstor.org/stable/30036540>
- YANG, Q., & SHI, F. (2024). A Technology Acceptance Model (TAM) towards use Intention of E-wallet Among Youth in Malaysia. *UCJC Business and Society Review*, 21(80), 18–47. <https://doi.org/10.3232/UBR.2024.V21.N1.01>
- Yuniningsih. (2020). Perilaku Keuangan Dalam Berinvestasi. In *Jurnal Keuangan* (Vol. 2, Issue 1). http://repository.upnjatim.ac.id/54/1/perilaku_keuangan.pdf
- Yuniningsih, Y., Santoso, B., Mestika Sari, I., Auththor Firdausy, A., & Romadhon, I. C. (2022). Financial Literacy and Motivation to Stimulate Saving Behavior Intention in form of Bank Customer Deposits. *Journal of Economics, Finance and Management Studies*, 05(11), 3334–3340. <https://doi.org/10.47191/jefms/v5-i11-19>
- Asosiasi Penyelenggara Jasa Internet Indonesia, A. (2022, juni 13). *Databoks - ini Deretan Konten Internet Paling Sering Diakses Warga RI*. Retrieved from [Databoks.katadata.co.id](https://databoks.katadata.co.id): <https://databoks.katadata.co.id/datapublish/2022/06/13/ini-deretan-konten-internet-paling-sering-diakses-warga-ri>
- Bank Indonesia. (2022, juni 22). *Databoks - 10 Provinsi dengan Uang Elektronik Terdaftar Terbanyak (April 2022)*. Retrieved from databoks.katadata.co.id - Transaksi Digital Marak, Jakarta Dominasi Sebaran Uang Elektronik Terdaftar di Indonesia: <https://databoks.katadata.co.id/datapublish/2022/06/22/transaksi-digital-marak-jakarta-dominasi-sebaran-uang-elektronik-terdaftar-di-indonesia>
- Bank Indonesia, B. (2024, april). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan Indonesia (SPIP)*. Retrieved from Bank Indonesia Departemen Statistik: <https://www.bi.go.id/id/statistik/ekonomi-keuangan/spip/Pages/SPIP-April-2024.aspx>

- Insight Asia, S. D. (2022, 12 19). *Katadata - Dompot Digital Makin Diminati*. Retrieved from Katadata.co.id: <https://katadata.co.id/infografik/639fe20e7f7e1/dompot-digital-makin-diminati>
- Ipsos. (2020). *Evolusi Industri Dompot Digital : Strategi Menang Tanpa Bakar Uang*. Retrieved from Ipsos.com: https://www.ipsos.com/sites/default/files/ct/news/documents/2020-in02/ipsos_media_conferennce_-_e-wallet_-_id_0.pdf
- Katadata Insight center, K. (2022). *Frekuensi Penggunaan Dompot Digital di Indonesia*. Retrieved from databoks: <https://databoks.katadata.co.id/datapublish/2022/07/29/frekuensi-penggunaan-dompot-digital-di-indonesia>
- STATISTIK, B. P. (2022). *Jumlah Penduduk Surabaya Menurut Jenis Kelamin dan Kelompok Umur (Jiwa) 2020-2022*. Retrieved from bps.go.id: <https://Surabayakota.bps.go.id/indicator/12/236/1/jumlah-penduduk-Surabaya-menurut-jenis-kelamin-dan-kelompok-umur.html>
- VISA. (2024, maret 19). *Budaya Cashless Marak di Indonesia Seiring Penggunaan Uang Tunai yang terus menurun*. Retrieved from visa.co.id: <https://www.visa.co.id/about-visa/newsroom/press-releases/nr-id-240319.html>
- CNBC Indonesia. (2022). Tiga Kota Ini Alami Peningkatan Tren Belanja Daring <https://www.cnbcindonesia.com/tech/2022011711052437307870/> tiga kota ini alami peningkatan tren belanja daring