

## REFERENCES

- Academic Geek. (2021, December 4). Moderation Analysis using AMOS (Interaction Term Analysis through AMOS) [Video]. YouTube. <https://www.youtube.com/watch?v=p0Vez3Qpjho>
- Acelian, R. M., & Basri, H. A. (2021). Analysis of Sales Promotion, Perceived Ease of Use and Security on Consumer Decisions to Use DANA Digital Wallet. In *International Journal of Innovative Science and Research Technology* (Vol. 6, Issue 1). [www.ijisrt.com](http://www.ijisrt.com)
- Akther, T., & Nur, T. (2022). A model of factors influencing COVID-19 vaccine acceptance: A synthesis of the theory of reasoned action, conspiracy theory belief, awareness, perceived usefulness, and perceived ease of use. *PloS ONE*, 17(1 January). <https://doi.org/10.1371/journal.pone.0261869>
- Aulinnia, A., & Subiyantoro, H. (2023). Efisiensi dan Efektivitas Tatanan Ruang Co-Working Space Bagi Pengguna Startup di Surabaya. *INNOVATIVE: Journal Of Social Science Research*.
- Azhari, D. R., & Fachry, F. M. (2020). *PENGARUH CITRA MEREK DAN PROMOSI TERHADAP KEPUTUSAN PEMBELIAN BATIK KARAWANG DI RAMAYANA MALL, KARAWANG*.
- Bagherian, R. P. F., & Haddad, N. M. (2022). Relationship between Technology Acceptance and Technology Anxiety among Iranian EFL Learners. In *International Journal of Language and Translation Research Autumn* (Vol. 2022, Issue 4).

- Barbera, J., Naibert, N., Komperda, R., & Pentecost, T. C. (2021). Clarity on Cronbach's Alpha Use. In *Journal of Chemical Education* (Vol. 98, Issue 2, pp. 257–258). American Chemical Society. <https://doi.org/10.1021/acs.jchemed.0c00183>
- Berner, J., Dallora, A. L., Palm, B., Sanmartin Berglund, J., & Anderberg, P. (2023). Five-factor model, technology enthusiasm and technology anxiety. *Digital Health*, 9. <https://doi.org/10.1177/20552076231203602>
- Boboye, L., & Taoheed, A. (2021). STRUCTURAL EQUATION MODEL (SEM). In *American Journal of Humanities and Social Sciences Research* (Issue 5). [www.ajhssr.com](http://www.ajhssr.com)
- Burhan, F. A. (2021). *Survei: Bisnis Remitansi Berpotensi Besar tapi Hadapi 4 Tantangan – Fintech Katadata.co.id.* <https://katadata.co.id/digital/fintech/6079698543a99/survei-bisnis-remitansi-berpotensi-besar-tapi-hadapi-4-tantangan>
- Carare, A., Franco, L., Hadzi-Vaskov, M., Lesniak, J., Vasilyev, D., & Yakhshilikov, Y. (2022). *Digital Money and Remittances Costs in Central America, Panama, and the Dominican Republic.*
- Cheung, G. W., Cooper-Thomas, H. D., Lau, R. S., & Wang, L. C. (2023). Reporting reliability, convergent and discriminant validity with structural equation modeling: A review and best-practice recommendations. *Asia Pacific Journal of Management*, 41(2), 745–783. <https://doi.org/10.1007/s10490-023-09871-y>

- Clemes, M. D., Dean, D. L., & Thitiya, T. (2020). Modelling the behavioural intentions of day spa customers. *Asia Pacific Journal of Marketing and Logistics*, 32(8), 1699–1716. <https://doi.org/10.1108/APJML-04-2019-0258>
- Daraghmeh, A., Lentner, C., & Sági, J. (2021). FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of “Generation X” in Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32. <https://doi.org/10.1016/j.jbef.2021.100574>
- Darmansyah, Fianto, B. A., Hendratmi, A., & Aziz, P. F. (2020). Factors determining behavioral intentions to use Islamic financial technology: Three competing models. *Journal of Islamic Marketing*, 12(4), 794–812. <https://doi.org/10.1108/JIMA-12-2019-0252>
- Darnida, Y., Haryono, A., & Nurriqli, A. (2024). The Role of Financial Technology in Increasing Financial Access Sekolah Tinggi Ilmu Ekonomi (STIE). *Journal of Management*, 3(2), 474–493. <https://myjournal.or.id/index.php/JOM>
- Ermawati, S., & Lestari, P. (2022). *PENGARUH STARTUP SEBAGAI DIGITALISASI BAGI EKONOMI KREATIF DI INDONESIA*. <https://transpubliko.co.id/ojs/index.php/Transekonomika>
- Fein, E. C., Gilmour, J., Machin, T., And, ;, & Hendry, L. (2022). *Statistics for Research Students*. [www.jamovi.org](http://www.jamovi.org).
- Feyen, E., Natarajan, H., & Saal, M. (2023). *Fintech and the Future of Finance: Market and Policy Implications*. <https://books.google.co.id/books?hl=en&lr=&id=FnC6EAAAQBAJ&oi=fnd&pg=PT7&dq=Feyen,+E.,+Natarajan,+H.,+%26+Saal,+M.+%282023%29.+Fintech>

+and+the+Future+of+Finance+Market+and+Policy+Implications.&ots=OvK  
 iv4qEma&sig=BS5\_tFDJO2IvlLo2sLj2jhvm9g&redir\_esc=y#v=onepage&  
 q&f=false

Ghahroud, M., Jafari, F., Artificial, J. M.-J. of F. and, & 2021, undefined. (2021).

Review of the Fintech categories and the most famous Fintech start-ups.

*Journal of FinTech and Artificial Intelligence.*

[https://doi.org/10.47277/JFAI/1\(1\)007](https://doi.org/10.47277/JFAI/1(1)007)

Giao, H. N. K., Vuong, B. N., Tung, D., & Quan, T. N. (2020). A Model of Factors Influencing Behavioral Intention to Use Internet Banking and The Moderating Role of Anxiety: Evidence from Vietnam. *WSEAS Transactions on Business and Economics*, 17, 551–559. <https://doi.org/10.37394/23207.2020.17.54>

Gutterman, A. S. (2020). *Definitions and Types of Entrepreneurship.*

<https://www.researchgate.net/publication/354821821>

Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *An Introduction to Structural Equation Modeling* (pp. 1–29).

[https://doi.org/10.1007/978-3-030-80519-7\\_1](https://doi.org/10.1007/978-3-030-80519-7_1)

Heylighen, F., & Beigi, S. (2023). *Anxiety, Depression and Despair in the Information Age: the Techno-Social Dilemma.* <https://humanenergy.io/>

Hsiu-Ying Kao, G., Wang, S. W., & Farquhar, J. D. (2020). Modeling Airline Crisis Management Capability: Brand attitude, brand credibility and intention.

*Journal of Air Transport Management,* 89.

<https://doi.org/10.1016/j.jairtraman.2020.101894>

- Huang, R.-T., Mohd, ·, Jabor, K., Tang, · Tzy-Wen, & Chang, S.-C. (2022). *Examine the moderating role of mobile technology anxiety in mobile learning: a modified model of goal-directed behavior.* 23, 101–113. <https://doi.org/10.1007/s12564-021-09703-y>
- Hussain, S., Melewar, T. C., Priporas, C.-V., & Foroudi, P. (2020). *Examining the effects of celebrity trust on advertising credibility, brand credibility and corporate credibility.*
- Jalal, A., Mubarak, M., & Durani, F. (2023). Financial Technology. *Artificial Intelligence and Transforming Digital Marketing*, 525–536.
- Jardim, J., & Albright, J. (2021). *Entrepreneurial Skills to Be Successful in the Global and Digital World: Proposal for a Frame of Reference for Entrepreneurial Education.* <https://doi.org/10.3390/educsci>
- Jebb, A. T., Ng, V., & Tay, L. (2021). A Review of Key Likert Scale Development Advances: 1995–2019. In *Frontiers in Psychology* (Vol. 12). Frontiers Media S.A. <https://doi.org/10.3389/fpsyg.2021.637547>
- Jiménez-Barreto, J., Rubio, N., Campo, S., & Molinillo, S. (2020). Linking the online destination brand experience and brand credibility with tourists' behavioral intentions toward a destination. *Tourism Management*, 79. <https://doi.org/10.1016/j.tourman.2020.104101>
- Kagan, J. (2024). *Financial Technology (Fintech): Its Uses and Impact on Our Lives.* <https://www.investopedia.com/terms/f/fintech.asp>
- Kamalina, A. R. (2023). *BPS: Remitansi dari Pekerja Migran Mampu Kerek Pertumbuhan Ekonomi.*

<https://ekonomi.bisnis.com/read/20231220/9/1725744/bps-remitansi-dari-pekerja-migran-mampu-kerek-pertumbuhan-ekonomi>

Karsana, W., & Murhadi, W. R. (2021). EFFECT OF SERVICE QUALITY AND PATIENT SATISFACTION ON BEHAVIORAL INTENTION. In *Journal of Entrepreneurship & Business* (Vol. 2, Issue 1).

Karunaratna, I., Gunasena, P., Hapuarachchi, T., Ekanayake, U., Rajapaksha, S., Gunawardana, K., Aluthge, P., Bandara, S., Jayawardana, A., De Alvis, K., & Gunathilake, S. (2024). Comprehensive Data Collection: Methods, Challenges, and the Importance of Accuracy. In *Uva Clinical Research | Research Methodology | Data collection*.

Kaur, L., & Mittal, R. (2021). Variables in Social Science Research. In *Indian Res. J. Ext. Edu* (Vol. 21, Issue 3).

Kenton, W. (2024). What Is Promotion? <https://www.investopedia.com/terms/p/promotion.asp>

Kline, R. B. (2023). *Principles and Practice of Structural Equation Modeling*, 5<sup>th</sup> Edition. <https://doi.org/10.25336/csp29418>

Kotler, Philip., Keller, K. Lane., & Chernev, Alexander. (2021). *Marketing management*. Pearson Education Limited.

Kristanto, S. (2023). *PENGARUH CITRA MEREK DAN KREDIBILITAS TERHADAP LOYALITAS PELANGGAN DENGAN SERTIFIKASI HALAL SEBAGAI VARIABEL MODERATING PADA*. <https://repository.uin-suska.ac.id/71579/>

Kwokdinata, C. (2023). *The influence of perceived usefulness, perceived security, and perceived ease of use towards the intention to use Dana.*

<http://repository.uph.edu/id/eprint/57843>

Lystia, C., Winasis, R., Widiani, H. S., & Hadibrata, B. (2022). DETERMINASI KEPUTUSAN PEMBELIAN: HARGA, PROMOSI DAN KUALITAS PRODUK (LITERATURE REVIEW MANAJEMEN PEMASARAN). *Jurnal Ilmu Manajemen Terapan*, 3(4), 399–410.

<https://doi.org/10.31933/JIMT.V3I4.957>

Magdy, M. (2024). Exploring the Diverse Landscape of Fintech: An In-Depth Analysis of Fintech Types and Innovations. *ERURJ*, 1431–1444.

<https://doi.org/10.21608/erurj.2024.270884.1123>

Mohammed, B. F. (2022). The Use of Quantitative Techniques and Their Role in The Administrative Decision-Making Process in Organizations. *Journal of Production and Industrial Engineering*, 3(2).

<https://doi.org/10.26706/jpie.3.2.2211738>

Molinillo, S., Japutra, A., & Ekinci, Y. (2022). Building brand credibility: The role of involvement, identification, reputation and attachment. *Journal of Retailing and Consumer Services*, 64. <https://doi.org/10.1016/j.jretconser.2021.102819>

Muliadi, M. L., & Japarianto, E. (2021). ANALISA PENGARUH PERCEIVED EASE OF USE TERHADAP BEHAVIOR INTENTION MELALUI PERCEIVED USEFULNESS SEBAGAI MEDIA INTERVENING PADA DIGITAL PAYMENT OVO. *Jurnal Manajemen Pemasaran*.

<https://doi.org/10.9744/pemasaran.15.1.20–27>

Nangin, M. A., Rasita, I., Barus, G., & Wahyoedi, S. (2020). The Effects of Perceived Ease of Use, Security, and Promotion on Trust and Its Implications on Fintech Adoption. In *Journal of Consumer Sciences E* (Vol. 05, Issue 02).

Nelliparamban, S. (2023). *How Fintech Is Transforming The Finance World*. Forbes.

<https://www.forbes.com/councils/forbesbusinesscouncil/2023/10/10/how-fintech-is-transforming-the-finance-world/>

Nyutu, E. N., Cobern, W. W., & Pleasants, B. A. S. (2021). Correlational study of student perceptions of their undergraduate laboratory environment with respect to gender and major. *International Journal of Education in Mathematics, Science and Technology*, 9(1), 83–102.

<https://doi.org/10.46328/ijemst.1182>

Pernando, A. (2023). *Survei DataIndonesia.Id: Penetrasi Fintech Semakin Dalam*.

<https://finansial.bisnis.com/read/20230321/563/1639419/survei-dataindonesiaid-penetrasi-fintech-semakin-dalam>

Pipitwanichakarn, T., & Wongtada, N. (2020). The role online review on mobile commerce adoption: an inclusive growth context. *Journal of Asia Business Studies*, 14(5), 759–778. <https://doi.org/10.1108/JABS-02-2019-0060>

Pondaag, V. N. (2023). *Analisis pengaruh perceived usefulness, perceived ease of use, perceived credibility, perceived self efficacy, perceived financial cost sebagai variabel mediasi pada behavioral intention terhadap pengguna BCA Mobile di Surabaya*.

- Prastiawan, D. I., Aisjah, S., & Rofiaty, R. (2021). The Effect of Perceived Usefulness, Perceived Ease of Use, and Social Influence on the Use of Mobile Banking through the Mediation of Attitude Toward Use. *Asia Pacific Management and Business Application*, 009(03), 243–260. <https://doi.org/10.21776/ub.apmba.2021.009.03.4>
- Prince, S., Chapman, S., & Cassey, P. (2020). *The definition of entrepreneurship: is it less complex than we think?* <https://doi.org/10.1108/IJEBR-11-2019-0634>
- Rafini, I. M. R. N., & Gani, N. A. (2023). The Behavioral Intention of Perception and Adoption of E-Wallet among Mobile Phone User In Klang Valley. *Jurnal Evolusi*, 4(3), 20–90. <https://doi.org/10.61688/JEV.V4I3.90>
- Rajak, M., & Shaw, K. (2021). An extension of technology acceptance model for mHealth user adoption. *Technology in Society*, 67. <https://doi.org/10.1016/j.techsoc.2021.101800>
- Ratten, V. (2023). Entrepreneurship: Definitions, opportunities, challenges, and future directions. *Global Business and Organizational Excellence*, 42(5), 79–90. <https://doi.org/10.1002/OE.22217>
- Riyadi, Y. A. (2020). *Pengaruh Promosi, Fasilitas Dan Kualitas Pelayanan Terhadap Minat Menabung Masyarakat Kelurahan Siranindi Di Bank Muamalat Indonesia Cabang Palu.*
- Saprikis, V., Avlogiaris, G., & Katarachia, A. (2022). A Comparative Study of Users versus Non-Users' Behavioral Intention towards M-Banking Apps' Adoption. *Information (Switzerland)*, 13(1). <https://doi.org/10.3390/info13010030>

- Semrush. (2024). *Topremit.com: Domain Overview*.  
<https://www.semrush.com/analytics/overview/?db=id&q=topremit.com&searchType=domain>
- Siedlecki, S. L. (2020). Understanding Descriptive Research Designs and Methods. *Clinical Nurse Specialist, 34*(1), 8–12.  
<https://doi.org/10.1097/NUR.0000000000000493>
- Singh, S., Sahni, M. M., & Kovid, R. K. (2020). What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model. *Management Decision, 58*(8), 1675–1697. <https://doi.org/10.1108/MD-09-2019-1318>
- Statista. (2024). *Digital Remittances – Indonesia | Statista Market Forecast*.  
<https://www.statista.com/outlook/dmo/fintech/digital-payments/digital-remittances/indonesia>
- Sudirjo, F., Syamsuri, H., Mardiah, A., Widarman, A., & Novita, Y. (2023). Analysis of The Influence of Customer Perceived Benefit, Ease of Use and Sales Promotion on The Decision to Use Digital Wallets for Shopeepay Customers. *Jurnal Sistim Informasi Dan Teknologi, 63*–68.  
<https://doi.org/10.60083/jsisfotek.v5i3.304>
- Sullivan, L. (2020). *Power and Sample Size Determination Author*.  
[https://sphweb.bumc.bu.edu/otlt/mph-modules/bs/bs704\\_power/bs704\\_power\\_print.html](https://sphweb.bumc.bu.edu/otlt/mph-modules/bs/bs704_power/bs704_power_print.html)
- Top Remit. (2024). *Topremit*. <https://topremit.com/en>

- Troisi, O., Fenza, G., Grimaldi, M., & Loia, F. (2022). Covid-19 sentiments in smart cities: The role of technology anxiety before and during the pandemic. *Computers in Human Behavior*, 126. <https://doi.org/10.1016/j.chb.2021.106986>
- Tsai, T. H., Lin, W. Y., Chang, Y. S., Chang, P. C., & Lee, M. Y. (2020). Technology anxiety and resistance to change behavioral study of a wearable cardiac warming system using an extended TAM for older adults. *PloS ONE*, 15(1). <https://doi.org/10.1371/journal.pone.0227270>
- Uakarn, C., Chaokromthong, K., & Sintao, N. (2021). *Sample Size Estimation using Yamane and Cochran and Krejcie and Morgan and Green Formulas and Cohen Statistical Power Analysis by G\*Power and Comparisons*.
- Van Haute, E. (2020). *Sampling techniques. Research Methods in the Social Sciences: An AZ of Key Concepts*; Oxford University Press: Oxford, UK, 247.
- Vo, K. N., Le, A. N. H., Thanh Tam, L., & Ho Xuan, H. (2022). Immersive experience and customer responses towards mobile augmented reality applications: The moderating role of technology anxiety. *Cogent Business and Management*, 9(1). <https://doi.org/10.1080/23311975.2022.2063778>
- Walden, S. (2022). *What Is Fintech?* – *Forbes Advisor*. <https://www.forbes.com/advisor/banking/what-is-fintech/>
- Wang, Y., Wu, H., Dong, J., Liu, Y., Qiu, Y., Zhang, H., Wang, J., & Long, M. (2024). *TimeXer: Empowering Transformers for Time Series Forecasting with Exogenous Variables*. <http://arxiv.org/abs/2402.19072>

Widodo, T., & Salmandani, M. A. (2023). ANALYSIS OF FACTORS AFFECTING ONLINE SHOPPING BEHAVIOR MODERATED BY TECHNOLOGY ANXIETY ON SHOPEE'S E-COMMERCE PLATFORM DURING THE COVID-19 PANDEMIC (STUDY ON TELKOM UNIVERSITY STUDENTS). *Article in JHSS (JOURNAL OF HUMANITIES AND SOCIAL STUDIES, 00.* <https://doi.org/10.33751/jhss.v7i3.8314>

Wilson, M. L., Huggins-Manley, A. C., Ritzhaupt, A. D., & Ruggles, · Krista. (2022). Development of the Abbreviated Technology Anxiety Scale (ATAS). *Behavior Research Methods, 1, 3.* <https://doi.org/10.3758/s13428-022-01820-9>

Yakhshilikov, Y., Bersch, J., Clevy, J. F., Muhammad, N., & Pérez, R. E. (2021). *Fintech Potential for Remittance Transfers: A Central America Perspective.*