

DAFTAR PUSTAKA

- Alkhwaldi, A. F., Alobidyeen, B., Abdulmuhsin, A. A., & Al-Okaily, M. (2022). Investigating the antecedents of HRIS adoption in public sector organizations: integration of UTAUT and TTF. *International Journal of Organizational Analysis, September*. <https://doi.org/10.1108/IJOA-04-2022-3228>
- Allianz Indonesia. (2020). *Inilah Sektor Industri yang Bertahan di Tengah Pandemi COVID-19*. Allianz.Co.Id. <https://www.allianz.co.id/explore/inilah-sektor-industri-yang-bertahan-di-tengah-pandemi-covid19.html#:~:text=Industri yang mampu bertahan di,akan bertahan meski diterpa pandemi>
- Antara News. (2023, January 25). Bank Mandiri: Aplikasi Livin' didownload 20 juta kali dalam setahun. *Antaraneews.Com*. <https://www.antaraneews.com/berita/3364911/bank-mandiri-aplikasi-livin-didownload-20-juta-kali-dalam-setahun>
- Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44(September 2018), 38–52. <https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
- Bank Mandiri. (2023a). *Buah Digitalisasi! Keberhasilan Transformasi Bisnis Bank Mandiri Menciptakan Values Baru, Mendukung Kinerja 2022 Yang Cemerlang*. Bankmandiri.Co.Id. <https://bankmandiri.co.id/web/guest/press-detail?primaryKey=140544139&backUrl=/web/guest/press>
- Bank Mandiri. (2023b). *Living a Lively Life With Livin' by Mandiri*. Bankmandiri.Co.Id. <https://www.bankmandiri.co.id/livin>

- Chen, N. H. (2019). Extending a TAM–TTF model with perceptions toward telematics adoption. *Asia Pacific Journal of Marketing and Logistics*, 31(1), 37–54. <https://doi.org/10.1108/APJML-02-2018-0074>
- De Leon, M. V., Atienza, R. P., & Susilo, D. (2020). Influence of self-service technology (SST) service quality dimensions as a second-order factor on perceived value and customer satisfaction in a mobile banking application. *Cogent Business and Management*, 7(1). <https://doi.org/10.1080/23311975.2020.1794241>
- Flammer, A. (2015). Self-Efficacy. *International Encyclopedia of the Social & Behavioral Sciences: Second Edition*, August, 504–508. <https://doi.org/10.1016/B978-0-08-097086-8.25033-2>
- Foroughi, B., Iranmanesh, M., & Hyun, S. S. (2019). Understanding the determinants of mobile banking continuance usage intention. *Journal of Enterprise Information Management*, 32(6), 1015–1033. <https://doi.org/10.1108/JEIM-10-2018-0237>
- Gerbino, M. (2020). Self-efficacy. *The Wiley Encyclopedia of Personality and Individual Differences*, 1994, 387–391. <https://doi.org/10.1002/9781119547174.ch243>
- Gupta, P., Prashar, S., Vijay, T. S., & Parsad, C. (2021). Examining the influence of antecedents of continuous intention to use an informational app: The role of perceived usefulness and perceived ease of use. *International Journal of Business Information Systems*, 36(2), 270–287. <https://doi.org/10.1504/IJBIS.2021.112829>

- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., Black, W. C., & Anderson, R. E. (2018). *Multivariate Data Analysis*.
<https://doi.org/10.1002/9781119409137.ch4>
- Hair, J. F., Hult, G. T., Ringle, C., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) - Joseph F. Hair, Jr., G. Tomas M. Hult, Christian Ringle, Marko Sarstedt. In *Sage*.
- Hamid, A. A., Razak, F. Z. A., Bakar, A. A., & Abdullah, W. S. W. (2016). The Effects of Perceived Usefulness and Perceived Ease of Use on Continuance Intention to Use E-Government. *Procedia Economics and Finance*, 35(October 2015), 644–649. [https://doi.org/10.1016/s2212-5671\(16\)00079-4](https://doi.org/10.1016/s2212-5671(16)00079-4)
- Hamidi, H., & Safareeyeh, M. (2019). A model to analyze the effect of mobile banking adoption on customer interaction and satisfaction: A case study of m-banking in Iran. *Telematics and Informatics*, 38, 166–181. <https://doi.org/10.1016/j.tele.2018.09.008>
- Herliani, & Rofianto, W. (2020). E-Satisfaction & E-Trust driving factors and its implications on customer loyalty: a research on the groceries application. *The 8th International Seminar and Conference on Learning Organisation*, 122–132.
- Jadil, Y., Rana, N. P., & Dwivedi, Y. K. (2021). A meta-analysis of the UTAUT model in the mobile banking literature: The moderating role of sample size and culture. *Journal of Business Research*, 132, 354–372. <https://doi.org/10.1016/j.jbusres.2021.04.052>
- Jyoti, C., Chike-Obuekwe, J., Brad, M., & Shahper, R. (2017). *Understanding and*

Conceptualising the Adoption, Use and Diffusion of Mobile Banking in Older Adults: A Research Agenda and Conceptual Framework Abstract. 72(294), 0–9.

Kahle, L. R., & Malhotra, N. K. (2020). Marketing Research: An Applied Orientation. In *Journal of Marketing Research* (Vol. 31, Issue 1). <https://doi.org/10.2307/3151953>

Li, C. Y., & Fang, Y. H. (2019). Predicting continuance intention toward mobile branded apps through satisfaction and attachment. *Telematics and Informatics*, 43(151), 101248. <https://doi.org/10.1016/j.tele.2019.101248>

Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64(October 2020), 101487. <https://doi.org/10.1016/j.techsoc.2020.101487>

Lin, H. C., Han, X., Lyu, T., Ho, W. H., Xu, Y., Hsieh, T. C., Zhu, L., & Zhang, L. (2020). Task-technology fit analysis of social media use for marketing in the tourism and hospitality industry: a systematic literature review. *International Journal of Contemporary Hospitality Management*, 32(8), 2677–2715. <https://doi.org/10.1108/IJCHM-12-2019-1031>

Lutfi, A. (2022). Factors Influencing the Continuance Intention to Use Accounting Information System in Jordanian SMEs from the Perspectives of UTAUT: Top Management Support and Self-Efficacy as Predictor Factors. *Economies*, 10(4). <https://doi.org/10.3390/economies10040075>

Moslehpour, M., Pham, V. K., Wong, W. K., & Bilgiçli, I. (2018). e-purchase

- intention of Taiwanese consumers: Sustainable mediation of perceived usefulness and perceived ease of use. *Sustainability (Switzerland)*, *10*(1).
<https://doi.org/10.3390/su10010234>
- Nuraini, S. P., & Andriani, M. (2020). Faktor Penentu Minat Menggunakan Teknologi NFC Sebagai Sistem Pembayaran. *ULTIMA Management*, *12*(2), 175–199.
- Rahi, S., Khan, M. M., & Alghizzawi, M. (2020). Extension of technology continuance theory (TCT) with task technology fit (TTF) in the context of Internet banking user continuance intention. *International Journal of Quality and Reliability Management*, *38*(4), 986–1004.
<https://doi.org/10.1108/IJQRM-03-2020-0074>
- Rekha, I. S., Shetty, J., & Basri, S. (2022). Students' continuance intention to use MOOCs: empirical evidence from India. *Education and Information Technologies*. <https://doi.org/10.1007/s10639-022-11308-w>
- Sharif, A., & Raza, S. A. (2017). The influence of hedonic motivation, self-efficacy, trust and habit on adoption of internet banking: A case of developing country. *International Journal of Electronic Customer Relationship Management*, *11*(1), 1–22. <https://doi.org/10.1504/IJECRM.2017.086750>
- Sharma, S. K., & Sharma, M. (2019). Examining the role of trust and quality dimensions in the actual usage of mobile banking services: An empirical investigation. *International Journal of Information Management*, *44*(September 2018), 65–75. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>
- Susanto, A., Chang, Y., & Ha, Y. (2016). Determinants of continuance intention to

- use the smartphone banking services: An extension to the expectation-confirmation model. *Industrial Management and Data Systems*, 116(3), 508–525. <https://doi.org/10.1108/IMDS-05-2015-0195>
- Tam, C., & Oliveira, T. (2016). Understanding the impact of m-banking on individual performance: DeLone & McLean and TTF perspective. *Computers in Human Behavior*, 61, 233–244. <https://doi.org/10.1016/j.chb.2016.03.016>
- Vanduhe, V. Z., Nat, M., & Hasan, H. F. (2020). Continuance Intentions to Use Gamification for Training in Higher Education: Integrating the Technology Acceptance Model (TAM), Social Motivation, and Task Technology Fit (TTF). *IEEE Access*, 8, 21473–21484. <https://doi.org/10.1109/ACCESS.2020.2966179>
- Wang, W. T., Ou, W. M., & Chen, W. Y. (2019). The impact of inertia and user satisfaction on the continuance intentions to use mobile communication applications: A mobile service quality perspective. *International Journal of Information Management*, 44(May 2018), 178–193. <https://doi.org/10.1016/j.ijinfomgt.2018.10.011>
- Wardani, D. (2021). Faktor-Faktor Pengaruh Penggunaan Mobile Banking. *Jurnal Sistem Informasi Bisnis (JUNSIBI)*, 2(1), 15–32. <https://doi.org/10.55122/junsibi.v2i1.253>
- Wardani, D., Wulandari, N., & Baskara, C. A. (2022). Understanding Customer Acceptance to Financial Technology; Study in Indonesia. *International Journal of Innovative Technologies in Economy*, 2(34), 1–6. <https://doi.org/10.31435/rsglobal>

William G Zikmund, Babin, B. J., Jon C, C., & Griffin, M. (2013). Business Research Methods. In *South-Western College Pub.*

Wilson, N., Keni, K., & Tan, P. H. P. (2021). The role of perceived usefulness and perceived ease-of-use toward satisfaction and trust which influence computer consumers' loyalty in china. *Gadjah Mada International Journal of Business*, 23(3), 262–294. <https://doi.org/10.22146/gamaijb.32106>

Wulandari, N. (2016). Brand Experience in Banking Industry: Direct and Indirect Relationship to Loyalty. *Expert Journal of Marketing*, 4(1), 1–9. <http://marketing.expertjournals.com/23446773-401>

