

DAFTAR PUSTAKA

- Abadi, M. D., Lailiyah, E. H., & Kartikasari, E. D. (2021). Analisis SWOT *Fintech* Syariah Dalam Menciptakan Keuangan Inklusif di Indonesia (Studi Kasus 3 Bank Syariah di Lamongan). *Jurnal Ekonomi & Ekonomi Syariah*, 4, 1.
- Abebe, F., & Lessa, L. (2020). Factors Affecting Mobile Payment Adoption by Merchants In Ethiopia. *African Conference on Information Systems and Technology Journal*, 2(2), 1–11.
- Amanda, Z. F., & Susanto, P. (2022). The effect of *perceived usefulness*, *perceived ease of use*, trust, enjoyment and *perceived security* on intention to use e-wallet on SME customers. *Journal of Small and Medium Enterprises*, 1(2).
- Anggota Komisi XI. (2023). *Kasus Serangan Siber BSI Jadi Pelajaran Mahal bagi Sistem IT Perbankan*. Dpr.Go.Id.
- APJII. (2022). *Profil Internet Indonesia 2022*.
- Ardiansah, M. N., Chariri, A., & Januarti, I. (2019). Empirical Study on Customer Perception of E-Commerce: Mediating Effect of Electronic Payment *Security*. *Jurnal Dinamika Akuntansi*, 11(2).
- Aydin, G. (2016). Adoption of mobile payment systems: a study on mobile wallets. *Pressacademia*, 5(1), 73–73.
- Bank Indonesia. (2020). *Mengenal Financial Teknologi*. Bank Indonesia.
- Bank Indonesia. (2023). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan (SPIP) Maret 2023*.
- Candra, S., Nuruttarwiyah, F., & Hapsari, I. H. (2020). Revisited the Technology Acceptance Model with E-Trust for Peer-to-Peer Lending in Indonesia (Perspective from *Fintech* Users). *International Journal of Technology*, 11(4), 710.
- Fadzar, A. N., Hidayat, R., & Wijayanti, I. M. (2020). Pengaruh Pengetahuan, Persepsi Kemudahan Penggunaan, Kepercayaan, Dan Risiko Terhadap Minat Bertransaksi Menggunakan *Fintech* Lending Syariah. *Prosiding Hukum Ekonomi Syariah*, 6, 2.
- Fahmi, Z., & Evanita, S. (2019). Pengaruh Iklan dan *Perceived Security* terhadap Minat Transaksi Pebayaran Berbasis e-Payment dengan Sikap sebagai Variabel Intervening pada Masyarakat di Kota Padang. *Jurnal Kajian Manajemen Dan Wirausaha*, 1, 2.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-80519-7>
- Hartatik. (2023). *Ingin Terhindar Pinjol, Yukkk Bisa! Coba Cara Ini*. Suara Merdeka. <https://www.suaramerdeka.com/ekonomi/0410248073/ingin-terhindar-pinjol-yukkk-bisa-coba-cara-ini>
- Jin, C. C., Seong, L. C., & Khin, A. A. (2019). Factors Affecting the Consumer Acceptance towards *Fintech* Products and Services in Malaysia. *International Journal of Asian Social Science*, 9(1), 59–65.

- Kurniawan, I. A., Mugiono, M., & Wijayanti, R. (2022). THE EFFECT OF *PERCEIVED USEFULNESS*, *PERCEIVED EASE OF USE*, AND SOCIAL INFLUENCE TOWARD INTENTION TO USE MEDIATED BY TRUST. *Jurnal Aplikasi Manajemen*, 20(1), 117–127.
- Kustono, A. S., Nanggala, A. Y. A., & Mas'ud, I. (2020). Determinants of the Use of E-Wallet for Transaction Payment among College Students. *Journal of Economics, Business, & Accountancy Ventura*, 23(1). h
- Kusumastuti, A., Khoiron, M. A., & Achmadi, T. A. (2020). *Metode Penelitian Kuantitatif*.
- Linda, M., & Purba, N. M. Br. (2020). Faktor-Faktor Yang Mempengaruhi Tingkat Kepercayaan Masyarakat Terhadap Penggunaan Teknologi Finansial Di Kota Batam. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 8(1).
- Mardiatmoko, G.-. (2020). Pentingnya Uji Asumsi Klasik Pada Analisis Regresi Linier Berganda. *Barekeng: Jurnal Ilmu Matematika Dan Terapan*, 14(3), 333–342.
- Martias, L. D. (2021). STATISTIKA DESKRIPTIF SEBAGAI KUMPULAN INFORMASI. *Fihris: Jurnal Ilmu Perpustakaan Dan Informasi*, 16(1), 40.
- Masriadi Sambo. (2023). *Perjalanan Kasus BSI, dari Gangguan Layanan sampai "Hacker" Minta Tebusan*. Kompas.Com.
- Misissaiifi, M., & Sriyana, J. (2021). Faktor-Faktor Yang Mempengaruhi Minat Menggunakan *Fintech* Syariah. *Jurnal Ilmiah Ekonomi Kita*, 10, 1.
- Nanggala, A. Y. A. (2020). Use of *Fintech* for Payment: Approach to Technology Acceptance Model Modified. *Journal of Contemporary Information Technology, Management, and Accounting*, 1(1).
- Nasution, A. P., Prayoga, Y., Pohan, M. Y. A., & Siregar, Z. M. E. (2022). Adoption of *Fintech* by Labuhanbatu Students. *International Journal of Social Science and Business*, 7(1), 43–49.
- Poppy Dian Indira Kusuma, Bambang Agus Pramuka, Sugiarto, & Bawono, I. R. (2022). Factors Affecting The Use Of Digital Financial Services Among Moslems: An Attempt To Extend The Technology Acceptance Model. *Jurnal Reviu Akuntansi Dan Keuangan*, 12(1), 61–74.
- Pranatawijaya, V. H., Widiatry, W., Priskila, R., & Putra, P. B. A. A. (2019). Penerapan Skala Likert dan Skala Dikotomi Pada Kuesioner Online. *Jurnal Sains Dan Informatika*, 5(2), 128–137.
- Purnama, M. P., & Sari, D. (2022). The Influence of *Perceived usefulness*, *Perceived ease of use* and *Perceived Risk* on Continuanace Intention at E-Wallet DANA in Bandung. *Budapest International Research and Critics Institute-Journal*, 5(3).
- Purwantini, A. H., & Anisa, F. (2021). *FINTECH* PAYMENT ADOPTION AMONG MICRO-ENTERPRISES: THE ROLE OF PERCEIVED RISK AND TRUST. *Jurnal ASET (Akuntansi Riset)*, 13(2), 375–386.
- Rewah, A. T., Mangantar, M., & Saerang, R. T. (2022). The Effect Of *Perceived usefulness*, *Perceived ease of use*, And *Perceived Risk* On Behavioral Intention Of E-Wallet User (Case Study: Manado). *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(4).

- Sinar Harapan. (2020). *Nasabah Tidak Bisa Transaksi via M-Banking Bukopin*. Sinarharapan.Co.
- Suprpto, Y., & Farida, F. (2022). Analisis Pengaruh Brand Image, Trust, *Security*, *Perceived usefulness*, *Perceived ease of use* Terhadap *Adoption intention fintech* Di Kota Batam. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 5(1), 319–332.
- Tim Redaksi. (2023). *Terungkap! Gang Hacker Ransomware Akui Retas Layanan BSI*. CNBC Indonesia.
- Wicaksono, S. R. (2022). *Teori Dasar Technology Acceptance Model* (1st ed.). CV. Seribu Bintang.