DAFTAR REFERENSI

Abu Daqar, M. A. M., Arqawi, S., & Abu Karsh, S. A. (2020). FinTech in the eyes of Millennials and Generation Z (The financial behavior and FinTech perception). *Banks and Bank Systems, 15*(3), 20–28. https://doi.org/10.21511/bbs.15(3).2020.03

Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2020). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with trust. *Information Systems Management, 37*(3), 263–281. https://doi.org/10.1080/10580530.2020.1728982

Alkhadim, G. S. (2022). Cronbach's alpha and semantic overlap between items: A proposed correction and tests of significance. *Frontiers in Psychology, 13*, 815490. https://doi.org/10.3389/fpsyg.2022.815490

Ardiyanto, R., & Susilowati, H. (2025). Financial behavior of Gen Z and Millennial Shopee PayLater users: A digital financial literacy perspective. *Economics and Digital Business Review, 7*(1). https://doi.org/10.37531/ecotal.v7i1.3697

Asmi, L., Arsuni, & Madrianah. (2024). The effect of financial technology (FinTech) and financial literacy on the financial behaviour of millennials in Indonesia: The mediating role of financial attitude. *Journal of Business and Behavioural Entrepreneurship, 8*(1), 60–68. https://doi.org/10.21009/JOBBE.008.1.08

Badan Pusat Statistik. (2020). *Statistik gender tematik: Profil Generasi Milenial Indonesia*. Badan Pusat Statistik.

Bank Indonesia. (2019). *Blueprint Sistem Pembayaran Indonesia 2025*. https://www.bi.go.id

Bank Indonesia. (2024). *Laporan Perekonomian Indonesia 2024*. https://www.bi.go.id/id/publikasi/laporan/Pages/Laporan-Perekonomian-Indonesia-2024.aspx

Bank Indonesia. (2024). *Laporan Sistem Pembayaran Bank Indonesia 2024*. https://www.bi.go.id

Bapat, D. (2020). Antecedents to responsible financial management behavior among young adults: Moderating role of financial risk tolerance.

International Journal of Bank Marketing, 38(5), 1177–1194. https://doi.org/10.1108/IJBM-10-2019-0356

Bohari, S. A., Wahab, A. A., & Abdul-Rahim, R. (2025). Navigating fintech adoption through the role of perceived benefits and risks: The moderating role of generational cohorts. *International Journal of Bank Marketing, 43*(9), 1820–1840. https://doi.org/10.1108/IJBM-01-2024-0064

Creswell, J. W., & Creswell, J. D. (2023). *Research design: Qualitative, quantitative, and mixed methods approaches* (6th ed.). SAGE Publications.

D'Acunto, F., Prabhala, N., & Rossi, A. G. (2020). The promises and pitfalls of robo-advising. *The Review of Financial Studies, 33*(5), 1983–2020. https://doi.org/10.1093/rfs/hhz017

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340. https://doi.org/10.2307/249008

Dimock, M. (2019, January 17). Defining generations: Where Millennials end and Generation Z begins. *Pew Research Center*. https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/

Dinas Koperasi dan Usaha Kecil dan Menengah Kota Langsa. (2024). *Data UMKM Kota Langsa Tahun 2024*. Dinas Koperasi dan UKM Kota Langsa.

Elsalonika, A., & Ida. (2025). Perilaku keuangan Generasi Z: Peran penerapan financial technology, literasi keuangan, dan efikasi diri. *Jurnal Manajemen Bisnis dan Kewirausahaan, 9*(2). https://doi.org/10.24912/jmbk.v9i2.32838

Field, A. (2020). *Discovering statistics using IBM SPSS Statistics* (5th ed.). SAGE Publications.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly, 27*(1), 51–90. https://doi.org/10.2307/30036519

Ghozali, I. (2021). *Aplikasi analisis multivariate dengan program IBM SPSS 26* (10th ed.). Badan Penerbit Universitas Diponegoro.

Gitman, L. J., Joehnk, M. D., & Billingsley, R. S. (2022). *Personal financial planning* (15th ed.). Cengage Learning.

Gomber, P., Koch, J.-A., & Siering, M. (2020). Digital finance and FinTech: Current research and future research directions. *Journal of Business Economics, 90*(8–9), 1249–1297. https://doi.org/10.1007/s11573-020-00999-0

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (8th ed.). Cengage Learning.

Henager, R., & Cude, B. J. (2020). Financial literacy and long- and short-term financial behavior in different age groups. *Journal of Financial Counseling and Planning, 31*(1), 3–19. https://doi.org/10.1891/JFCP-18-00015

Jogiyanto, H. M. (2007). *Sistem informasi keperilakuan*. Andi Offset.

Kementerian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia. (2024). *Perkembangan Data Usaha Mikro, Kecil, dan Menengah (UMKM) Tahun 2024*. https://kemenkopukm.go.id

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems, 44*(2), 544–564. https://doi.org/10.1016/j.dss.2007.07.001

Kothari, C. R., & Garg, G. (2020). *Research methodology: Methods and techniques* (4th ed.). New Age International Publishers.

Kotler, P., Kartajaya, H., & Setiawan, I. (2021). *Marketing 5.0: Technology for humanity*. John Wiley & Sons.

Kotler, P., & Keller, K. L. (2022). *Marketing management* (16th Global ed.). Pearson.

Laudon, K. C., & Laudon, J. P. (2022). *Management information systems: Managing the digital firm* (17th ed.). Pearson.

Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature, 52*(1), 5–44. https://doi.org/10.1257/jel.52.1.5

Mishra, P., Pandey, C. M., Singh, U., Gupta, A., Sahu, C., & Keshri, A. (2019). Descriptive statistics and normality tests for statistical data. *Annals of Cardiac Anaesthesia, 22*(1), 67–72. https://doi.org/10.4103/aca.ACA_157_18

Nicoletti, B. (2017). *The future of FinTech: Integrating finance and technology in financial services*. Springer. https://doi.org/10.1007/978-3-319-51415-4

Nilawati, O., & Ainiah, L. (2025). Financial literacy and investment decision-making tendencies: A comparative study between Millennials and Gen Z in Indonesia. *International Journal of Social Science Research and Review, 8*(7). https://doi.org/10.47814/IJSSRR.V8I7.2838

OECD. (2022). *OECD Digital Economy Outlook 2022*. OECD Publishing. https://doi.org/10.1787/bb167041-en

OECD. (2022). *OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion 2022*. OECD Publishing. https://www.oecd.org/financial/education/oecd-infe-toolkit-2022.htm

Otoritas Jasa Keuangan. (2023). *Roadmap Pengembangan dan Penguatan Layanan Pendanaan Bersama Berbasis Teknologi Informasi (LPBBTI) 2023–2028*. Otoritas Jasa Keuangan. https://www.ojk.go.id

Otoritas Jasa Keuangan. (2024). *Laporan Tahunan Otoritas Jasa Keuangan 2024*. Otoritas Jasa Keuangan. https://www.ojk.go.id

Prasetyo, F. A., & Mustaqim. (2024). Financial technology, financial knowledge, and financial attitude of Generation Z: Determinants of financial behavior. *Journal of Enterprise and Development, 6*(2). https://doi.org/10.20414/jed.v6i2.9836

Prastiwi, P. I., Nugroho, N. T., & Indriyani, N. M. (2025). Exploring fintech service preferences between Generation Z and Millennials in Surakarta, Indonesia. *American Journal of Financial Technology and Innovation, 4*(1). https://doi.org/10.54536/ajfti.v4i1.5685

Rahayu, F. S., Risman, A., Firdaus, I., & Haningsih, L. (2023). The behavioral finance of MSME in Indonesia: Financial literacy, financial technology (FinTech), and financial attitudes. *International Journal of Digital Entrepreneurship and Business, 4*(2), 95–107. https://doi.org/10.52238/ideb.v4i2.127

Rahayu, R., Ali, S., Aulia, A., & Hidayah, R. (2022). The current digital financial literacy and financial behavior in Indonesian millennial generation. *Journal of Accounting and Investment, 23*(1). https://doi.org/10.18196/jai.v23i1.13205

Ryu, H.-S. (2021). What makes users willing or hesitant to use FinTech? The moderating effect of user type. *Industrial Management & Data Systems, 121*(7), 1518–1539. https://doi.org/10.1108/IMDS-07-2020-0405

Sekaran, U., & Bougie, R. (2020). *Research methods for business: A skill-building approach* (8th ed.). John Wiley & Sons.

Singhvi, A. S., Patil, K., & Parihar, K. (2025). A comparative study of financial behavior among Gen Z and Millennials. *BOHR International Journal of Finance and Market Research, 4*(1), 53–57. https://doi.org/10.54646/bijfmr.2025.33

Strömbäck, C., Lind, T., Skagerlund, K., Västfjäll, D., & Tinghög, G. (2020). Does self-control predict financial behavior and financial well-being? *Journal of Behavioral and Experimental Finance, 28*, 100392. https://doi.org/10.1016/j.jbef.2020.100392

Sugiyono. (2022). *Metode penelitian kuantitatif*. Alfabeta.

Taber, K. S. (2018). The use of Cronbach's alpha when developing and reporting research instruments in science education. *Research in Science Education, 48*(6), 1273–1296. https://doi.org/10.1007/s11165-016-9602-2

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science, 46*(2), 186–204. https://doi.org/10.1287/mnsc.46.2.186.11926

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly, 27*(3), 425–478. https://doi.org/10.2307/30036540

Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly, 36*(1), 157–178. https://doi.org/10.2307/41410412

Widyastuti, U., Sumiati, A., Herlitah, H., & Melati, I. S. (2020). Financial education, financial literacy, and financial behaviour: What does really matter? *Management Science Letters, 10*(12), 2715–2720. https://doi.org/10.5267/j.msl.2020.4.039

World Bank. (2022). *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. World Bank. https://doi.org/10.1596/978-1-4648-1897-4

Xiao, J. J. (2020). *Consumer financial behavior: Theory and research*. Springer. https://doi.org/10.1007/978-3-030-53645-9