

Daftar Pustaka

- Adapa, S., & Roy, S. (2017). Consumers' post-adoption behaviour towards Internet banking: empirical evidence from Australia. *Behaviour & Information Technology*, 36(9), pp. 970–983.
- Afshan, S., & Sharif, A. (2016). Acceptance of mobile banking framework in Pakistan. *Telematics and Informatics*, Vol. 33 No. 2., pp. 370-387.
- Al-Jabri, I., & Sohail, M. (2012). Mobile banking adoption: application of diffusion of innovation theory. *Journal of Electronic Commerce Research*, Vol. 13 No. 4, pp. 379-391.
- Alalwan, A., Dwivedi, Y., & Rana, N. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: extending UTAUT2 with trust. *International Journal of Information Management*, Vol. 37 No. 3, pp. 99-110. .
- Anam, K. (24, November 2024). Retrieved from CNBC Indonesia:
<https://www.cnbcindonesia.com/market/20231124085331-17-491650/mobile-banking-makin-banyak-diminati-ini-alasannya>
- Ashta, A. (2017). Evolution of Mobile Banking Regulations: A Case Study on Legislator's Behavior. *Strategic Change: Briefings in Entrepreneurial Finance* 26(1), pp. 3-20.
- Baptista, G., & Oliveira, T. (2016). A weight and a meta-analysis on mobile banking acceptance research. *Computers in Human Behavior*, Vol. 63 No. 1, pp. 480-489.
- Beauchamp, M., & Ponder, N. (2010). Perceptions of retail convenience for in-store and online shoppers. *The Marketing Management Journal*, 20(1), pp. 49-65.
- Bhatiasevi, V. (2016). An extended UTAUT model to explain the adoption of mobile banking. *Information Development*, Vol. 32 No. 4, pp. 799-814.
- Blaise, R., Halloran, M., & Muchnick, M. (2018). Mobile commerce competitive advantage: a quantitative study of variables that predict m-commerce purchase intentions. *Journal of Internet Commerce*, Vol. 17 No. 2, pp. 96-114.
- Blut, M., Wang, C., & Schoefer, K. (2016). Factors influencing the acceptance of self-service technologies: a meta-analysis". *Journal of Service Research*, Vol. 19 No. 4. , pp. 396-416.
- Chandra, S., Srivastava, S., & Theng, Y.-L. (2010). Evaluating the role of trust in consumer adoption of mobile payment systems: An empirical analysis. *Communications of the Association for Information Systems*, 27., pp. 561–588.
- Chawla, D., & Joshi, H. (2018). "The moderating effect of demographic variables on mobile banking adoption: an empirical investigation". *Global Business Review*, Vol. 19 No. 3, pp. 90-113.

- Cheah, C., Teo, A., Sim, J., Oon, K., & Tan, B. (2011). Factors affecting Malaysian mobile banking adoption: an empirical analysis. *International Journal of Network and Mobile Technologies, Vol. 2 No. 3*, pp. 149-160. .
- Chin, W. W. (1998). The Partial Least Squares Approach to Structural Equation Modeling. *Modern Methods for Business Research* 295, 336.
- Chiu, Y., & Hofer, K. (2015). Service innovation and usage intention: a cross-market analysis. *Journal of Service Management Vol. 26 No. 3*, , pp. 516-538.
- Defranc, A., Broucke, S. V., Leroy, R., Hoppenbrouwers, K., Lesaffre, E., Martens, L., & Declerck, .. D. (2008). Measuring oral health behaviour in Flemish health care workers: An application of the theory of planned behaviour. *Community Dental Health, 25*(2), pp. 107–114.
- Featherman, M., & Pavlou, P. (2003). Predicting e-services adoption: a perceived risk facets perspective. *International Journal of Human-Computer Studies, Vol. 59 No. 4*, pp. 451-474.
- Frimpong, K., Al-Shuridah, O., Wilson, A., & Sarpong, F. (2017). Effect of inherent innovativeness and consumer readiness on attitudes to mobile banking. *Journal of Financial Services Marketing, Vol. 22 No. 4*, , pp. 187-201.
- Giovanis, A., & Athanasopoulou, P. (2017). Factors influencing the adoption of m-banking in Greece. *Proceedings of 5th International Conference on Contemporary Marketing Issues, Thessaloniki*, pp. 291-298.
- Giovanis, A., Assimakopoulos, C., & Sarmaniots, C. (2019). Adoption of mobile self-service retail banking technologies: The role of technology, social, channel and personal factors. *International Journal of Retail & Distribution Management Vol. 47 No. 9*, , pp. 894-914.
- Hair, J. F., Hult, G. T., Ringle, C. M., & Sarstedt, M. (2016). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Second*. Los Angeles: SAGE.
- Hair, J., Hult, G., & C. Ringle, M. S. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Sage.
- Hanafizadeh, P., Behboudi, M., Koshksaray, A., & Tabar, M. (2014). Mobile-banking adoption by Iranian bank clients. *Telematics and Informatics, Vol. 31 No. 1*, pp. 62-78.
- Jebarajakirthy, C., & Shankar, A. (2021). Impact of online convenience on mobile banking adoption intention: A moderated mediation approach. *Journal of Retailing and Consumer Services*, pp. 1-12.
- Jogiyanto, H. (2007). *Sistem Informasi Keprilakuan*. Yogyakarta: Penerbit Andi.
- Karjaluoto, H., & Shaikh, A. (2015). Mobile banking adoption: a literature review”,. *Telematics and Informatics, Vol. 32 No. 1*, pp. 129-142.

- Kesharwani, A., & Bisht, S. (2012). Empirical validation of the decomposed theory of planned behaviour model within the mobile banking adoption context. *International Journal of Electronic Marketing and Retailing*, Vol. 8 No. 1, pp. 58-76.
- Koenig-Lewis, N., Palmer, A., & Moll, A. (2010). Predicting young consumers' take up of mobile banking services. *International Journal of Bank Marketing*, Vol. 28 No. 5, pp. 410-432.
- Koskal, M. (2016). The intentions of Lebanese consumers to adopt mobile banking. *international Journal of Bank Marketing*, Vol. 34 No. 3, pp. 327-346. .
- Kotler, P., & Armstrong, G. (2016). *Principles Of Marketing (6th Edition)*. United Kingdom: Pearson.
- Kwateng, K. O., Atiemo, K. A., & Appiah, C. (2019). Acceptance and use of mobile banking: an application of UTAUT2. *Journal of Enterprise Information Management* .
- Lee, Y., Park, J., Chung, N., & Blakeney, A. (2012). A unified perspective on the factors influencing usage intention toward mobile financial services. *Journal of Business Research*, Vol. 65 No. 11. , pp. 1590-1599.
- Liebermann, Y., & Stashevsky, S. (2002). Perceived risks as barriers to Internet and e-commerce usage. *Qualitative Market Research*, Vol. 5 No. 4, pp. 291-300.
- Lu, Y., Yang, S., Chau, P., & Cao, Y. (2011). Dynamics between the trust transfer process and intention to use mobile payment services: A cross-environment perspective. *Information & Management*, 48, 393–403., pp. 393–403.
- Luo, X., Li, H., Zhang, J., & Shim, J. (2010). Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: an empirical study of mobile banking services". *Decision Support Systems*, Vol. 49 No. 2, 222-234.
- Maholtra, N. (2020). Marketing Research: An Applied Orientation. *Journal of Marketing Research* (Vol. 31, Issue 1).
- Malaquias, F., Malaquias, R., & Hwang, Y. (2018). Understanding the determinants of mobile banking adoption: a longitudinal study in Brazil. *Electronic Commerce Research and Applications*, Vol. 30 No. 1, pp. 1-7.
- McKechnie, S., Winklhofer, H., & Ennew, C. (2006). Applying the technology acceptance model to the online retailing of financial services". *International Journal of Retail & Distribution Management*, Vol. 34 Nos 4/5., pp. 388-410.
- Meuter, M., Bitner, M., Ostrom, A., & Brown, a. S. (2005). "Choosing among alternative service delivery modes: an investigation of customer trial of self-service technologies". *Journal of Marketing*, Vol. 69 No. 2, 61-83.

- Ntsafack, F., Kamdjoug, J., & Wamba, S. (2018). Exploring factors affecting mobile services adoption by young consumers in Cameroon. *World Conference on Information Systems and Technologies, Vol. 746, Springer, Cham.*, pp. 46-57.
- Nuraini, S., & Andriani, M. (2020). Faktor Penentu Minat Menggunakan Teknologi Nfc Sebagai Sistem Pembayaran (Studi Kasus Pengguna Kartu Kredit Di Indonesia Dengan Menggunakan Pendekatan Acceptance Model) . *Ultima Management: Jurnal Ilmu Manajemen 12 (2).*, pp. 175-199.
- Oliveira, T., Faria, M., Thomas, M., & Popović, A. (2014). Extending the understanding of mobile banking adoption: when UTAUT meets TTF and ITM. *International Journal of Information Management, Vol. 34 No. 5.*, pp. 689-703.
- Rekarti, E., & Hertina, L. (2014). Several factors that affect Online Buying Intention in Tokobagus.com. *Journal of Economic and Social Sciences, 2(3).*, pp. 311–318.
- Shaikh, A., & Karjaluoto, H. (2015). Mobile banking adoption: a literature review. *Telematics and Informatics, Vol. 32 No. 1, ,* pp. 129-142.
- Shaikh, A., & Karjaluoto, H. (2018). “Mobile banking adoption: a literature review”, *elematics and Informatics, Vol. 32 No. 1,* 129-142.
- Sharma, S., Govindaluri, S., Al-Muharrami, S., & (2017), A. T. (2017). A multi-analytical model for mobile banking adoption: a developing country perspective”. *Review of International Business and Strategy, Vol. 27 No. 1,* pp. 133-148. .
- Sihombing, P., & Arsani, A. (2022). *Aplikasi SmartPLS Untuk Statistisi Pemula.* Bekasi: PT Dewangga Energi Internasional.
- Slade, E., Dwivedi, Y., & N.C. Piercy, M. W. (2015). “Modeling consumers’ adoption intentions of remote mobile payments in the United Kingdom: extending UTAUT with innovativeness, risk, and trust. *Psychology & Marketing, Vol. 32 No. 8.*, pp. 860-873.
- Slade, E., Williams, M., & Dwivedi., Y. (2013). Extending UTAUT2 to explore consumer adoption of mobile payments. *Proceedings of UK Academy for Information Systems Conference,* pp. 36-59.
- Tam, C., & Oliveira, T. (2017). “Literature review of mobile banking and individual performance”. *International Journal of Bank Marketing Vol. 35 No. 7,* pp. 1044-1067.
- Tan, E., & Lau., J. L. (2016). “Behavioural intention to adopt mobile banking among the millennial generation”. *Young Customer Vol.17, No.1,* pp. 18-31.
- Thakur, R., & Srivastava, M. (2014). Adoption readiness, personal innovativeness, perceived risk and usage intention across customer groups for mobile payment services in India. *Internet Research, 24,,* pp. 369–392.

- Tsourela, M., & Roumeliotis, M. (2015). The moderating role of technology readiness, gender, and sex in consumer acceptance and actual use of technology-based services. *The Journal of High Technology Management Research, Vol. 26 No. 2.*, pp. 124-136.
- Utomo, P., Kurniasari, F., & Purnamaningsih, P. (2021). The Effects of Performance Expectancy, Effort Expectancy, Facilitating Condition, and Habit on Behavior Intention in Using Mobile Healthcare Application. *International Journal of Community Service & Engagement 2(4)*, pp. 183-197.
- Venkatesh, V., Morris, M., Davis, G., & Davis, F. (2003). User acceptance of information technology: toward a unified view. *MIS Quarterly, Vol. 27 No. 3*, pp. 425-478.
- Venkatesh, V., Thong, J., & Xu, X. (2012). 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.
- Yang, Q., Pang, C., Liu, L., Yen, D., & Tarn, J. (2015). Exploring consumer perceived risk and trust for online payments: an empirical study in China's younger generation. *Computers in Human Behavior, Vol. 50 No. 1*, pp. 9-24. .
- Yang, S., Lu, Y., Gupta, S., Cao, Y., & Zhang, R. (2012). Mobile payment services adoption across time: An empirical study of the effects of behavioral beliefs, social influences, and personal traits. . *Computers in Human Behavior, 28(1)*, pp. 129– 142.
- Yap, K., Wong, D., Loh, C., & Bak, R. (2010). Offline and online banking – where to draw the line when building trust in e-banking? *International Journal of Bank Marketing, Vol. 28 No. 1*, pp. 27-46.
- Yoga, P. (2024, March 28). *CNBC Market*. Retrieved from CNBC Indonesia: <https://www.cnbcindonesia.com/market/20240328113230-17-526250/wow-adaraksasa-setara-4-bank-kbmi-iv-di-belakang-kb-bank>
- Yoga, P. (2024, Maret 28). *CNBC Market*. Retrieved from CNBC Indonesia: <https://www.cnbcindonesia.com/market/20240328113230-17-526250/wow-adaraksasa-setara-4-bank-kbmi-iv-di-belakang-kb-bank>
- Yu, C. (2012). Factors affecting individuals to adopt mobile banking: empirical evidence from the UTAUT model. *Journal of Electronic Commerce Research, Vol. 13 No. 2.*, pp. 104-121.