

DAFTAR PUSTAKA

- [1] H. A. Alnemer, "Determinants of digital banking adoption in the Kingdom of Saudi Arabia: A technology acceptance model approach," *Digital Business*, vol. 2, no. 2, Jan. 2022, doi: 10.1016/j.digbus.2022.100037.
- [2] R. Rahardhan and N. Legowo, "Examining the Adoption of Digital Banking: Extending the UTAUT2 Model with Perceived Security and Promotion," *Journal of System and Management Sciences*, vol. 14, no. 9, pp. 36–54, Jun. 2024, doi: 10.33168/jsms.2024.0903.
- [3] Statista, "Digital Banks - Worldwide." Accessed: Jan. 26, 2025. [Online]. Available: <https://www.statista.com/outlook/fmo/banking/digital-banks/worldwide>
- [4] Statista, "Digital banks - statistics & facts." Accessed: Jan. 26, 2025. [Online]. Available: <https://www.statista.com/topics/8098/digital-challenger-banks>
- [5] E. Haryono, "BI-Rate Tetap 6,25%: Memperkuat Stabilitas dan Menjaga Pertumbuhan dari Dampak Rambatan Global." Accessed: Jan. 26, 2025. [Online]. Available: https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_2612524.aspx
- [6] Statista, "Digital Banks - Vietnam." Accessed: Jan. 26, 2025. [Online]. Available: <https://www.statista.com/outlook/fmo/banking/digital-banks/vietnam>
- [7] Statista, "Leading digital banks worldwide as of November 2024, by capital raised." Accessed: Jan. 26, 2025. [Online]. Available: <https://www.statista.com/statistics/1238854/leading-digital-banks-worldwide-by-capital-raised>
- [8] A. M. Musyaffi, R. J. Johari, I. Rosnidah, D. K. Respati, C. W. Wolor, and M. Yusuf, "Understanding Digital Banking Adoption During Post-Coronavirus Pandemic: An Integration of Technology Readiness and Technology Acceptance Model," *TEM Journal*, vol. 11, no. 2, pp. 683–694, May 2022, doi: 10.18421/TEM112-23.
- [9] M. Mufarih, R. Jayadi, and Y. Sugandi, "Factors Influencing Customers to Use Digital Banking Application in Yogyakarta, Indonesia," *Journal of Asian Finance, Economics and Business*, vol. 7, no. 10, pp. 897–908, 2020, doi: 10.13106/jafeb.2020.vol7.no10.897.
- [10] R. Anggraeni, R. Hapsari, and N. A. Muslim, "Examining Factors Influencing Consumers Intention and Usage of Digital Banking: Evidence from Indonesian Digital Banking Customers," *Asia Pacific Management and Business Application*, vol. 009, no. 03, pp. 193–210, Apr. 2021, doi: 10.21776/ub.apmba.2021.009.03.1.
- [11] Bank Mandiri, "Digital Highlight." Accessed: Jan. 26, 2025. [Online]. Available: <https://www.bankmandiri.co.id/digital-highlight>
- [12] F. Kitsios, I. Giatsidis, and M. Kamariotou, "Digital transformation and strategy in the banking sector: Evaluating the acceptance rate of e-services," *Journal of Open Innovation: Technology, Market, and Complexity*, vol. 7, no. 3, Sep. 2021, doi: 10.3390/joitmc7030204.
- [13] R. Shanti, H. Siregar, N. Zulbainarni, and Tony, "Role of Digital Transformation on Digital Business Model Banks," *Sustainability (Switzerland)*, vol. 15, no. 23, Dec. 2023, doi: 10.3390/su152316293.
- [14] S. J. Kaur, L. Ali, M. K. Hassan, and M. Al-Emran, "Adoption of digital banking channels in an emerging economy: exploring the role of in-branch efforts," *Journal of Financial Services Marketing*, vol. 26, no. 2, pp. 107–121, Jun. 2021, doi: 10.1057/s41264-020-00082-w.

- [15] M. Tariq, S. Z. Maryam, and W. A. Shaheen, "Cognitive factors and actual usage of Fintech innovation: Exploring the UTAUT framework for digital banking," *Heliyon*, vol. 10, no. 15, Aug. 2024, doi: 10.1016/j.heliyon.2024.e35582.
- [16] P. M. Nguyen, T.-M.-H. Vu, T.-M.-N. Luu, and T. H. Dang, "Factors affecting digital banking services acceptance: An empirical study in Vietnam during the COVID-19 pandemic," *Entrepreneurial Business and Economics Review*, vol. 12, no. 1, pp. 101–117, 2024, doi: 10.15678/eber.2024.120106.
- [17] T. T. Nguyen, H. T. Nguyen, H. T. Mai, and T. T. M. Tran, "Determinants of digital banking services in Vietnam: Applying utaut2 model," *Asian Economic and Financial Review*, vol. 10, no. 6, pp. 680–697, Jun. 2020, doi: 10.18488/journal.aefr.2020.106.680.697.
- [18] D. N. Nguyen, D. D. Nguyen, and D. Van Nguyen, "Distribution information safety and factors affecting the intention to use digital banking in Vietnam," *Journal of Distribution Science*, vol. 18, no. 6, pp. 83–91, 2020, doi: 10.15722/jds.18.6.202006.83.
- [19] D. Kim and J. K. Bae, "Understanding internet-only bank service adoption: An integration of the unified technology theory of acceptance and innovation resistance model," *Global Business and Finance Review*, vol. 25, no. 3, pp. 49–59, Sep. 2020, doi: 10.17549/gbfr.2020.25.3.49.
- [20] V. Venkatesh, M. G. Morris, G. B. Davis, and F. D. Davis, "User Acceptance of Information Technology: Toward a Unified View," 2003.
- [21] S. Sharma, R. Sharma, G. Kayal, and J. Kaur, "Digital Banking: A Meta-Analysis Approach," *Indian Journal of Marketing*, vol. 52, no. 5, pp. 41–68, May 2022, doi: 10.17010/ijom/2022/v52/i5/169416.
- [22] S. S. Binyamin and B. A. Zafar, "Proposing a mobile apps acceptance model for users in the health area: A systematic literature review and meta-analysis," *Health Informatics J*, vol. 27, no. 1, 2021, doi: 10.1177/1460458220976737.
- [23] A. Milani, F. Dessi, and M. Bonaiuto, "A meta-analysis on the drivers and barriers to the social acceptance of renewable and sustainable energy technologies," *Energy Res Soc Sci*, vol. 114, Aug. 2024, doi: 10.1016/j.erss.2024.103624.
- [24] F. de O. Santini, W. J. Ladeira, C. H. Sampaio, and G. da Silva Costa, "Student satisfaction in higher education: a meta-analytic study," *Journal of Marketing for Higher Education*, vol. 27, no. 1, pp. 1–18, Jan. 2017, doi: 10.1080/08841241.2017.1311980.
- [25] J. E. Hunter and F. L. Schmidt, *Methods of Meta-Analysis: Correcting Error and Bias in Research Findings*. New York: Sage, 2004.
- [26] A. Liberati *et al.*, "The PRISMA statement for reporting systematic reviews and meta-analyses of studies that evaluate health care interventions: explanation and elaboration," in *Journal of clinical epidemiology*, Oct. 2009, pp. e1–e34. doi: 10.1016/j.jclinepi.2009.06.006.
- [27] G. Baptista and T. Oliveira, "A weight and a meta-analysis on mobile banking acceptance research," Oct. 01, 2016, *Elsevier Ltd*. doi: 10.1016/j.chb.2016.05.074.
- [28] S. Wasserman, L. V. Hedges, and I. Olkin, "Statistical Methods for Meta-Analysis," *Journal of Educational Statistics*, vol. 13, no. 1, p. 75, Spring 1988, doi: 10.2307/1164953.
- [29] H. Retnawati, E. Apino, Kartianom, H. Djidu, and R. D. Anazifa, *Pengantar Analisis Meta*. Yogyakarta: Parama Publishing, 2018.
- [30] R. A. Peterson and S. P. Brown, "On the use of beta coefficients in meta-analysis," *Journal of Applied Psychology*, vol. 90, no. 1, pp. 175–181, Jan. 2005, doi: 10.1037/0021-9010.90.1.175.

- [31] J. Karch, "Improving on adjusted R-squared," *Collabra Psychol*, vol. 6, no. 1, Sep. 2020, doi: 10.1525/collabra.343.
- [32] A. G. Asuero, A. Sayago, and A. G. González, "The correlation coefficient: An overview," *Crit Rev Anal Chem*, vol. 36, no. 1, pp. 41–59, Jan. 2006, doi: 10.1080/10408340500526766.
- [33] M. Borenstein, L. V. Hedges, J. P. T. Higgins, and H. R. Rothstein, "A basic introduction to fixed-effect and random-effects models for meta-analysis," *Res Synth Methods*, vol. 1, no. 2, pp. 97–111, Apr. 2010, doi: 10.1002/jrsm.12.
- [34] J. Lau, J. P. A. Ioannidis, and C. H. Schmid, "Summing up evidence: one answer is not always enough," *The Lancet*, vol. 351, no. 9096, pp. 123–127, Jan. 1998, doi: 10.1016/S0140-6736(97)08468-7.
- [35] J. P. T. Higgins, S. G. Thompson, J. J. Deeks, and D. G. Altman, "Measuring inconsistency in meta-analyses," Sep. 06, 2003, *BMJ Publishing Group*. doi: 10.1136/bmj.327.7414.557.
- [36] R. Rosenthal, "The 'File Drawer Problem' and Tolerance for Null Results," *Psychol Bull*, vol. 86, no. 3, pp. 638–641, 1979, doi: <https://doi.org/10.1037/0033-2909.86.3.638>.
- [37] M. Egger, G. D. Smith, M. Schneider, and C. Minder, "Bias in meta-analysis detected by a simple, graphical test," *Br Med J*, vol. 315, no. 7109, pp. 629–634, 1997, doi: 10.1136/bmj.315.7109.629.
- [38] S. Duval and R. Tweedie, "Trim and fill: A simple funnel-plot-based method of testing and adjusting for publication bias in meta-analysis," *Biometrics*, vol. 56, no. 2, pp. 455–463, 2000, doi: 10.1111/j.0006-341X.2000.00455.x.
- [39] S. Duval and R. Tweedie, "A Nonparametric 'Trim and Fill' Method of Accounting for Publication Bias in Meta-Analysis," *J Am Stat Assoc*, vol. 95, no. 449, pp. 89–98, Mar. 2000, doi: 10.1080/01621459.2000.10473905.
- [40] Y. Kim and R. A. Peterson, "A Meta-analysis of Online Trust Relationships in E-commerce," *Journal of Interactive Marketing*, vol. 38, pp. 44–54, May 2017, doi: 10.1016/j.intmar.2017.01.001.
- [41] F. D. O. Santini, W. J. Ladeira, C. H. Sampaio, M. G. Perin, and P. C. Dolci, "A meta-analytical study of technological acceptance in banking contexts," *International Journal of Bank Marketing*, vol. 37, no. 3, pp. 755–774, Apr. 2019, doi: 10.1108/IJBM-04-2018-0110.
- [42] A. M. Musyaffi, S. Mulyani, I. Suraida, and C. Sukmadilaga, "Lack of Readiness of Digital Banking Channel Acceptance: Study on Tam 3 and Technology Readiness," *Academy of Strategic Management Journal*, vol. 20, no. 4, pp. 1–18, 2021.
- [43] Q. B. Tran, T. B. T. Nguyen, T. T. C. Nguyen, and D. A. Duong, "Impact of perceived safety on customers' use of digital banking services at commercial banks: A case study in Vietnam," *Asian Economic and Financial Review*, vol. 14, no. 10, pp. 782–797, 2024, doi: 10.55493/5002.v14i10.5225.
- [44] T. Viet Tam, N. H. Tien, and M. Banka, "Identifying gamification factors for digital banking service users in Vietnam: Extending TAM model with gamification and perceived value," *Cogent Business & Management*, vol. 11, no. 1, Dec. 2024, doi: 10.1080/23311975.2024.2398730.
- [45] S. Nagy, L. Molnár, and A. Papp, "Customer Adoption of Neobank Services from a Technology Acceptance Perspective – Evidence from Hungary," *Decision Making: Applications in Management and Engineering*, vol. 7, no. 1, pp. 187–208, Apr. 2024, doi: 10.31181/dmame712024883.
- [46] N. H. Quynh and L. M. Truong, "The role of perceived security and social influence on the usage behavior of digital banking services: An extension of the technology

- acceptance model," *Edelweiss Applied Science and Technology*, vol. 7, no. 2, pp. 136–153, 2023, doi: 10.55214/25768484.v7i2.396.
- [47] S. Borah and Dr. M. L. Chaudhary, "A Study On The Impact Of Consumer Risk Perception And Innovativeness On Digital Banking Adoption In India.," *Educational Administration Theory and Practices*, vol. 30, no. 5, pp. 11889–11896, May 2024, doi: 10.53555/kuey.v30i5.5044.
- [48] N. T. T. Thanh, "Factors Affecting the Intention to Use Digital Banking Services: A Case Study on Elderly Customers in Vietnam," *HSE Economic Journal*, vol. 27, no. 2, pp. 270–289, 2023, doi: 10.17323/1813-8691-2023-27-2-270-289.
- [49] W. Meiranto, F. Faisal, and E. N. A. Yuyetta, "The mediating role of effort expectation on digital banking behavior intention in the Indonesian bank industry: An integration of UGT-UTAUT2," *International Journal of Data and Network Science*, vol. 8, no. 4, pp. 2547–2562, Sep. 2024, doi: 10.5267/j.ijdns.2024.5.003.
- [50] A. Ramsundra and R. B. Mason, "Factors Influencing the Use of Digital Personal Banking in South Africa," *International Journal of Electronic Commerce Studies*, vol. 15, no. 3, pp. 29–58, 2024, doi: 10.7903/ijecs.2340.
- [51] B. Kaur and N. K. Batra, "Technology adoption of digital banking and women consumers: An empirical investigation," *International Journal of Experimental Research and Review*, vol. 32, pp. 278–287, 2023, doi: 10.52756/IJERR.2023.V32.024.
- [52] A. Ziouache, A. H. B. A. Ghani, and M. A. Bin Bahaman, "Perceived Ease of Use and IT Infrastructures Factors and Their Impact on the Customers' Intention to Adopt Digital Banking Services among the," *Journal for Re Attach Therapy and Developmental Diversities*, vol. 6, no. 9, pp. 693–703, 2023.
- [53] O. T. Nguyen, "Factors affecting the intention to use digital banking in Vietnam," *Journal of Asian Finance, Economics and Business*, vol. 7, no. 3, pp. 303–310, Mar. 2020, doi: 10.13106/jafeb.2020.vol7.no3.303.
- [54] T. Christian, R. Jenny, and N. Mecmack, "Components Affecting Intention to Use Digital Banking Among Generation Y and Z: An Empirical Study from the Philippines," *Journal of Asian Finance*, vol. 8, pp. 509–0518, 2021, doi: 10.13106/jafeb.2021.vol8.no12.0509.
- [55] E. R. Indriyarti, M. Christian, H. Yulita, T. Aryati, and R. J. Arsjah, "Digital Bank Channel Distribution: Predictors of Usage Attitudes in Jakarta's Gen Z," *Journal of Distribution Science*, vol. 21, no. 2, pp. 21–34, 2023, doi: 10.15722/jds.21.02.202302.21.
- [56] S. Ananda, S. Devesh, and A. M. Al Lawati, "What factors drive the adoption of digital banking? An empirical study from the perspective of Omani retail banking," *Journal of Financial Services Marketing*, vol. 25, no. 1–2, pp. 14–24, Jun. 2020, doi: 10.1057/s41264-020-00072-y.
- [57] N. A. Windasari, N. Kusumawati, N. Larasati, and R. P. Amelia, "Digital-only banking experience: Insights from gen Y and gen Z," *Journal of Innovation and Knowledge*, vol. 7, no. 2, Apr. 2022, doi: 10.1016/j.jik.2022.100170.
- [58] D. Harahap, A. Afandi, and T. M. Siregar, "The Islamic Banking Customer's Intention to Use Digital Banking Services: An Indonesian Study," *Journal of Islamic Monetary Economics and Finance*, vol. 9, no. 3, pp. 533–558, 2023, doi: 10.21098/jimf.v9i3.1673.
- [59] I. M. Shaikh, H. Amin, K. Noordin, and J. M. Shaikh, "Islamic Bank Customers' Adoption of Digital Banking Services: Extending Diffusion Theory of Innovation," *Journal of Islamic Monetary Economics and Finance*, vol. 9, no. 1, pp. 57–70, 2023, doi: 10.21098/jimf.v9i1.1545.

- [60] A. S. Mulazid, D. Saharuddin, M. K. Muttaqien, A. T. S. Wicaksono, F. Fatmawati, and F. Fauzan, "Determinants for Acceptance and Use of Sharī'ah Banking Digital Services in Indonesia: Applying UTAUT 3, Trust, and Sharī'ah Compliance," *Journal of King Abdulaziz University, Islamic Economics*, vol. 37, no. 1, pp. 55–77, Jan. 2024, doi: 10.4197/Islec.37-1.4.
- [61] A. M. Musyaffi, R. J. Johari, B. Sobirov, M. C. Oli, Rahmi, and B. Afriadi, "Examining Initial Trust in Adoption of Digital Banking Platform: A Personal Innovativeness and Security Perspective," *Journal of System and Management Sciences*, vol. 14, no. 1, pp. 67–86, 2024, doi: 10.33168/JSMS.2024.0105.
- [62] V. C. Cassandra and R. Jayadi, "Investigating Drivers of Digital Banking Acceptance: Insights from Indonesian Financial Consumers," *Journal of System and Management Sciences*, vol. 14, no. 11, pp. 168–187, Jun. 2024, doi: 10.33168/jsms.2024.1110.
- [63] Y. Vincenzo and R. Jayadi, "Important Factors that Affect Customer Satisfaction with Digital Banks in Indonesia," *J Theor Appl Inf Technol*, vol. 101, no. 4, 2023.
- [64] F. T. Supriyadi and D. Darwanto, "Investigating Drivers of Digital Banking Adoption of Gen Z in Indonesia," *Jurnal Ekonomi Bisnis dan Kewirausahaan*, vol. 12, no. 2, p. 257, Nov. 2023, doi: 10.26418/jebik.v12i2.67212.
- [65] A. F. Riza, "The potential of digital banking to handle the Covid-19 pandemic crisis: Modification of UTAUT model for Islamic finance industry," *Jurnal Ekonomi & Keuangan Islam*, vol. 7, no. 1, pp. 1–16, 2021, doi: 10.20885/JEKI.vol.
- [66] C. L. Rithmaya, H. Ardianto, and E. Sistiyarini, "Gen Z and The Future of Banking: An Analysis of Digital Banking Adoption," *Jurnal Manajemen dan Kewirausahaan*, vol. 26, no. 1, pp. 64–78, Mar. 2024, doi: 10.9744/jmk.26.1.64-78.
- [67] P. Bhatnagr, A. Rajesh, and R. Misra, "Neobank adoption: integrating the information systems effectiveness framework with the innovation resistance model," *Management Decision*, Dec. 2024, doi: 10.1108/MD-06-2023-0977.
- [68] M. Gupta and R. Kiran, "Sectoral Comparison of Sustainable Digital Financial Inclusion of Women Workforce with the Mediation of Digital Banking Adoption Intention: An Empirical Analysis," *Sage Open*, vol. 14, no. 2, Apr. 2024, doi: 10.1177/21582440241258288.
- [69] M. A. M. Saif, N. Hussin, M. M. Husin, A. Alwadain, and A. Chakraborty, "Determinants of the Intention to Adopt Digital-Only Banks in Malaysia: The Extension of Environmental Concern," *Sustainability (Switzerland)*, vol. 14, no. 17, Sep. 2022, doi: 10.3390/su141711043.
- [70] M. A. M. Saif, N. Hussin, M. M. Husin, A. Muneer, and A. Alwadain, "Beyond conventions: Unravelling perceived value's role in shaping digital-only banks' adoption," *Technol Forecast Soc Change*, vol. 203, Jun. 2024, doi: 10.1016/j.techfore.2024.123337.
- [71] I. U. Khan, "How does culture influence digital banking? A comparative study based on the unified model," *Technol Soc*, vol. 68, Feb. 2022, doi: 10.1016/j.techsoc.2021.101822.
- [72] J. B. P. Basoeki and A. A. Agus, "Understanding the Role of Social Media Marketing and Technology Adoption Model in Shaping Customer Adoption of Digital Banking," *The South East Asian Journal of Management*, vol. 17, no. 2, pp. 50–73, Oct. 2023, doi: 10.21002/seam.v17i2.1380.
- [73] L. Julia, P. S. Linggam, R. Hibatullah, and J. S. Justianto, "The Impact of Perceived Risk and Technology Acceptance Model on Gen Z's Adoption of Digital Banking," *WSEAS Transactions on Computer Research*, vol. 12, pp. 1–18, 2024, doi: 10.37394/232018.2024.12.1.

- [74] N. Anh TRAN, "Intention to Use Digital Banking Services of Young Retail Customers in Vietnam*," *Journal of Asian Finance*, vol. 8, no. 8, pp. 387–0397, 2021, doi: 10.13106/jafeb.2021.vol8.no8.0387.
- [75] V. Venkatesh, S. M. Walton, J. Y. L. Thong, and X. Xu, "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology," *MIS Quarterly*, vol. 36, no. 1, pp. 157–178, 2012, doi: <https://dx.doi.org/10.2307/41410412>.

