

DAFTAR PUSTAKA

- AlKailani, M. (2016). Factors Affecting the Adoption of Internet Banking in Jordan: An Extended TAM Model. *Journal of Marketing Development and Competitiveness*, 10(1), 39–52.
- Andista, D. R., & Susilawaty, R. (2021). Pengaruh Persepsi Kemudahan Penggunaan dan Risiko Terhadap Minat Pengguna Dalam Penggunaan Finansial Teknologi Pinjaman Online. 4–5.
- Asja, H. J., Susanti, S., & Fauzi, A. (2021). Pengaruh Manfaat , Kemudahan , dan Pendapatan terhadap Minat Menggunakan Paylater : Studi Kasus Masyarakat di DKI Jakarta (*The Influence of Perceived Usefulness , Ease of Use and Income on Interest in Using Paylater : A Case Study of People in DKI Jakarta*. 2(4), 309–325.
- Asniyati, & Yaya, R. (2020). Analisis Pengaruh Financial Literacy, Religiusitas, Mental Accounting, dan Norma Subyektif Terhadap Minat Dosen Fakultas Ekonomi Menggunakan Kartu Kredit Syariah. *Reviu Akuntansi Dan Bisnis Indonesia*, 4(2), 1–14. <https://doi.org/10.18196/rabin.v4i2.10706>
- Ayem, S., & Leni, L. D. E. (2020). Pengaruh Pengetahuan Etika Terhadap Persepsi Etis Mahasiswa Akuntansi Dengan Love Of Money Sebagai Variabel Intervening (Studi Kasus Mahasiswa Program Studi Akuntansi di Lima Perguruan Tinggi Daerah Istimewa Yogyakarta). *Jurnal Akuntansi*, 12(2), 277–293. <https://doi.org/10.28932/jam.v12i2.2327>
- Barro, R. J., & McCleary, R. M. (2003). Religion and Economic Growth across Countries. *American Sociological Review*, 68(5), 760. <https://doi.org/10.2307/1519761>
- Damayanti, F. D. W., & Canggih, C. (2021). Pengaruh Penggunaan Pembayaran Shopeepay Later terhadap Perilaku Konsumsi Islam Generasi Milenial di Surabaya. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1905–1915. <https://doi.org/http://dx.doi.org/10.29040/jiei.v7i3.2872>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340.

<http://www.jstor.org/stable/249008>

- Dewi, A. P., & Rochmaniah, A. (2023). The Effect of Using E-Wallet on Attitudes and Lifestyle. *Indonesian Journal of Cultural and Community Development*, 14. <https://doi.org/10.21070/ijccd2023847>
- Dewi, P., & Gorda. (2021). Intensi Minat Kaum Milenial dalam Mengadopsi Layanan Pinjaman Online (Peer To Peer Lending). *Jurnal Akuntansi Dan Pajak*.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariete dengan Program IBM SPSS 23 (VIII)*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Partial least squares konsep, teknik dan aplikasi menggunakan program SmartPLS 3.0 untuk penelitian empiris* (2nd ed.).
- Hair, J. F., C. Black, W., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis* (7th Editio).
- Hao, Y., Liu, S., Liduzi, Z., & Xu, Y.-J. (2019). What Determines University Students' Online Consumer Credit? Evidence From China. *SAGE Open*, 9(1), 215824401983359. <https://doi.org/10.1177/2158244019833594>
- Hayat, Bahrul, & Suryadi., B. (2021). *Religiusitas Konsep, Pengukuran, Dan Implementasi Di Indonesia*. (pertama). Biblosmia Karya Indonesia.
- Ichwan, I., & Kasri, R. (2019). Why Are Youth Intent on Investing Through Peer To Peer Lending? Evidence from Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(4), 741–762. <https://doi.org/10.21098/jimf.v5i4.1157>
- Iskamto, D. (2018). pertumbuhan yang sangat pesat . Tiga dasawarsa dan keuangan syariah . Beberapa lembaga (perbankan konvensional dan syariah), termasuk. *Jurnal Perbankan Keuangan Syariah*, November 2017.
- Jogiyanto. (2007). *Sistem Informasi Keperilakuan*. <https://123dok.com/document/z14mmx8z-jogiyanto-sistem-informasi-keperilakuan-yogyakarta-andi.html>
- Johnson, V. L., Kiser, A., Washington, R., & Torres, R. (2018). Limitations to the rapid adoption of M-payment services: Understanding the impact of privacy risk on M-Payment services. *Computers in Human Behavior*, 79, 111–122.

- <https://doi.org/10.1016/j.chb.2017.10.035>
- Kotler, & Keller. (2017). Manajemen Pemasaran. In *Erlangga* (13th ed.). Erlangga.
- Krauss, S. E., Hamzah, A., Suandi, T., Mohd Noah, S., Mastor, K. A., Juhari, R., Kassan, H., Mahmoud, A., & Manap, J. (2005). The Muslim Religiosity-Personality Measurement Inventory (MRPI)'s Religiosity Measurement Model: Towards Filling the Gaps in Religiosity Research on Muslims. *Pertanika Journal Social Science and Humanities*, 13(2), 131–145.
- Kurniati, M. E. (2022). Pengaruh Persepsi Etis dan Religiusitas terhadap Minat UMKM Menggunakan Pinjaman Online di Kecamatan Pondokgede Kota Bekasi. In *Kajian Bisnis Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha*. Universitas Islam Negeri Prof. K. H. Saifuddin Zuhri Purwokerto.
- Lien, N. T. K., Doan, T.-T. T., & Bui, T. N. (2020). Fintech and Banking: Evidence from Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(9), 419–426. <https://doi.org/10.13106/jafeb.2020.vol7.no9.419>
- Lucyanda. (2007). Pengujian technology acceptance model (TAM) atas aplikasi internal software my quick accounting system (My QAS). *Optimal: Jurnal Fakultas Ekonomi Universitas Islam*, 1(2).
- Maghfirah, F., & Husna, F. (2021). Cyber Crime and Privacy Right Violation Cases. *Proceeding of Dirundeng International Conference on Islamic Studies*, 1–18.
- Mahdzan, N. S., Zainudin, R., Sayuti, M., Shaari, B., & Li, L. (2022). *The influence of religious belief and psychological factors on borrowing behaviour among Malaysian public sector employees*. August. <https://doi.org/10.1108/APJBA-10-2020-0362>
- Montazemi, A. R., & Qahri-Saremi, H. (2015). Factors affecting adoption of online banking: A meta-analytic structural equation modeling study. *Information & Management*, 52(2), 210–226. <https://doi.org/10.1016/j.im.2014.11.002>
- Mun, Y. P., Khalid, H., & Nadarajah, D. (2017). Millennials' Perception on Mobile Payment Services in Malaysia. *Procedia Computer Science*, 124,

- 397–404. <https://doi.org/10.1016/j.procs.2017.12.170>
- Nelwan, J. Z. C., Yasa, N. N. K., Sukaatmadja, I. P. G., & Ekawati, N. W. (2021). Antecedent behaviour and its implication on the intention to reuse the internet banking and mobile services. *International Journal of Data and Network Science*, 451–464. <https://doi.org/10.5267/j.ijdns.2021.4.003>
- Panduwinasari, E., Ekasari, K., & Susilowati, K. (2021). Persepsi (Tidak) Etis Mahasiswa Akuntansi: Ditinjau dari Pengetahuan Etika, Religiusitas dan Love of Money. *AKUNSIKA: Jurnal Akuntansi Dan Keuangan*, 2(2), 68. <https://doi.org/10.31963/akunsika.v2i2.2649>
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahnila, S. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research*, 14(3), 224–235. <https://doi.org/10.1108/10662240410542652>
- Prajogo, U., & Rusno, R. (2022). Persepsi risiko terhadap minat melakukan pinjaman online dengan kemudahan penggunaan sebagai variabel moderasi. *MBR (Management and Business Review)*, 6(1), 22–32. <https://doi.org/10.21067/mbr.v6i1.6680>
- Prastiwi, I. E., & Fitria, T. N. (2021). Konsep Paylater Online Shopping dalam Pandangan Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 425. <https://doi.org/10.29040/jiei.v7i1.1458>
- Pratama, A. B., & Suputra, I. D. G. D. (2019). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Tingkat Kepercayaan Pada Minat Menggunakan Uang Elektronik. *E-Jurnal Akuntansi*, 927. <https://doi.org/10.24843/EJA.2019.v27.i02.p04>
- Ramadani, L. (2016). Pengaruh Penggunaan Kartu Debit dan Uang Elektronik (E-Money) Terhadap Pengeluaran Konsumsi Mahasiswa. *Jurnal Ekonomi Dan Ekonomi Studi Pembangunan*, 8(1), 1–8. <https://doi.org/10.17977/um002v8i12016p001>
- Rastari, A. (2019). Pengaruh Religiusitas, Bagi Hasil Dan Kemudahan Akses Terhadap Keputusan Masyarakat Mengambil Pembiayaan Di Koperasi Syariah MSI. *Simba*, 819–833.

- Romdhoni, A. H., & Sari, D. R. (2018). Pengaruh Pengetahuan, Kualitas Pelayanan, Produk, dan Religiusitas terhadap Minat Nasabah untuk Menggunakan Produk Simpanan pada Lembaga Keuangan Mikro Syariah. *Jurnal Ilmiah Ekonomi Islam*, 4(02), 136. <https://doi.org/10.29040/jiei.v4i02.307>
- Rosadi, D. S., & Andriani, I. (2023). *Hubungan Impulsive Buying dengan Perilaku Berhutang pada Pengguna Pinjaman Online*. 8(4). <https://doi.org/https://doi.org/10.24815/jimps.v8i4.26214>
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2017). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (pp. 1–40). Springer International Publishing. https://doi.org/10.1007/978-3-319-05542-8_15-1
- Savitri, A., Syahputra, A., Hayati, H., & Rofizar, H. (2021). Pinjaman Online di Masa Pandemi Covid-19 bagi Masyarakat Aceh. *E-Mabis: Jurnal Ekonomi Manajemen Dan Bisnis*, 22(2), 116–124. <https://doi.org/10.29103/e-mabis.v22i2.693>
- Sekaran, U., & Bougie, R. (2016). *Research Method in Business : A Skill Building Approach* (7th Editio). Library of Congress cataloging.
- Shahzad, A., Zahrullail, N., Akbar, A., & Mohelska, H. (2022). *COVID-19 's Impact on Fintech Adoption : Behavioral Intention to Use the Financial Portal*.
- Stark, R., & Glock, C. Y. (1968). American Piety: The Nature Of Religious Commitment. *Social Forces*, 47(2), 232–233. <https://doi.org/10.1093/sf/47.2.232>
- Sulaeman, S. (2021). Factors determining behavioral intentions to use Islamic crowdfunding platform in times of Covid-19 in Indonesia: Evidence from TAM approach. *Jurnal Ekonomi & Keuangan Islam*, 7(1), 31–44. <https://doi.org/10.20885/jeki.vol7.iss1.art3>
- Sun, H., & Zhang, P. (2006). Causal Relationships between Perceived Enjoyment and Perceived Ease of Use: An Alternative Approach. *Journal of the Association for Information Systems*, 7(9), 618–645. <https://doi.org/10.17705/1jais.00100>

- Sunardi, R. (2021). *Examining the Factors Contributing to Fintech Peer-to-peer Lending Adoption*. 7(2), 91–101.
- Venkatesh, V., Morris, M. G., Gordon B. Davis, & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems*, 27(3), 425–478. <https://doi.org/https://doi.org/10.2307/30036540>
- Wahyuni, S. (2012). Moslem Community Behavior in The Conduct of Islamic Bank: The Moderation Role of Knowledge and Pricing. *Procedia - Social and Behavioral Sciences*, 57, 290–298. <https://doi.org/10.1016/j.sbspro.2012.09.1188>
- Wang, P., Zheng, H., Chen, D., & Ding, L. (2015). Exploring the critical factors influencing online lending intentions. *Financial Innovation*, 1(1), 8. <https://doi.org/10.1186/s40854-015-0010-9>
- Wardani, D. K., Nugroho, S. P., & Prabowo, A. A. (2021). Pengaruh Persepsi Etis Dan Religiusitas Terhadap Niat Umkm Melakukan Pinjaman Online Pada Masa Covid-19. *Kajian Bisnis Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha*, 29(2), 81–92. <https://doi.org/10.32477/jkb.v29i2.296>
- Wibowo, S. F., Rosmauli, D., & Suhud, U. (2015). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan, dan Kepercayaan terhadap Minat Menggunakan E-Money Card (Studi pada Pengguna Jasa Commuterline di Jakarta). *JRMSI - Jurnal Riset Manajemen Sains Indonesia*, 6(1), 440–456. <https://doi.org/10.21009/JRMSI.006.1.06>
- Wong, K. K. K. (2013). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (pp. 1–47).