

DAFTAR PUSTAKA

- Ajzen, I. (2005). Attides, Personallity and Behavior. In *International Journal of Strategic Innovative Marketing* (Vol. 3, pp. 117–191).
- Arif, W. (2008). Kajian tentang perilaku pengguna sistem informasi dengan pendekatan Technology Acceptance Model(TAM). *Proceeding Book of Konferensi Nasional Sistem Informasi, April 2008*, 1–8.
<http://peneliti.budiluhur.aci.id/wp-content/uploads/2008/.../arif+wibowo.pdf>
- Bali, I. N. A. P., & Darma, G. S. (2019). Menguji Kesiapan Pengelolaan Desa Berbasis Manajemen Modern Guna Menghadapi Era Revolusi Industri 4.0. *Jurnal Manajemen Bisnis*, 16(2), 1–13.
<http://journal.undiknas.ac.id/index.php/magister-manajemen/>
- Bank Indonesia. (2016). SE - Emoney. *B*, 4(1), 64–75.
https://www.bi.go.id/eicensing/helps/SE_182116-Emoney.pdf
- Bhatt, S., & Shiva, A. (2020). Empirical Examination of the Adoption of Zoom Software During Covid-19 Pandemic: Zoom Tam. *Journal of Content, Community and Communication*, 12(December), 70–88.
<https://doi.org/10.31620/JCCC.12.20/08>
- Chin, W. W., & Newsted, P. R. (n.d.). *Structural Equation Modeling Analysis With Small Samples Using Partial Least Squares*.
- Damayanti, V. (2019). Pengaruh Perceived Usefulness dan Perceived Ease Of Use Terhadap Purchase Intention Melalui Brand Image Sebagai Variabel Intervening Pada Mahasiswa UST Yogyakarta Pengguna Shopee. *Jurnal Ilmiah Ekonomi Dan Bisnis*, 16(2), 99–109.
- Davis, F. D. (1989). *Information Technology Introduction*. 13(3), 319–340.
- Ferdiana, A. M. K., & Darma, G. S. (2019). Understanding Fintech Through Go-Pay. *International Journal of Innovative Science and Research Technology*, 4(2), 257–260.
- Ghozali, Imam. (2014). *Structural Equation Modeling, Metode Alternatif dengan Partial Least Square (PLS)*. Edisi 4. Semarang : Badan Penerbit Universitas Diponegoro.
- Gunarto, M., & Cahyawati, D. (2022). Analysis of Alumni Loyalty in Private Universities Using the SEM-PLS Model Approach. *Jurnal Organisasi Dan Manajemen*, 18(1), 46–59. <https://doi.org/10.33830/jom.v18i1.1311.2022>
- Hurlock, E. B. (2002). *Child Development McGraw-Hill series in psychology (Fifth Edition)*. McGraw-Hill Book Company, 1–495.
- Islam, T., Saif-Ur-Rehman, Abid, C. M. S., & Ahmer, Z. (2020). How perceptions about ease of use and risk explain intention to use mobile payment services in Pakistan? The mediating role of perceived trust. *Pakistan Journal of Commerce and Social Science*, 14(1), 34–48.

- Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2021). UMKM Menjadi Pilar Penting dalam Perekonomian Indonesia. *Ekon.Go.Id*, May, 1. <https://ekon.go.id/publikasi/detail/2969/umkm-menjadi-pilar-penting-dalam-perekonomian-indonesia>
- Kucuk, S. (2020). *A Model for Medical Students ' Behavioral Intention to Use Mobile Learning*. <https://doi.org/10.1177/2382120520973222>
- Lanlan, Z., Ahmi, A., & Popoola, O. M. J. (2019). Perceived ease of use, perceived usefulness and the usage of computerized accounting systems: A performance of micro and small enterprises (mSES) in china. *International Journal of Recent Technology and Engineering*, 8(2 Special Issue 2), 324–331. <https://doi.org/10.35940/ijrte.B1056.0782S219>
- Otoritas Jasa Keuangan. (2016). Peraturan Otoritas Jasa Keuangan Nomor: 77 /POJK.01/2016 TENTANG LAYANAN PINJAM MEMINJAM UANG BERBASIS TEKNOLOGI INFORMASI. *Otoritas Jasa Keuangan*, 1–29. <https://www.ojk.go.id/id/regulasi/otoritas-jasa-keuangan/peraturan-ojk/Documents/Pages/POJK-Nomor-77-POJK.01-2016/SAL - POJK Fintech.pdf>
- Pandemi, M., Kecamatan, C.-D. I., Malang, W., Pratama, M. M. A., Azizah, Z., Muntarwikhi, S., Tri, P., & Dewi, T. (2020). *EDUKASI FINTECH LENDING SEBAGAI SOLUSI PERMODALAN UMKM DI MASA PANDEMI COVID-19 DI. November*.
- Rizal, M., Maulina, E., Kostini, N., & Bisnis, D. A. (n.d.). *FINTECH AS ONE OF THE FINANCING SOLUTIONS FOR SMEs 1,2,3. x*, 1–12.
- Sartika, D., Tan, F., Adrimas, A., & ... (2021). Development of Financial Technology (Fintech) in Indonesia and Its Affecting Factors. *Journal of Positive ...*, 5(4), 469–483. <https://mail.journalppw.com/index.php/jppw/article/view/365>
- Sartika, D., Tan, F., & R, E. (2019). *Ventura Capital Company As An Alternative Financing Source For Smies Development In Solok City*. <https://doi.org/10.4108/eai.26-1-2019.2283331>
- Sinaga, D. (2014). *Buku Ajar Statistika Dasar*.
- Sugiharto, B., Mulyati, S., & Puspita, A. V. (2020). PERCEPTION OF EASINES IN USING FINTECH IN MSMEs. *ACCRUALS (Accounting Research Journal of Sutaatmadja)*, 4(02), 207–215. <https://doi.org/10.35310/accruals.v4i02.613>
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta, CV.
- Tworek, K. (2021). It Reliability For Ensuring Performance Of It Used In Organizations Operating Under Covid-19 Epidemic Crisis. *Central European Business Review*, 10(1), 39–53. <https://doi.org/10.18267/J.CEBR.255>
- Wallace, L. G., & Sheetz, S. D. (2014). The adoption of software measures: A

technology acceptance model (TAM) perspective. *Information and Management*, 51(2), 249–259. <https://doi.org/10.1016/j.im.2013.12.003>

Wang, Y. S., Wang, Y. M., Lin, H. H., & Tang, T. I. (2003). Determinants of user acceptance of Internet banking: An empirical study. *International Journal of Service Industry Management*, 14(5), 501–519. <https://doi.org/10.1108/09564230310500192>

Yuhelmi, Rosman, & Mafar, F. (2018). Pelatihan Dasar Program Statistical Product and Service Solutions (Spss) Bagi Mahasiswa Semester 6 (Enam) Fakultas Ilmu Budaya Universitas Lancang Kuning. *Jurnal Akrab Juara*, 3(3), 55–63. <http://www.akrabjuara.com/index.php/akrabjuara/article/view/245>

Zulfikar, R., & Mayvita, P. A. (2018). The Relationship of Perceived Value, Perceived Risk, and Level of Trust Towards Green Products of Fast Moving Consumer Goods Purchase Intention. *JEMA: Jurnal Ilmiah Bidang Akuntansi Dan Manajemen*, 15(2), 1. <https://doi.org/10.31106/jema.v15i2.838>