

REFERENCE

- Al-Gahtani, S. (2001), The applicability of TAM outside North America: an empirical test in the United Kingdom. *Information Resources Management Journal*, 14 (3), 37-46.
- Al-Somali, S.A., Gholami, R. and Clegg, B. (2009). An investigation into the acceptance of online banking in Saudi Arabia. *Technovation*, 29(2), 130-141.
- Anderson, E. W. (1998). Customer Satisfaction and Word of Mouth. *Journal of Service Research*, 1(1), 5–17.
<https://doi.org/10.1177/109467059800100102>
- Anderson, E.W., Fornell, C. & Rust, R.T. (1997). Customer satisfaction, productivity, and profitability: differences between goods and services. *Marketing Science*, 16 (2), 129-145. <https://doi.org/10.1287/mksc.16.2.129>
- Andreassen, Tor & Streukens, Sandra. (2009). Service innovation and electronic word-of-mouth: Is it worth listening to?. *Managing Service Quality*. 19. 249-265. 10.1108/09604520910955294.
- Arenas-Gaitán, J., Peral-Peral, B., & Ramón-Jerónimo, M.Á. (2015). Elderly and Internet Banking: An Application of UTAUT2. *The Journal of Internet Banking and Commerce*, 20, 1-23.
- Arora, N., Drèze, X., Ghose, A., Hess, J. D., Iyengar, R., Jing, B., Joshi, Y. V., Kumar, V., Lurie, N. H., Neslin, S., Sajeesh, S., Su, M., Syam, N. B., Thomas, J., & Zhang, Z. (2008). Putting One-to-one Marketing to Work: Personalization, Customization, and Choice. *Marketing Letters*, 19 (3), 305-321. <http://dx.doi.org/10.1007/s11002-008-9056-z>
- Ayo, C., Oni, A., Adewoye, O.J., & Eweoya, I. (2016). E-banking users' behaviour: e-service quality, attitude, and customer satisfaction. *International Journal of Bank Marketing*, 34, 347-367.
- Baba, Y. (2012). Adopting a specific innovation type versus composition of different innovation types case study of a Ghanaian bank. *International Journal of Bank Marketing*, 30 (3), 218-240.
- Bhattacharjee, A. (2001). An empirical analysis of the antecedents of electronic commerce service continuance. *Decision Support Systems*, 32 (2), 201-214.

- Bloemer, J. & Odekerken-Schröder, G. (2003). Antecedents and consequences of affective commitment. *Australasian Marketing Journal*, 11 (3), 33-43.
- Boateng, Sheena & Narteh, Bedman. (2016). Online relationship marketing and affective customer commitment – The mediating role of trust. *Journal of Financial Services Marketing*. 21. 127-140. 10.1057/fsm.2016.5.
- Boonsiritomachai, W., & Pitchayadejanant, K (2017). Determinants affecting mobile banking adoption by generation Y based on the Unified Theory of Acceptance and Use of Technology Model modified by the Technology Acceptance Model concept. *Kasetsart Journal of Social Sciences*, 40 (3), 1-10.
- Bowman, D. & Narayandas, D. (2001). Managing customer-initiated contacts with manufacturers: the impact on share of category requirements and word-of-mouth behavior. *Journal of Marketing Research*, 38 No. 3, 281-297.
- Cater, B. & Zabkar, V. (2009). Antecedents and consequences of commitment in marketing research services: the client's perspective. *Industrial Marketing Management*, 38 (7), 785-797.
- Çelik, H. (2008). What determines Turkish customers' acceptance of internet banking?. *International Journal of Bank Marketing*, 26 (5), 353-370.
- Coelho, P.S. & Henseler, J. (2012). Creating customer loyalty through service customisation. *European Journal of Marketing*, 46, 331-356.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35, 982–1002.
- Davis, Fred D. (1993). User acceptance of information technology: system characteristics, user perceptions and behavioral impacts. *International Journal of Man-Machine Studies*, 38(3), 475-487.
- Davis, F.D. & Venkatesh, V. (1996). A critical assessment of potential measurement biases in the technology acceptance model: three experiments. *International Journal of Human-Computer Studies*, 45, 19-45.
- De Matos, C.A. & Rossi, C.A.V. (2008). Word-of-mouth communications in marketing: a meta-analytic review of the antecedents and moderators. *Journal of the Academy of Marketing Science*, 36 (4), 578-596.

- Farah, M.F., Hasni, M.J.S. & Abbas, A.K. (2018). Mobile-banking adoption: empirical evidence from the banking sector in Pakistan. *International Journal of Bank Marketing*, 36(7), 1386-1413.
- Gefen, D. & Straub, D. (2000). The relative importance of perceived ease of use in IS adoption: a study of e-commerce adoption. *Journal of the Association for Information Systems*, 1(8), 1-28.
- Godes, D. & Mayzlin, D. (2004). Using online conversations to study word-of-mouth communication. *Marketing Science*, 23(4), 545-560.
- Gulamhuseinwala, I., Bull, T., & Lewis, S. (2015). Fintech is gaining traction and young, high-income users are the early adopters. *The Journal of Financial Perspectives*, 3(3), 16-23.
- H.M. Weiss & R. Cropanzano. (1996). Affective events theory: a theoretical discussion of the structure, causes and consequences of affective experiences at work. *Research in Organizational Behavior*, 1–74
- Harrison-Walker, L.J. (2001). The measurement of word-of-mouth communication and an investigation of service quality and customer commitment as potential antecedents. *Journal of Service Research*, 4(1), 60-75.
- Hennig-Thurau, T., Gwinner, K.P., Walsh, G. & Gremler, D.D. (2004). Electronic word-of-mouth via consumer-opinion platforms: what motivates consumers to articulate themselves on the internet. *Journal of Interactive Marketing*, 18(1), 38-52.
- Herr, P.M., Kardes, F.R. & Kim, J. (1991). Effects of word-of-mouth and product-attribute information on persuasion: an accessibility-diagnostics perspective. *Journal of Consumer Research*, 17(4), 454-462.
- Ho, S.Y. & Bodoff, D. (2014). The effects of Web personalization on user attitude and behavior: an integration of the elaboration likelihood model and consumer search theory. *MIS Quarterly*, 28(2), 497-520.
- Hsieh, J.P.-A., Rai, A. & Xu, S.X. (2011). Extracting business value from IT: a sensemaking perspective of post-adoptive use. *Management Science*, 57(11), 2018-2039.
- Jasperson, J., Carter, P.E. & Zmud, R.W. (2005). A comprehensive conceptualization of post-adoptive behaviors associated with information technology enabled work systems. *MIS Quarterly*, 29(3), 525-557.

- J.P. Morgan (n.d.). *E-commerce Payments Trends: Indonesia*.
<https://www.jpmorgan.com/merchant-services/insights/reports/indonesia>
- Karjaluoto, H., Mattila, M. & Pento, T. (2002). Factors underlying attitude formation towards online banking in Finland. *International Journal of Bank Marketing*, 20(6), 261-272.
- Kompas.com. (2019, October 18). *Digital Banking Kian Digemari, Pengguna BRImo Tembus 2,2 Juta Orang*.
<https://biz.kompas.com/read/2019/10/18/105224128/digital-banking-kian-digemari-pengguna-brimo-tembus-22-juta-orang>
- Lee, M.-C. (2009). Factors influencing the adoption of internet banking: an integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications*, 8(3), 130-141.
- Li, Y.-M. & Yeh, Y.-S. (2009). *Service quality's impact on mobile satisfaction and intention to use 3G service*. Proceedings of the 42nd Hawaii International Conference on System Sciences in Waikoloa, Hawaii, IEEE, Washington, DC, 1140-1149.
- Makanyeza, C. (2017). Determinants of consumers' intention to adopt mobile banking services in Zimbabwe. *International Journal of Bank Marketing*, 25(6), 997-1017.
- Malhotra, Y. & Galletta, D. (2005). A multidimensional commitment model of volitional systems adoption and usage behavior. *Journal of Management Information Systems*, 22(1), 117-151.
- Martins, C., Oliveira, T. & Popovič, A. (2014). Understanding the Internet banking adoption: a unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, 34(1), 1-13.
- Mathieson, K. (1991). Predicting user intentions: comparing the technology acceptance model with the theory of planned behavior. *Information Systems Research*, 2(3), 173-91.
- Matos, Celso & Rossi, Carlos. (2008). Word-of-Mouth Communications in Marketing: A Meta-Analytic Review of the Antecedents and Moderators. *Journal of the Academy of Marketing Science*, 36, 578-596.
10.1007/s11747-008-0121-1.
- Meuter, M.L., McCabe, D.B. & Curran, J.M. (2013). Electronic word-of-mouth versus interpersonal word-of-mouth: are all forms of word-of-mouth equally influential?. *Services Marketing Quarterly*, 34(3), 240-256.

- Mehrad, Daniel & Mohammadi, Shahriar. (2016). Word of Mouth impact on the adoption of mobile banking in Iran. *Telematics and Informatics*. 34. 10.1016/j.tele.2016.08.009.
- Meyer, J.P., Stanley, D.J., Herscovitch, L. & Topolnytsky, L. (2002). Affective, continuance, and normative commitment to the organization: A meta-analysis of antecedents, correlates, and consequences. *Journal of vocational behavior*, 61(1), 20-52.
- Mohammadi, H. (2015). A study of mobile banking usage in Iran. *International Journal of Bank Marketing*, 33(6), 733-759.
- Moldovan, S., Goldenberg, J. & Chattopadhyay, A. (2011). The different roles of product originality and usefulness in generating word-of-mouth. *International Journal of Research in Marketing*, 28(2), 109-119.
- Mols, N.P., Bukh, P.N.D. & Nielsen, J.F. (1999). Distribution channel strategies in Danish retail banking. *International Journal of Retail & Distribution Management*, 27(1), 37-47.
- Murray, K.B. (1991). A test of services marketing theory: consumer information acquisition activities. *Journal of Marketing*, 55(1), 10-25.
- Naz, Fatima. (2014). Word of Mouth and Its Impact on Marketing. *International Journal of Scientific and Research Publications*, 4(1), 1-4
- Nurfadilah, Putri Syifa. (2018, October 21). *OJK: baru 2 Bank yang Benar-benar Terapkan Digital Banking*. Kompas.com.
<https://ekonomi.kompas.com/read/2018/10/21/173900426/ojk--baru-2-bank-yang-benar-benar-terapkan-digital-banking>
- Nyilasy, G. (2006). Word of mouth: what we really know – and what we don't. In Kirby, J. & Marsden, P. (Eds), *Connected Marketing: The Viral, Buzz and Word of Mouth Revolution* (pp. 161-184). Elsevier, Oxford.
- Oertzen, A.-S. & Odekerken-Schröder, G. (2019). Achieving continued usage in online banking: a post-adoption study. *International Journal of Bank Marketing*, 37(6), 1394-1418. <https://doi.org/10.1108/IJBM-09-2018-0239>
- Parthasarathy, M. & Bhattacharjee, A. (1998). Understanding post-adoption behavior in the context of online services. *Information Systems Research*, 9(4), 362-379.
- Patel, K.J. & Patel, H.J. (2018). Adoption of internet banking services in Gujarat: an extension of TAM with perceived security and social influence. *International Journal of Bank Marketing*, 36(1), 147-169.

- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H. & Pahnla, S. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research*, 14(3), 224-235
- Pitoko, Ridwan Aji. (2018, September 27). *OJK Rilis Aturan Penyelenggaraan Layanan Digital Perbankan*. Kompas.com.
<https://ekonomi.kompas.com/read/2018/09/27/164849026/ojk-rilis-aturan-penyelenggaraan-layanan-digital-perbankan>
- R.P. Bagozzi, R.E. Burnkrant. Attitude organization and the attitude-behavior relationship: a reply to Dillon and Kumar. *Journal of Personality and Social Psychology* 49 (1985) 1.
- Reichheld, Frederic F. & Scheffer, Phil. (2000, July 10). The Economics of E-Loyalty. *Harvard Business School*.
<https://hbswk.hbs.edu/archive/the-economics-of-e-loyalty>.
- S.L. Crites Jr., L.R. Fabrigar, & R.E. Petty. (1994). Measuring the affective and cognitive properties of attitudes: conceptual and methodological issues. *Personality and Social Psychology Bulletin*, 20, 6
- Sabherwal, R., Jeyaraj, A. and Chowa, C. (2006). Information system success: individual and organizational determinants. *Management Science*, 52(12), 1849-1864.
- Sreejesh, S., Anusree, M.R. & Amarnath, M. (2016). Effect of information content and form on customers' attitude and transaction intention in mobile banking: moderating role of perceived privacy concern. *International Journal of Bank Marketing*, 34(7), 1092-1113.
- Sumaedi, S., Juniarti, R.P. & Bakti, I.G.M.Y. (2015). Understanding trust & commitment of individual saving customers in Islamic banking: the role of ego involvement. *Journal of Islamic Marketing*, 6(3), 406-428.
- Sweeney, J.C., Soutar, G.N. & Mazzarol, T. (2012). Word of mouth: measuring the power of individual messages. *European Journal of Marketing*, 46(2), 237-257.
- Tam, C. & Oliveira, T. (2017a). Literature review of mobile banking and individual performance. *International Journal of Bank Marketing*, 35(7), 1044-1067.
- Tam, C. & Oliveira, T. (2017b). Understanding mobile banking individual performance: the DeLone & McLean model and the moderating effects of individual culture. *Internet Research*. 27(3), 538-562.

- Tam, K.Y. and Ho, S.Y. (2005). Web personalization as a persuasion strategy: an elaboration likelihood model perspective. *Information Systems Research*, 16(3), 271-291.
- Taylor, S. & Todd, P.A. (1995). Assessing IT usage. *MIS quarterly*, 19, 561-570
- Teo, T. (2011). Factors influencing teachers' intention to use technology: model development and test. *Computers & Education*, 57(4), 2432-2440.
- Venkatesh, V. & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273-315.
- Venkatesh, V. & Davis, F.D. (2000). A theoretical extension of the technology acceptance model: four longitudinal field studies. *Management Science*, 46(2), 186-204.
- Venkatesh, V. & Morris, M.G. (2000). Why don't men ever stop to ask for directions? Gender, social influence, and their role in technology acceptance and usage behavior. *MIS Quarterly*, 24(1), 115-139.
- W.J. McGuire. (1985). Attitudes and attitude change. In G. Lindzey, E. Aronson (Eds.). *Handbook of Social Psychology* (233-346). Random House, New York.
- Yang, Hee-dong & Yoo, Youngjin. (2004). It's all about attitude: Revisiting the Technology Acceptance Model. *Decision Support Systems*. 38. 19-31. 10.1016/S0167-9236(03)00062-9.