

## DAFTAR RUJUKAN

- Akademik Universitas Pendidikan Ganesha. (2023). *Kenal Dekat Program Studi*.  
<https://undiksha.ac.id/akademik/fakultas/fakultas-ekonomi/akuntansi/>.
- Ananto, N. (2022). Analisis Persepsi penggunaan *E-money* pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Klabat. *Literatus*, 4(2), 961-968.
- Annur, C. M. (2019). *Riset Morgan Stanley Ungkap Ketatnya Persaingan OVO dan Go-Pay*.  
Katadata.  
<https://katadata.co.id/desysetyowati/digital/5e9a5522765d7/riset-morgan-stanley-ovo-lebih-banyak-digunakan-ketimbang-go-pay>
- Ariffin, F., Ishii, K., Sato, M. Ochiai, S. (2021). *The effectiveness of the e-money incentive mechanism in promoting separation of recyclables at source in Malaysia*. *J Mater Cycles Waste Manag* 23, 371–385.  
<https://doi.org/10.1007/s10163-020-01107-1>
- Coppolino, L., Romano, L., D'Antonio, S., Formicola, V., & Massei, C. (2015). Use of the dempster-shafer theory for fraud detection: The mobile money transfer case study. *In Intelligent Distributed Computing VIII*, 465–474. DOI: 10.1007/978-3-319-10422-5\_48
- Dewi, L. G. K., Herawati, N. T., & Adiputra, I. M. P. (2021). Penggunaan *E-money* terhadap perilaku konsumtif mahasiswa yang dimediasi kontrol diri. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(1), 1-19.
- Dewi, W. P., Jayawarsa, A. K., & Purnami, A. S. (2022). Factors Affecting Interest In The Use Of Electronic Money In Ovo Applications. *Journal of Tourism Economics and Policy*, 1(3), 102-106.
- Fajar, B. M., Lutfiyani, L., & Mirati, T. (2019). Menelusuri Faktor-Faktor yang Mempengaruhi Minat Penggunaan OVO Pada Pelanggan Grab Mahasiswa IAIN Surakarta Fakultas Ekonomi Dan Bisnis Islam. *Academica: Journal of Multidisciplinary Studies*, 3(1), 109-122.
- Ginantra, N. L. W. S. R., Simarmata, J., Purba, R. A., Tojiri, M. Y., Duwila, A. A., Siregar, M. N. H., ... & Siswanti, I. (2020). *Teknologi finansial: Sistem finansial berbasis teknologi di era digital*. Yayasan Kita Menulis.
- Gunawan, H., Sinaga, B. L., & Purnomo, S. (2019). Assessment of the Readiness of Micro, Small and Medium Enterprises in Using *E-money* Using the Unified Theory of Acceptance and Use of Technology (UTAUT) Method. *Procedia Computer Science*, 161(2019), 316–323.
- Ha, N. T. T., & Quyen, P. G. (2018). Monetary Policy, Bank Competitiveness and Bank Risk-Taking: Empirical Evidence From Vietnam. *Asian Academy of Management Journal of Accounting & Finance*, 14(2).
- Hadisantoso, E., & Dharmawati, T. (2023). Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Uang Elektronik (*E-money*) Pada Aplikasi Ovo (Studi

- Empiris pada Mahasiswa Akuntansi Universitas Halu Oleo). *Jurnal Akuntansi dan Keuangan*, 8(1), 140-150.
- Halili. (2023). Penggunaan *E-money* di Lingkungan Pesantren Sebagai Bentuk Transformasi Sistem Pembayaran di Era Digital (Studi Kasus Pondok Pesantren Nurul Qarnain). *Jurnal Maisyatuna*, 4(3), 19-29.
- Handayati, P., & Alhaleh, S. E. A. (2021, April). The challenges and prospect of qualitative research in accounting. In *7th Regional Accounting Conference (KRA 2020)* (pp. 264-269). Atlantis Press.
- Himick, D., Johed, G., & Pelger, C. (2022). Qualitative research on financial accounting—an emerging field. *Qualitative Research in Accounting & Management*, 19(4), 373-385.
- Idris, M. (2019). *Riset Ini Ungkap Aplikasi Pembayaran Digital Favorit Konsumen*. Detikinet. <https://inet.detik.com/cyberlife/d-4629663/riset-ini-ungkap-aplikasi-pembayaran-digital-favorit-konsumen>
- Idris, M. (2024). *Apakah OVO Bisa Tarik Tunai? Simak Panduan Lengkapnya*. [https://money.kompas.com/read/2024/05/05/091200926/apakah-ovo-bisa-tarik-tunai-simak-panduan-lengkapnya#google\\_vignette](https://money.kompas.com/read/2024/05/05/091200926/apakah-ovo-bisa-tarik-tunai-simak-panduan-lengkapnya#google_vignette).
- Kai, Y., Mingsheng, H., Zhijuan, J., Bei, G., & Xiaofei, Z. (2019). An Association Ring Signature for Block Chain *E-money* Transactions. *Wuhan University Journal of Natural Sciences*, 24(2), 169–175. doi:10.1007/s11859-019-1382-x
- Khatimah, H., Susanto, P., & Abdullah, N. L. (2019). Hedonic Motivation And Social Influence On Behavioral Intention Of *E-money*: The Role Of Payment Habit As A Mediator. *International Journal of Entrepreneurship*, 23(1), 1-9.
- Lestari, D. (2020). *Manajemen keuangan pribadi cerdas mengelola keuangan*. Deepublish.
- Lotz, S., & Vasselin, F. (2019). A New Monetarist Model Of Fiat And *E-money*. *Economic Inquiry*, 57(1), 498–514.
- Lucre, F. (2020), “Paper money shunned as possible carrier of coronavirus”, The Japan Times, Retrieved on 14 April 2020 from, available at: <https://www.japantimes.co.jp>.
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded sourcebook*. sage.
- Mustamu, A., Rotinsulu, T. O., & Maramis, M.T. B. (2021). Pengaruh Less Cash Society Terhadap Tingkat Konsumsi Masyarakat Di Kota Manado (Studi Kasus: Dosen Dan Mahasiswa Universitas Sam Ratulangi Manado). *Jurnal EMBA*, 9(1), 386-396.

- Negara, A. K., Febrianto, H. G., & Fitriana, A. I. (2022). Mengelola keuangan dalam pandangan gen z. *AKUNTABEL: Jurnal Ekonomi dan Keuangan*, 19(2), 296-304.
- Noordiono, A. (2016). *Karakter Generasi Z Dan Proses Pembelajaran Pada Program Studi Akuntansi* (Doctoral dissertation, Universitas Airlangga).
- Octabriyantiningtyas, D., Suryani, E., & Jatmiko, A. R. (2019). Modeling Customer Satisfaction with the Service Quality of *E-money* in Increasing Profit of PT. Telekomunikasi Indonesia. *Procedia Computer Science*, 161(2019), 943–950. doi:10.1016/j.procs.2019.11.203
- OVO. (2024). *Kendala Transaksi di Merchant*. <https://ovo.zendesk.com/hc/en-us/articles/360021498912-Kendala-Transaksi-di-Merchant>.
- Pratiwi, D. N., Dewi, F. P., & Ayuningtyas, V. (2022, October). Financial Technology (Fintech): Generasi Z dan Generasi Milenial. In *SIMBA: Seminar Inovasi Manajemen, Bisnis, dan Akuntansi* (Vol. 4).
- Puspita, Y. C. (2019). Analisis kesesuaian teknologi penggunaan digital payment pada aplikasi ovo. *Jurnal Manajemen Informatika*, 9(2), 121-128.
- Rahman, A. N., & Purwanto, S. (2023). Daya Tarik Minat Generasi Z Dalam Bertransaksi Menggunakan Financial Technology (E-Wallet):(Study Kasus Pelanggan E-Commerce Di DKI Jakarta). *Strata Business Review*, 1(2), 139-152.
- Rahman, M., Ismail, I., & Bahri, S. (2020). Analysing consumer adoption of cashless payment in Malaysia. *Digital Business*, 1(1), 100004.
- Rembulan, N. D. R., & Firmansyah, E. A. (2020). Perilaku Konsumen Muslim Generasi-Z Dalam Pengadopsian Dompot Digital. *Valid: Jurnal Ilmiah*, 17(2), 111-128.
- Ridwan, R., Sukarman, L. L., Shankar, K., & Nguyen, P. T. (2019). Strategies of successfully managing personal finances for system excellence. *International Journal of Recent Technology and Engineering*, 8(2), 3818-3821.
- Rodina, L., & Zavyalova, L. (2020). Personal finance management in modern conditions. , 18, 36-47. [https://doi.org/10.24147/1812-3988.2020.18\(4\).36-47](https://doi.org/10.24147/1812-3988.2020.18(4).36-47).
- Sasongko, D. T., Handayani, P. W., & Satria, R. (2022). Analysis of factors affecting continuance use intention of the electronic money application in Indonesia. *Procedia Computer Science* 197 (2022), 42–50.
- Sianturi, P. (2017). Peran Ekonomi digital dalam mendorong pertumbuhan ekonomi nasional. *Jurnal inspirasi*, 8(2), 51-55.
- Sugiyono, P. D. (2017). Metode penelitian bisnis: pendekatan kuantitatif, kualitatif, kombinasi, dan R&D. *Penerbit CV. Alfabeta: Bandung*, 225, 87.

- Sumanjeet. (2009). Emergence of payment systems in the age of electronic commerce: The state of art. In *2009 First Asian Himalayas International Conference on Internet* (pp. 1-18). IEEE.
- Susanto, P., Hoque, M. E., Hashim, N. M. H. N., Shah, N. U., & Alam, M. N. A. (2022). Moderating effects of perceived risk on the determinants–outcome nexus of *e-money* behaviour. *International Journal of Emerging Markets*, *17*(2), 530-549. <https://doi.org/10.1108/IJOEM-05-2019-0382>
- Susanto, P., Hoque, M. E., Hashim, N. M. H. N., Shah, N. U., & Alam, M. N. A. (2022). Moderating effects of perceived risk on the determinants–outcome nexus of *e-money* behaviour. *International Journal of Emerging Markets*, Vol. 17 No. 2, pp. 530-549. <https://doi.org/10.1108/IJOEM-05-2019-0382>
- Tulgan, B. (2013). Meet Generation Z: The second generation within the giant "Millennial" cohort. *Rainmaker Thinking*, *125*(1), 1-13.
- Usman, R. (2017). Karakteristik uang elektronik dalam sistem pembayaran. *Yuridika*, *32*(1), 134.
- Wareza. (2021). *Kartu Kredit 'Sekarat', Ini Alasan Shopee Paylater cs Laris*. <https://www.cnbcindonesia.com/market/20210421204559-17-239782/kartu-kredit-sekarat-ini-alasan-shopee-paylater-cs-laris>
- Widayat, W., Masudin, I., & Satiti, N. R. (2020). *E-money* Payment: Customers' Adopting Factors and the Implication for Open Innovation. *J. Open Innov. Technol. Mark. Complex*, *6*(3), 57; <https://doi.org/10.3390/joitmc6030057>
- Widayat, W., Masudin, I., & Satiti, N. R. (2020). *E-money* payment: Customers' adopting factors and the implication for open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, *6*(3), 57.
- Wijaya, Hengki. (2018). *Analisis Data Kualitatif*. Makassar: Sekolah Tinggi Theologia Jaffray.
- Wong, J. (2016). 3 Reasons Qualitative and Quantitative Analyses are Crucial for Financial Reporting. *Brilliant Staffing*. <https://www.brilliantfs.com/3-reasons-qualitative-and-quantitative-analyses-are-crucial-for-financial-reporting/>
- Yang, M., Mamun, A. A., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Cashless transactions: A study on intention and adoption of e-wallets. *Sustainability*, *13*(2), 831.