



## DAFTAR PUSTAKA

- Adyin, Gokhan., Burnaz Sebnem. 2016, "Adoption of Mobile Payment Systems: A Study on Mobile Wallets", *Journal of Business, Economics and Finance (JBEF)*, Vol.5, no.1
- Al-Jabri, Sadiq (2012), "Mobile Banking Adoption: Application of Diffusion of Innovation Theory". *Journal of Electronic Commerce Research*, Vol. 13, No. 4.
- Barkhordari, Maryam, et al., (2017) "Factors Influencing Adoption of E-Payment Systems: An Empirical Study on Iranian Customers." *Information Systems and e-Business Management* 15.1: 89-116.
- Borg, W.R. & Gall, M.D. Gall. (1983). *Educational Research: An Introduction*, Fifth Edition. New York: Longman.
- Cobanoglu, Cihan; Yang, Wan; Shatskikh, Anna; and Agarwal, Anurag (2015) "Are Consumers Ready for Mobile Payment? An Examination of Consumer Acceptance of Mobile Payment Technology in Restaurant Industry," *Hospitality Review*: Vol. 31: Iss. 4, Article 6. Available at: <http://digitalcommons.fiu.edu/hospitalityreview/vol31/iss4/6>
- Chang, C.-C., dan Chin, Y.-C. 2011, "Predicting the Usage Intention of Social Network Games: An Intrinsic-Extrinsic Motivation Theory Perspective", *International Journal of Online Marketing*, Vol.1, no.3, pp. 29–37.
- Chen, L., dan Nath, R. 2008, "Determinants of Mobile Payments: An Empirical Analysis", *Journal of International Technology and Information*, Vol.17, no.1, pp. 9 – 20
- Chemingui, H., & Lallouna, H. Ben. (2013). Resistance, motivations, trust and intention to use mobile financial services. *International Journal of Bank Marketing*, 31(7), 574–592. doi:10.1108/IJBM-12-2012-0124
- Chong, Alberto, Rafael La Porta, Florencio Lopez de Silanes, and Andrei Shleifer (2012) "Letter Grading Government Efficiency," Working Paper 18268, National Bureau of Economic Research.
- Cooper, D.R. dan Schindler, P.S. 2014. *Business Research Methods*. New York: McGraw-Hill.
- Demircan N., Ceylan A., Örgütsel Güven Kavramı Nedenleri ve Sonuçları, *Celal Bayer Üniversitesi Dergisi* Cilt:10 Sayı:2, 2003.
- Gefen, David; Karahanna, Elena; and Straub, Detmar W. 2003. "Trust and TAM in Online Shopping: An Integrated Model," *MIS Quarterly*, (27: 1).
- Davis, F. D. 1989, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology". *MIS Quarterly*, Vol.13, no.3, pp. 319–340.
- Ganesan, S. 1994, "Determinants of Long-Term Orientation in Buyer-Seller Relationships," *Journal of Marketing* (58), pp. 1-19.



- Gu, Z., Song, G., Liu, W., Wang, B., Li, J., 2009b. Preparation and Properties of Organomontmorillonite/Cis-1, 4-Polybutadiene Rubber Nanocomposites by Solution Intercalation. *Applied Clay Science* 45 (1–2), 50–53.
- J.H. Wu, S.C. Wang 2005, What Drives Mobile Commerce? An Empirical Evaluation of the Revised Technology Acceptance Model *Information Dan Management* 42 (5), pp. 719–729
- Jiajun K.C, K. Adams 2005 User Acceptance of Mobile Payment: a Theoretical Model for Mobile Payment, *Proceedings of the fifth International Conference on Electronic Business, Hong Kong*, p.619-624. University of Portsmouth, UK
- Jaradat, faqih 2015, Performance Improvement of Inventory Management System Processes by an Automated Warehouse Management System, *Procedia CIRP* 41 568 – 572.
- Kim, C., Mirusmonov, M. dan Lee, I. (2010) ‘An Empirical Examination of Factors Influencing the Intention to Use Mobile Payment’, *Computers in Human Behavior*, Vol. 26, pp.310–322.
- Karnouskos, S. (2004). Mobile Payment: A Journey Through Existing Procedures and Standardization Initiatives. *Communications Surveys dan Tutorials, IEEE*, 6(4), 44-66
- Kniberg, H., 2007 “Scrum and XP from the Trenches - How We Do Scrum”. *Enterprise Software Development Series*, ed. D. Plesa.: InfoQ. 131.
- K. Kim, B. Prabhakar. 2000, Initial Trust, Perceived Risk, and the Adoption of Internet Banking, In: *Proceedings of the Twenty- First International Conference on Information Systems, Brisbane, Australia*.
- Laukkanen, T., 2007. Internet vs. mobile banking: comparing customer value perceptions. *Business Process Management Journal* 13 (6), 788–797.
- Liébana-Cabanillas, F., Sánchez-Fernández, J., dan Muñoz-Leiva, F. 2014, Antecedents of the Adoption of the New Mobile Payment Systems: The Moderating Effect of Age. *Computers in Human Behavior*, No.35, pp. 464–478.
- Lui Hung Kit dan Rodger Jamieson, 2003. Tritam: A Model for Integrating Trust and Risk Perceptions in Bussiness to Consumer Electronic Commerce. 16 th Bled E-Commerce Conference e- Transformation, Slovenia.
- Margono. 2010. *Metodologi Penelitian Pendidikan*. Jakarta: Rineka Cipta.
- Mallat, N., Rossi, M., dan Tuunainen, V. K. (2004). Mobile banking services. *Communications of the ACM*, 47(5), 42-46. <http://dx.doi.org/10.1145/986213.986236>
- Miller, D. dan Friesen, P.H. (1986), Generic Strategies and Performance: An Empirical Examination with American Data. *Organization Studies*, 7(1), 37-55.



- Musa A., Khan, H.U., Alshare, K. (2015), "Factors Influence Consumers' Adoption of Mobile Payment Devices in Qatar", *International Journal of Mobile Communications*, (forthcoming).
- Neuman, W. L. (2003). *Social Research Methods: Qualitative and Quantitative Approaches*.
- Nysveen, H., Pedersen, P.E. and Thorbjornsen, H. (2005) Explaining Intention to Use Mobile Chat Services: Moderating Effects of Gender. *Journal of Consumer Marketing*, 22, 247-256. <http://dx.doi.org/10.1108/07363760510611671>
- Ovum. 2012, Digital Wallet Dynamics., pp. 1–12. Retrieved from <http://www.mahindracomviva.com/wp-content/uploads/2015/02/Mahindra-Comviva-Digital-Wallet-Whitepaper.pdf>
- Phonthanikitithaworn, C., Sellitto, C., dan Fong, M. 2015, "User Intentions to Adopt Mobile Payment Services: A Study of Early Adopters in Thailand", *Journal of Internet Banking and Commerce*, Vol.20, no.1, pp. 1–29.
- Rogers, E. M. (2003). *Diffusion of Innovations*. New York, Free Press.
- Shankar, A., dan Datta, B. (2018). Factors Affecting Mobile Payment Adoption Intention: An Indian Perspective. *Global Business Review*.19 (3).
- Schierz, P. G., Schilke, O., dan Wirtz, B. W. (2010). Understanding Consumer Acceptance of Mobile Payment Services: An Empirical Analysis. *Electronic Commerce Research and Applications*, 9(3), 209-216. DOI: 10.1016/j.elerap.2009.07.005
- Szajna, B. (1994) Software Evaluation and Choice: Predictive Validation of the Technology Acceptance Instrument. *MIS Quarterly*, 18, 319-324.
- S.G. Dewan, L.-D. Chen, (2005) Mobile Payment Adoption in the USA: A Cross-Industry, Cross-Platform Solution, *Journal of Information Privacy dan Security I* (2) 4–28.
- Shatskikh, A. 2013, "Consumer Acceptance of Mobile Payments in Restaurants". *Master Thesis, University of South Florida, Department of Hospitality Administration, (January), pp. 1–57*.
- Sadiq M and Ibrahim Al-Jabri (2014). "Attitude Towards Mobile Banking: Are There Any Differences Between Users and Non-Users?" *Behavior and Information Technology*, Vol 33, No. 4, pp. 335-344
- Shaikh, A.A., Karjaluo, H., (2014) Mobile banking adoption: A Literature Review, *Telematics and Informatics*.
- Shin, D.-H. 2009, "Towards an Understanding of the Consumer Acceptance of Mobile Wallet", *Computers in Human Behavior*, Vol.25, no.6, pp. 1343–1354.
- Sukmadinata, Nana Syaodih. 2013. *Metode Penelitian Pendidikan*. Bandung: PT Remaja Rosdakarya



- Teo, T. S., Lim, V. K., dan Lai, R. Y. 1999, "Intrinsic and Extrinsic Motivation in Internet Usage", *Omega International Journal of Management Science*, Vol.27, no.1, pp. 25–37.
- Tsiakis, T., Sthephanides, G., 2005 The Concept of Security and Trust in Electronic Payments. *Computers and Security*, 24, 10–15.
- Untoro, R., Trenggana, Aria., Dewi, Komala. 2013, "Pemetaan Produk dan Risiko Pembayaran Bergerak (*Mobile Payment*) dalam Sistem Pembayaran di Indonesia". Penelitian yang disadur dapat diunduh pada tautan <https://www.bi.go.id/id/publikasi/wp/Documents/Pemetaan%20Produk%20dan%20Risiko%20Pembayaran%20Bergerak-revisi-final%20Juni-2-2013.pdf>. Diakses 14 April 2018.
- Vijayarathy, L. R. 2004, "Predicting Consumer Intentions to Use Online Shopping: The Case For an Augmented Technology Acceptance Model", *Information and Management*, Vol. 41, no.6, pp. 747–762.
- Venkatesh (2002) The Hidden Minefields in the Adoption of Sales Force Automation Technologies. *Journal of Marketing: July 2002, Vol. 66, No. 3, pp. 98-111*.
- Wijaya, Stevanus Wisnu. 2006. Kajian Teoritis Technology Acceptance Model Sebagai Model Pendekatan untuk Menentukan Strategi Mendorong Kemauan Pengguna dalam Menggunakan Teknologi Informasi dan Komunikasi. Prosiding Konferensi Nasional Sistem Informasi. Yogyakarta.
- Wu, J. H., dan Wang, S. C. 2005, "What Drives Mobile Commerce? An Empirical Evaluation of the Revised Technology Acceptance Model", *Information and Management*, No.42, pp. 719–729.
- Yang, S., Lu, Y., Gupta, S., Cao, Y., dan 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*, Vol.28, no.1, pp. 129–142.