

DAFTAR PUSTAKA

- [1] L. Zhang, J. Zhu, and Q. Liu, "A meta-analysis of mobile commerce adoption and the moderating effect of culture," *Comput. Human Behav.*, vol. 28, no. 5, pp. 1902–1911, 2012.
- [2] K. C. C. Yang, "Exploring factors affecting the adoption of mobile commerce in Singapore," *Telemat. Informatics*, vol. 22, no. 3, pp. 257–277, 2005.
- [3] A. P. J. I. Indonesia, "Infografis Penetrasi dan Perilaku Pengguna Internet Indonesia Survey 2016," 2016.
- [4] J. Sugiartono, "Lanskap E-Commerce Indonesia Terkini: Berkembang Pesat dan Seru," *Majalah SWA, PT Swasembada Media Bisnis*, p. 31, 2016.
- [5] A. Putri, "Survei E-Commerce Indonesia I: Sikap dan Perilaku Belanja Online Konsumen Indonesia," *Majalah SWA, PT Swasembada Media Bisnis*, p. 42, 2016.
- [6] F. Liebana-Cabanillas, J. Sanchez-Fernandez, and F. Munoz-Leiva, "Antecedents of the adoption of the new mobile payment systems: The moderating effect of age," *Comput. Human Behav.*, vol. 35, pp. 464–478, 2014.
- [7] S. Yang, Y. Lu, S. Gupta, Y. Cao, and R. Zhang, "Mobile payment services adoption across time : An empirical study of the effects of behavioral beliefs , social influences , and personal traits," *Comput. Human Behav.*, vol. 28, no. 1, pp. 129–142, 2012.
- [8] T. Dahlberg, N. Mallat, J. Ondrus, and A. Zmijewska, "Past , present and future of mobile payments research : A literature review," vol. 7, pp. 165–181, 2008.
- [9] K.-T. Teo, Aik-Chaun; Tan, Garry Wei-Han; Ooi, Keng-Boon; Hew, Teck-Soon; Yew, "The effects of convenience and speed in m-payment," *Ind. Manag. Data Syst.*, vol. 115, no. 2, pp. 311–331, 2015.
- [10] MasterCard, "Mobile Payments Readiness Index," 2012. [Online]. Available: <http://mobilereadiness.mastercard.com/the-index/>.
- [11] D. K. B. Indonesia, "Bank Indonesia Mencanangkan Gerakan Nasional Non Tunai," *Bank Indonesia*, 2014. [Online]. Available: http://www.bi.go.id/id/ruang-media/siaran-pers/Pages/sp_165814.aspx. [Accessed: 20-Jan-2017].
- [12] M. D. R. Putra, "Analisis Keberterimaan Aplikasi Mobile Banking: Menggunakan Pendekatan Unified Theory of Acceptance and Use of Technology (UTAUT) Yang Dimodifikasi," Universitas Gadjah Mada, 2015.
- [13] N. Mallat, "Exploring consumer adoption of mobile payments – A qualitative study," vol. 16, pp. 413–432, 2007.
- [14] L. Goeke and K. Pousttchi, "A Scenario-Based Analysis of Mobile Payment Acceptance," *Ninth Int. Conf. Mob. Bus. / Ninth Glob. Mobil. Roundtable*, pp. 371–378, 2010.
- [15] G. W. H. Tan, K. B. Ooi, S. C. Chong, and T. S. Hew, "NFC mobile credit card: The next frontier of mobile payment?," *Telemat. Informatics*, vol. 31, no. 2, pp. 292–307, 2013.
- [16] C. Morosan and A. DeFranco, "It's about time: Revisiting UTAUT2 to

- examine consumers' intentions to use NFC mobile payments in hotels," *Int. J. Hosp. Manag.*, vol. 53, pp. 17–29, 2016.
- [17] T. Oliveira, M. Thomas, G. Baptista, and F. Campos, "Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology," *Comput. Human Behav.*, vol. 61, no. 2016, pp. 404–414, 2016.
- [18] R. de S. Abrahão, S. N. Moriguchi, and D. F. Andrade, "Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT)," *RAI Rev. Adm. e Inovação*, vol. 13, no. 3, pp. 221–230, 2016.
- [19] V. Venkatesh, J. Y. L. Thong, and X. Xu, "Consumer Acceptance and Use of Information Technology : Extending the Unified Theory," *MIS Q.*, vol. 36, no. 1, pp. 157–178, 2012.
- [20] M. S. Featherman and P. a. Pavlou, "Predicting e-services adoption: a perceived risk facets perspective," *Int. J. Hum. Comput. Stud.*, vol. 59, no. 4, pp. 451–474, Oct. 2003.
- [21] C. Augsberg and J. Hedman, "Value Added Services and Adoption of Mobile Payments," *ICEC (International Conf. Electron. Commer.*, pp. 27–32, 2014.
- [22] R. Thakur and M. Srivastava, "Adoption Readiness, Personal Innovativeness, Perceived Risk and Usage Intention Across Customer Groups for Mobile Payment Services in India," *Internet Res.*, vol. 24, no. 3, pp. 369–392, 2014.
- [23] E. Slade, M. Williams, Y. Dwivedi, and N. Piercy, "Exploring Consumer Adoption of Proximity Mobile Payments," *J. Strateg. Mark.*, vol. 23, no. 3, pp. 209–223, 2015.
- [24] V. Venkatesh, M. G. Morris, G. B. Davis, and F. D. Davis, "User Acceptance of Information Technology: Toward a Unified View," *MIS Q.*, vol. 27, no. 3, pp. 425–478, 2003.
- [25] R. Hossain and I. Mahmud, "Influence of cognitive style on mobile payment system adoption: An extended technology acceptance model," *2016 Int. Conf. Comput. Commun. Informatics, ICCCI 2016*, pp. 5–10, 2016.
- [26] H. Jogiyanto, *Sistem Informasi Keperilakuan*, Revisi. Yogyakarta: Penerbit ANDI Yogyakarta, 2008.
- [27] H. M. Jogiyanto, *Konsep dan Aplikasi Structural Equation Modeling Berbasis Varian Dalam Penelitian Bisnis*, 1st ed. Yogyakarta: UPP STIM YKPN, 2011.
- [28] T. Dahlberg, J. Guo, and J. Ondrus, "A critical review of mobile payment research," *Electron. Commer. Res. Appl.*, vol. 14, no. 5, pp. 265–284, 2015.
- [29] J. B. Sihaloho, "Factors That Influence Behavioral Intention of Mobile Payment on Consumer Banking in North Jakarta," *Bus. Entrep. Rev.*, vol. 9, no. 1, pp. 61–78, 2009.
- [30] M.-C. P. Je Ho Cheong, "Mobile Payment Adoption in Korea: Switching from Credit Card," *15th Int. Telecommun. Soc. Reg. Conf.*, pp. 1–22, 2008.
- [31] C. Martins, T. Oliveira, and A. Popovič, "Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application," *Int. J. Inf. Manage.*, vol. 34, no. 1, pp. 1–13, Feb.

- 2014.
- [32] J. Bradley, “If We Build It They Will Come? The Technology Acceptance Model,” in *Information Systems Theory: Explaining and Predicting Our Digital*, Vol. 1, *Integrated Series in Information Systems* 28, 1st ed., vol. 28, S. L. S. Yogesh K. Dwivedi, Michael R. Wade, Ed. New York, Dordrecht Heidelberg, London: Springer, 2012, pp. 19–36.
- [33] J. Donner and C. A. Tellez, “Mobile banking and economic development: linking adoption, impact, and use,” *Asian J. Commun.*, vol. 18, no. 4, pp. 318–332, 2008.
- [34] E. Slade, M. Williams, and Y. Dwivedi, “Extending UTAUT2 To Explore Consumer Adoption Of Mobile Payments,” *UK Acad. Inf. Syst. Conf. Proc.*, p. 23, 2013.
- [35] V. Venkatesh, J. Y. L. Thong, and X. Xu, “Consumer Acceptance and Use of Information Technology,” *MIS Quarterly*, vol. 36, no. 1, pp. 157–178, 2012.
- [36] T. T. T. Pham and J. C. Ho, “The effects of product-related, personal-related factors and attractiveness of alternatives on consumer adoption of NFC-based mobile payments,” *Technol. Soc.*, vol. 43, pp. 159–172, 2015.
- [37] B. Mandiri, “Syarat dan Ketentuan Mandiri e-cash.” [Online]. Available: <http://mandiriecash.co.id/home/syarat-ketentuan/>. [Accessed: 29-May-2017].
- [38] B. Mandiri, “Gampang Pakai Mandiri e-cash.” [Online]. Available: <http://mandiriecash.co.id/home/gampang-pakai-ecash/>. [Accessed: 05-Mar-2017].
- [39] P. Bank, “BBM Money,” 2016. [Online]. Available: <https://www.permatabank.com/Retail/eBanking/BBM-Money/#.WMoOWoVOLIU>. [Accessed: 15-Jan-2017].
- [40] B. Indonesia, “Instrumen Pembayaran Nontunai - Uang Elektronik.” [Online]. Available: <http://www.bi.go.id/id/sistem-pembayaran/instrumen-nontunai/unik/Contents/Default.aspx>. [Accessed: 14-Jan-2017].
- [41] “Apa-Siapa Pelaku Fintech Indonesia,” *Majalah SWA, PT Swasembada Media Bisnis*, 2016.
- [42] R. Eka, “Daftar Startup Fintech di Indonesia,” 2016. [Online]. Available: <https://dailysocial.id/post/daftar-startup-fintech-di-indonesia>. [Accessed: 14-Jan-2017].
- [43] Indosatoredoo, “Indosat Luncurkan Layanan D-Tap,” 2015. [Online]. Available: <https://indosatooredoo.com/id/about-indosat/corporate-profile/press-release/indosat-luncurkan-d-tap>. [Accessed: 14-Jan-2017].
- [44] V. V. Susan A. Brown, “Model of Adoption of Technology inHouseholds: A Baseline Model Test and Extension Incorporating Household Life Cycle,” vol. 29, no. 3, pp. 399–426, 2005.
- [45] M. A. Ghofaro, “Pengaruh Brand Attachment Terhadap Perilaku Pengguna Smartphone,” Universitas Gadjah Mada, 2015.
- [46] Indrawati and N. Primasari, “Digital Advertising Media Adoption in Consumer Goods Industry (An Indonesian Perspective),” *2016 4Th Int. Conf. Inf. Commun. Technol.*, vol. 4, no. c, 2016.
- [47] J. F. George, “Influences on the Intent to Make Internet Purchases,” *Internet*

- Res.*, vol. 12, no. 2, pp. 165–180, 2002.
- [48] D. L. Hoffman, T. P. Novak, and M. Peralta, “Building Consumer Trust Online,” *Commun. ACM*, vol. 42, no. 4, 1999.
- [49] T. C. E. Cheng, D. Y. C. Lam, and A. C. L. Yeung, “Adoption of internet banking: An empirical study in Hong Kong,” *Decis. Support Syst.*, vol. 42, no. 3, pp. 1558–1572, 2006.
- [50] A. G. P. Eversperg, P. A. Pavlou, and A. G. Anderson, “Understanding and Mitigating Uncertainty in Online Exchange Relationships: A Principal-Agent Perspective,” vol. 31, no. 1, pp. 105–136, 2007.
- [51] T. Chang, “A Secure operational model for mobile payments,” *Sci. World J.*, vol. 2014, p. 14, 2014.
- [52] H. M. Jogiyanto, *Metodologi Penelitian Sistem Informasi*, 1st ed. Yogyakarta: Penerbit ANDI, 2008.
- [53] A. Sanusi, *Metodologi penelitian bisnis: disertai contoh proposal penelitian bidang ilmu Ekonomi dan Manajemen*. Jakarta: Salemba Empat, 2013.
- [54] H. M. Jogiyanto, *Pedoman Survei Kuesioner: Mengembangkan Kuesioner, Mengatasi Bias dan Meningkatkan Respon*, 1st ed. Yogyakarta: BPFE Yogyakarta, 2008.
- [55] U. Sekaran, *Research Methods for Business A Skill Building Approach*, 4th ed., no. 1. John Wiley & Sons, 2003.
- [56] W. Widhiarso, “Pengembangan Skala Psikologi: Lima Kategori Respons ataukah Empat Kategori Respons?,” 2010. [Online]. Available: <http://widhiarso.staff.ugm.ac.id/>. [Accessed: 28-Feb-2017].
- [57] J. F. J. Hair, G. T. M. Hult, C. Ringle, and M. Sarstedt, *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, vol. 46, no. 1–2. SAGE Publications, 2014.
- [58] H. L. Imam Ghozali, *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris*, 2nd ed. Semarang: Badan Penerbit Universitas Diponegoro Semarang, 2015.
- [59] A. Duane, P. O’Reilly, and P. Andreev, “Realising M-Payments: Modelling consumers’ willingness to M-pay using Smart Phones,” *Behav. Inf. Technol.*, vol. 33, no. June 2015, pp. 318–334, 2014.
- [60] S. Kujala, R. Mugge, and T. Miron-Shatz, “The role of expectations in service evaluation: A longitudinal study of a proximity mobile payment service,” *Int. J. Hum. Comput. Stud.*, vol. 98, no. September 2016, pp. 51–61, 2017.
- [61] D. Grewal, J. Gotlieb, and H. Marmorstein, “The Moderating Effects of Message Framing and Source Credibility on the Price-percieved Risk Relationship,” *J. Consum. Res.*, vol. 21, no. 1, pp. 145–153, 1994.
- [62] Indrawati and L. M. Tohir, “Predicting smart metering acceptance by residential consumers: An Indonesian perspective,” *2016 4th Int. Conf. Inf. Commun. Technol. ICoICT 2016*, vol. 4, no. c, 2016.
- [63] A. Ringle, Christian M., Wende, Sven, and Will, “SmartPLS 2.0.M3,” *Hamburg: SmartPLS*, 2005. .
- [64] Y. A. S. Mahendra, “Pengaruh Perceived Security Terhadap Penerimaan In-App Purchase Pada Aplikasi Mobile,” *J. Nas. Tek. Elektro dan Teknol. Inf.*,

- vol. 6, no. 2, p. 41, 2016.
- [65] D. R. Cooper and P. S. Schindler, *Business Research Methods*, 12th ed. New York: McGraw-Hill/ Irwin, 2014.
- [66] I. Ghozali, *Structural Equation Modeling Metode Alternatif Dengan Partial Least Squares (PLS)*, 4th ed. Semarang: Badan Penerbit Universitas Diponegoro Semarang, 2006.
- [67] WynneW. Chin, “How to Write Up and Report PLS Analyses,” in *Springer Handbooks of Computational Statistics, Handbook of Partial Least Squares Concepts, Methods and Applications*, 1st ed., H. W. Vincenzo Esposito Vinzi, Wynne W. Chin, Jorg Henseler, Ed. Springer Heidelberg Dordrecht London New York: Springer-Verlag Berlin Heidelberg, 2010, p. 670.
- [68] J. F. Hair, C. M. Ringle, and M. Sarstedt, “PLS-SEM: Indeed a Silver Bullet,” *J. Mark. Theory Pract.*, vol. 19, no. 2, pp. 139–152, 2011.
- [69] J. F. Hair, W. C. Black, B. J. Babin, and R. E. Anderson, *Multivariate Data Analysis*, Seventh Ed. New York: Pearson Prentice Hall, 2010.
- [70] T. W. Zainal Mustafa EQ, *Panduan Teknik Statistik SEM & PLS dengan SPSS AMOS*, 1st ed. Yogyakarta: Cahaya Atma Pustaka, 2012.
- [71] S. Megadewandanu, Suyoto, and Pranowo, “Exploring mobile wallet adoption in Indonesia using UTAUT2: An approach from consumer perspective,” in *2016 2nd International Conference on Science and Technology-Computer (ICST)*, 2016, pp. 11–16.
- [72] M. D. W. Aristana, “Analisis Faktor-Faktor yang Mempengaruhi Resistensi Terhadap Layanan Mobile Banking,” Universitas Gadjah Mada, 2015.
- [73] M. A. R.-J. Jorge Arenas-Gaitan, Begona Peral-Peral, “Elderly and Internet Banking: An Application of UTAUT2,” *J. Internet Bank. Commer.*, vol. 20, no. 1, pp. 1–11, 2015.
- [74] C. Chen, “Perceived risk, usage frequency of mobile banking services,” *Manag. Serv. Qual.*, vol. 23, no. 5, pp. 410–436, 2013.
- [75] L. Wang and Y. Yi, “The Impact of Use Context on Mobile Payment Acceptance: An Empirical Study in China,” *Adv. Comput. Sci. Educ.*, pp. 293–299, 2012.
- [76] P. Hongxia, X. Xianhao, and L. Weidan, “Drivers and barriers in the acceptance of mobile payment in China,” *2011 Int. Conf. E-bus. E-Government*, vol. 1, no. 5, pp. 1–4, 2011.
- [77] Y. Huang and W. Liu, “The impact of privacy concern on users’ usage intention of mobile payment,” *Inf. Manag. Innov. Manag. Ind. Eng. (ICIII)*, *2012 Int. Conf.*, vol. 3, no. 2008, pp. 90–93, 2012.