

DAFTAR PUSTAKA

- Aboelmaged, M. G. and Gebbar, T. R. (2013). Mobile Banking Adoption: An Eximination of Technology Acceptance Model and Theory of Planned Behavior. *International Journal of Business Research*, 2(1). 35-50.
- AbuShanab, E; Pearson, M. and Setterstrom, A.J. (2010). Internet banking and customers' acceptance in Jordan: The unified model's perspective', *Journal of Communications of the Association for Information Systems*. 26(1), 493–524.
- Ahn, T; Ryu, S. and Han, I. (2004). The impact of the online and offline features on the user acceptance of Internet shopping malls. *Journal of Electronic Commerce Research and Applications*, 3(4), 405-420.
- Ajzen, I. (2015). Consumer attitude and behaviour: The Theory of Planned Behaviour. *International Journal of Business Research and Development*, 20(1), 121-138.
- Akturan, U. and Tezcan, N. (2015). Mobile Banking Adoption of The Youth Market: Perception and Intention. *Journal of Marketing Intelligence and Planning*, 30(4), 444-456.
- Alalwan, A. A; Dwivedi, Y. K; Rana, R. P. and Williams, M. D. (2016). Consumer Adoption Of Mobile Banking In Jordan, Examining Role of Usefulness, Ease of Use, Perceived Risk and Self Efficacy. *Journal of entreprise information Management*, 29 (1). 118-139.
- Al-Haderi, S. M. S. (2013). The Effect of Self Efficacy in The Acceptance of Information Technology in The Public Sector. *International Journal of Business and social Sciences*, 4(9), 188-198.
- Alysamydai, M. J. (2014). Adoption of The Technology Acceptance Model (TAM) to The use of Mobile Banking Services. *International Review of Management and Business Research*, 3(4). 2039-2051.
- Azzam, A. and Mahmoud, A. F. (2014). Evaluatiing The Antecedent of Online Consumer Purchasing Behaviour: An Empirical Study based on Theory of Planned behaviour. *International Journal of economics*, 11(4). 1-18.
- Bhatt, A. (2016). Factors Affecting Customer Adoption of Mobile Banking Services. *Journal of Internet banking and Commerce*, 21(1). 41-47.

- Chih, Y. Y. (2010). Applying the theory of planned behavior to explore the independent travelers' behavior. *African journal of business management*, 4(2). 221-234
- Cho, Y. C. (2015). Exploring The Factor That Affecet Usefulness, Ease of Use, Trust and Purchase Intention. *International Journal of Management and Information*, 19(1). 21-36.
- Chuchuen, C. (2016). The Perception of Mobile Banking Adoption: The Study of Behavioral Security and Trust in Thailand. *International Journal of Scioial Sciences and Humanity*, 6(7). 547-550.
- Compeau, D. R. and Higgins, C. A. (1995). Computer Self Efficacy: Development of A Measure and Initial Tes. *MIS Quarterly*, 19(1), 189-221.
- Cooper, D. R. and Schindler, P. S. (2014). *Business Research Methods*, 12th ed. New York: McGraw-Hill.
- Curran, D. R. and Meuter, M. L. (2005). Self Service Techology Adoptuin: Comparing Three Technologies. *Journal of Service Marketing*, 19(2), 103-113.
- Dahlan Sopiudin, M. (2011). *Statistik untuk Kedokteran dan Kesehatan: Deskriptif, Bivariat, dan Multivariat, Edisi 5*. Jakarta : Salemba Medika
- Davis, F. D. (1986). A Technology Acceptance Model for Empirically Testing New End User Information System; Theory and Result. *Doctoral Dessertation*. Cambridge, MA: Massachusetts Institute of Technology.
- Davis, F. D; Bagozzi, R. P. and Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Model. *Management Sciences*, 35(8), 982-1003.
- Dayton, D. (2014). A Model of User-Centered Technology Adoption. *Journal Of Applied Research*, 51(2), 207-223.
- DeNoyelles, A; Zydney, J. M. and Chen, B. (2014). Strategies for Creating a Community of Inquiry Through Online Synchronous Discussion. *MERLOT Journal of Online Learning and Teachin*, 10(1), 153-165.
- Fadare, O. A. (2016) A Survey of Internet Banking and Commerce. *Journal of Internet Banking and Commerce*, 21(1), 1-21.

- Farzianpour, F; Pishdar, M; Shakib, M. D. and Toloun, S. H. (2014). Consumer Perceived Risk and Its Effect on Adoption of Online banking Services. *American Journal of Applied Sciences*, 11(1), 45-56.
- Featherman, M. S. and Pavlou, P. A. (2003), "Predicting e-services adoption: a perceived risk facets perspective", *International Journal of Human-Computer Studies*, 59 (4), 451-474.
- Fishbein, M. and Ajzen, I. (1975). *Belief, Attitude, Intention and Behaviour: An Introduction to Theory And Research*. Reading, MA: Addison Weasley.
- Gbongli, K; Peng, Y. and Ackah, O. (2016). Selection and Ranking of Perceived Risk Associated with Mobile Banking in West Africa an AHP Approach for Customer Perspective. *International Journal of Scientific and Engineering Research*, 7(1). 80-86.
- George, F. (2004). The Theory of Planned Behaviour and Internet Purchasing. *Internet Research*, 14(3), 198-212.
- Ghozali, Imam. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 20*. Semarang: Badan Penerbit Universitas Diponegoro.
- Govender, I. and Sihlali, W. (2014). A Study of Mobile Banking Adoption Among University Student Using an Extended TAM. *Mediterranean Journal of Social Sciences*, 5(7). 451-459.
- Hair, J. W; Babin, B. J. and Anderson, R. E. (2010). *Multivariate Data Analysis*, 7th Edition. Upper Saddle River, NJ: Pearson Prentice Hall.
- Hamid, A. A; Razak, F.Z.A; Bakar, A.A. and Abdullah, W. S. W. (2016). The Effect of Perceived usefulness And Perceived Ease of Use on Continuance Intention To Use e-Government. *7th International Economics and Business Management Conference*. 35, 644 – 649.
- Hanarfizaded, P; Behboudi, M; Abedini, K. A. and Jalilvand, S. T. (2008). Mobile Banking Adoption By Iranian Bank Clients. *Telematic and Informatic*, 2(1), 32-40.
- Isaac, O; Abdullah, Z; Ramayah, T; Mutahar, AM; and Alrajawy, I. (2016). Perceived Usefulness, Perceived Ease of Use, Perceived Compatibility, and Net Benefits: an empirical study of internet usage among employees in Yemen. *7th International Conference on Post Graduate education, UiTM*, Malaysia, 899-919.

- Jahangir, N. and Begum, N. (2008). The Role of Perceived Usefulness, Perceived Ease of Use, Security and Privacy and Customer Attitude to Engender Customer Adaption in the Context of Electronic Banking. *African Journal of Business Management*, 2(1), 32–40.
- Kim, H. and Song, J. (2010). The Quality of Word-of Mouth in the Online Shopping Mall. *Journal of Research in Interactive Marketing*, 4(4), 376-390.
- Lee, W; Tyrell, T. and Erdem, M. (2013). Exploring The behavioral Aspect of Adopting Technology. *Journal of Hospitality and Tourism Technology*, 4(1), 6-22.
- Legris, P; Ingham, J. and Collette, P. (2003). Why do People Use Information Technology? A Critical Review of Technology Acceptance Model. *Information and Management*, 40(3), 191-204.
- Leiva, F. M; Climent, C. and Cabanillas, F. L. (2017). Determinant of Intention To Use the Mobile Banking Application: An Extension of The classic TAM Model. *Spanish Journal of Marketing*, 4(1), 25-38.
- Li, Y. H. and Huang, J. W. (2009). Applying Theory of Perceived Risk and Technology Acceptance Model in The Online Shopping Chanel. *World Academy of Science, Engineering and Technology*, 3(5), 505-511.
- Lim, Y. J; Osman, A. M; Salahuddin, S. N; Romle, A. R. and Abdullah, S. (2016). Factor Influencing Online Shopping Behavior: The Mediating Role of Purchase Intention. *Economics and Finance*, 35(1), 1-10.
- Maneechot, P. and Chirapanda, S. (2014). Factor Affecting Behavioral Intention to Purchase Low Cost Airline e Ticket in Thailand. *UTTC International Journal of Business Economic*, 2(1), 41-57.
- Marafon, D. L; Basso, K; Espartel, L. B; Barcellos, M.D. and Rech, E. (2018). Perceived risk and intention to use internet banking: The effects of selfconfidence and risk acceptance. *International Journal of Bank Marketing*, 4(4), 277-289.
- Mathwick C. and Rigdon, M. N. K. (2001). The effect of dynamic retail experiences on experiential perceptions of value: an Internet and catalog comparison. *J. Retailing*, 78(1), 51-60.
- Maziriri, E. T. and Chuchu, T. (2017). The Conception of Consumer Perceived Risk Toward Online Purchases of Apparel and an Idiosyncratic Scrutiny

- of Perceived Social Risk: A Review of Literature. *International Review of Management and Marketing*, 7(3), 257-265.
- Pikkarainen, T; Pikkarainen, K; Karjaluoto, H. and Pahnla, S. (2004). Consumer acceptance of online banking: An extension of the technology acceptance model. *Internet Research*, 14 (1), 224-235.
- Riquelme, H. and Rios, R.E. (2010). The moderating effect of gender in the adoption of mobile banking. *International Journal of Bank Marketing*, 28(5), 328-341.
- Saadé, R. (2007). Exploring dimensions to perceived usefulness: Towards an enhanced assessment. *Journal of Innovative Education*, 5(2), 289-320.
- Sekaran, U. and Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach*, 6th ed. New York: John Wiley and Sons, Inc.
- Sharma, R. and Mishra, R. (2014). A Review of Evolution of Theories and Models of Technology Adoption. *IMJ*, 6 (2), 17-29.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: PT Alfabet.
- Suki, N. M. and Suki, N. M. (2011). Exploring The Relationship Between Perceived Usefulness, Perceived ease of Use, Perceived Enjoyment, Attitude and Subscribers Intention Toward Using 3G Mobile Services. *Journal of Information Technology Management*, 22(1), 1-7.
- Surendran, P. (2012). Technology acceptance model: a survey of literature. *International Journal of Business and Social Research*, 2(4), 175-178.
- Truong, Y. (2009). An Evaluation of the Theory of Planned behaviour in Consumer Acceptance of Online Video and Television. *Electronic Journal Information Systems Evaluation*, 12 (2), 177-189.
- Venkatesh, V; Morris, M; Davis, G. and Davis, F. (2003). User acceptance of information technology: toward a unified view, *MIS Quarterly*, 27 (3), 425-478.
- Williams, D. M. (2010). Outcome expectancy and self-efficacy: Theoretical implications of an unresolved contradiction. *Personality and Social Psychology Review*, 14 (1), 417-425.

Yee, C. J. and San, N. C. (2011) Consumer Perceived Quality, Perceived value and Perceived Risk Toward Purchase Decision on Automobile. *American Journal of economics and Business Administration*, 3 (1), 47-57.

Yen, L. H; Malarvizhi, C. A. and Mamun, A. A. (2016). Customer switching resistance towards internet banking in Malaysia', *International Journal of Business Information Systems*. 21 (2), 162–177.

Zeithaml V.A; Parasuraman .A. and Malhotra. A (2002). Service quality delivery through Web sites: a critical review of extant knowledge. *J. Acad. Mark. Sci.* 30(4), 362-375.

Zhou, T. (2012), Understanding users' initial trust in mobile banking: an elaboration likelihood perspective, *Computers in Human Behavior*. 28(4), 1518-1525.

<https://economy.okezone.com/read/2016/11/27/320/1552458/pengguna-transaksi-mobile-masih-rendah> . Diakses pada 5 Januari 2018.