

DAFTAR PUSTAKA

- Al-Majali, M. (2011). The Use of Theory Reasoned of Action to Study Information Technology in Jordan. *Journal of Internet Banking and Commerce*, 16(2). <http://www.arraydev.com/commerce/jibc/>.
- Alam, M. M., Bhowmik, D., & Bhowmik, D. (2020). The Impact of Agent Banking on Financial Performance of Commercial Banks in Bangladesh. *OSR Journal of Economics and Finance (IOSR-JEF)*, 11(3), 13–20.
- Bizah, D. S., Gumbo, L., & Magweva, R. (2017). Agent Banking As A Driver Of Financial Inclusion In Zimbabwe: A Review. *International Journal of Education and Research*, 5(11).
- Chaudhry, A. A., A, P., & Y, J. (2016). Determinants of Users Trust for Branchless Banking in Pakistan. *Journal of Internet Banking and Commerce*, 21(1).
- Chiteli, N. (2013). Agent Banking Operations as a Competitive Strategy of Commercial Banks in Kisumu City. *International Journal of Business and Social Science*, 4(13).
- Creswell, J. W. (2014). *Research Design. Pendekatan Kualitatif, Kuantitatif dan Mixed.* (P. Kualitatif & K. Mixed. Edisi Ketiga. Pustaka Pelajar. Jogyakarta (trans.); Edisi Ketiga. Pustaka Pelajar.
- Damasin, M. H. (2015). *Agency Banking And Customer Loyalty In Commercial Banks In Rwanda A Case Study Of Commercial Banks In Northern Province Thesis.* Kenya University.
- Dzombo, G. K., Kilika, J. M., & Maingi, J. (2017). The Effect of Branchless Banking Strategy on the Financial Performance of Commercial Banks in Kenya. *International Journal of Financial Research*, 8(4). <http://ijfr.sciedupress.com>.
- Dzombo, G. K., Kilika, J. M., & Maingi, J. (2018). The Mediating Effect of Financial Inclusion on the Relationship between Branchless Banking Strategy and Performance of Commercial Banks in an Emerging market Context: The Case of Kenya. *International Journal of Economics and Finance*, 10(7).
- Godin, G. (2014). *Theories Of Reasoned Action And Planned Behavior: Usefulness For Exercise Promotion. Medicine And Science In Sports And Exercise.* American College of Sports Medicine.
- Jahan, I. (2019). *Agent banking as a relationship marketing tool by banks in Bangladesh.* Kalmar. Linne Univercity.

- Jensen, M. C., & Meckling, W. H. (1976). Theory of the Firm : Managerial Behavior , Agency Costs and Ownership Structure. *Journal of Financial Economics*, 3(4), 305–360.
- Karimi, Sahar. (2013). A Purchase Decision-Making Process Model of Online Consumers And Its Influential Factor a Cross Sector Analysis. Thesis. University of Manchester.
- Malinda, Shelfi. (2020). Model Kinerja Bisnis *Branchless Banking* (Studi Pada Agen Bank Di Provinsi Sumatera Selatan, Indonesia). Disertasi. Bandung. Universitas Padjajaran.
- Margaret, K. G., & Ruth, K. (2019). The Effect Of Banking Services On The Business Performance Of Bank Agents In Kenya. *Cogent Business & Management*, 6(1), 1–15. <https://doi.org/10.1080/23311975.2019.1684420>.
- McKechnie, Sally. 2012. Consumer Buying Behaviour in Financial Services : an Overview. International Journal of Bank Marketing. Vol 10. No 5. Page 4-12.
- Mungai, E. H. M. (2019). Challenges associated with Adoption of Agency Banking and Bank Performance: A Case of Selected Commercial Banks in Kenya. *IOSR Journal of Business and Management (IOSR-JBM)*, 19(4), 70–76.
- Mwando, S. (2013). Contribution Of Agency Banking On Financial Performance Of Commercial Banks In Kenya. *Journal of Economics and Sustainable Development*, 4(20).
- Nguyen, Q. A., Hens, L., MacAlister, C., Johnson, L., Boripat Lebel, Tan, S. B., Nguyen, H. M., Nguyen, T. N., & Lebel, L. (2018). Theory of Reasoned Action as a Framework for Communicating Climate Risk: A Case Study of Schoolchildren in the Mekong Delta in Vietnam. *Sustainability*, 10(6). <https://doi.org/10.3390/su10062019>.
- Nyota, J. O., & Muturi, W. (2019). Effect Of Agency Banking Features On The Financial Performance Of Commercial Banks In Kenya: A Case Of Equity Bank, Kisii, Nyamira And Keroka Branches—Kenya. *International Journal of Economics, Commerce and Management. United Kingdom.*, VII(11). <http://ijecm.co.uk/>.
- OJK. (2020). *Laku Pandai*. <https://www.ojk.go.id/id/Pages/Laku-Pandai.aspx>.
- Otieno, O. C., Liyala, S., Odongo, B. C., & Abeka, S. (2016). Theory Of Reasoned Action As An Underpinning To Technological Innovation Adoption Studies. *World Journal of Computer Application and Technology*, 4(1), 1–7. <https://doi.org/10.13189/wjcat.2016.040101>.
- Rahayu, E. M. (2018). *LPEM UI Paparkan Hasil Survei Laku Pandai dan LKD*. Universitas Indonesia. <https://swa.co.id/swa/trends/lpem-ui-paparkan-hasil-survei-laku-pandai-dan-lkd>.

- Rahman, B. (2016). The Impact of Agency Banking to the Development of SME Sector: The Case of Bangladesh. *World Journal of Social Sciences*, 6(3), 59 – 75.
- Rust, R. T. (2020). The Future of Marketing. *International Journal of Research in Marketing*, 37, 15–26.
- Sitanggang, L. M. S. (2020). *Dua Tantangan Era Digital Bagi Perbankan Menurut Perbanas*. 04 Nopember. <https://keuangan.kontan.co.id/news/ini-dua-tantangan-era-era-digital-bagi-perbankan-menurut-perbanas>.
- Solomon, Michael; Gary Bamossy; Soren Askegaard; dan Margaret K. Hogg. 2020. Consumer Behaviour a European Perspective. Third Edition. Prentice Hall Europe. ISBN-13: 978-0273-68752-2. www.pearsoned.co.uk.
- Sugiyono. (2018). *Metode Penelitian Evaluasi (Pendekatan Kuantitatif, Kualitatif, dan Kombinasi)*. Alfabeta.
- Walliman, N. (2016). *Research Methods The Basics*. Routledge.
- Yustinus. (2016). *Diskusi Hasil Survey Penelitian Inklusi Keuangan di Indonesia*. Unika Atma Jaya. <https://m.atmajaya.ac.id/web/KontenUnit.aspx?gid=berita-unit&ou=pkpm&cid=Seminar-Hasil-Penelitian>
- Al-Majali, Malek. 2011. The Use of Theory Reasoned of Action to Study Information Technology in Jordan. *Journal of Internet Banking and Commerce*, August 2011, Vol. 16, No. 2. <http://www.arraydev.com/commerce/jibc/>.
- Alase, Abayomi. 2017. The Interpretative Phenomenological Analysis (IPA): A Guide to a Good Qualitative Reseach Approach. *International Journal of Education and Literacy Studies*, Vol. 5 No. 2, April 2017. Doi: 10.7575/aiac.ijels.v.5n.2p.9.
- Alam, Md. Mahbub; Dipti Bhowmik; and Diponkar Bhowmik. 2020. The Impact of Agent Banking on Financial Performance of Commercial Banks in Bangladesh. *OSR Journal of Economics and Finance (IOSR-JEF)*. e-ISSN: 2321-5933, p-ISSN: 2321-5925. Volume 11, Issue 3 Ser. V (May – June 2020), PP 13-20. www.iosrjournals.org.
- Bank Mandiri. 2020. BUMN Untuk Indonesia. Nabung dan Transaksi di Bank Mandiri Mudah, Nyaman, dan Dekat Rumah. BMRI.id/ayokebankmandiriagen.
- Bizah, Dzikamai Shoko; Linda Gumbo; and Rabson Magweva. 2017. Agent Banking As A Driver Of Financial Inclusion In Zimbabwe: A Review. *International Journal of Education and Research*. Vol. 5 No. 11 November 2017.

- Chiteli, Nefa. 2013. Agent Banking Operations as a Competitive Strategy of Commercial Banks in Kisumu City. International Journal of Business and Social Science. Vol. 4 No. 13. Oktober 2013.
- Chaudhry, AA; Parvez A and Javed Y. 2016. Determinants of Users Trust for Branchless Banking in Pakistan. *Journal of Internet Banking and Commerce*. April 2016. Vol. 21. No. 1.
- Creswell, John W. 2014. Research Design. Pendekatan Kualitatif, Kuantitatif dan Mixed. Edisi Ketiga. Pustaka Pelajar. Jogyakarta.
- Damasin, Mugabo Haron. 2015. Agency Banking And Customer Loyalty In Commercial Banks In Rwanda A Case Study Of Commercial Banks In Northern Province Thesis. Kenya University.
- Dzombo, Gift Kimonge; James M. Kilika; and James Maingi. 2017. The Effect of Branchless Banking Strategy on the Financial Performance of Commercial Banks in Kenya. International Journal of Financial Research. Vol. 8, No. 4; 2017. <http://ijfr.sciedupress.com>.
- Dzombo, Gift Kimonge; James M. Kilika; and James Maingi. 2018. The Mediating Effect of Financial Inclusion on the Relationship between Branchless Banking Strategy and Performance of Commercial Banks in an Emerging market Context : The Case of Kenya. International Journal of Economics and Finance. Vol. 10. No. 7. 2018. ISSN 1916-971X. E-ISSN 1916-9728.
- Godin, Gaston. 2014. Theories Of Reasoned Action And Planned Behavior : Usefulness For Exercise Promotion. Medicine And Science In Sports And Exercise. American College of Sports Medicine.
- Jahan, Israt. 2019. Agent banking as a relationship marketing tool by banks in Bangladesh. Thesis. Kalmar. Linne Univercity.
- Jensen M. C., dan W. Meckling. 1976. Theory Of The Firm: Managerial Behavior, Agency Cost And Ownership Structure, Journal Of Finance Economic. 3:305360.
- Margaret, K. Gitonga and Kiraka Ruth. 2019. The Effect Of Banking Services On The Business Performance Of Bank Agents In Kenya. Cogent Business & Management. Vol 6. No. Pp. 1540072-1709395. <https://doi.org/10.1080/23311975.2019.1684420>.
- Media on BUMN. 2020. Langkah Erick Benahi Anak Perusahaan BUMN. Download 04 Nopember 2020. Download 04 Nopember 2020. <https://bumntrack.co.id/wp-content/uploads/bumntrack/edisijanuari/mobile/index.html#p=4>

- Mungai, Edwin Henry Mutura. 2019. Challenges associated with Adoption of Agency Banking and Bank Performance: A Case of Selected Commercial Banks in Kenya. *IOSR Journal of Business and Management (IOSR-JBM)*. e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 19, Issue 4. Ver. II (Apr. 2017), PP 70-76. [www.iosrjournals.org.](http://www.iosrjournals.org/)
- Mwando, Sammy. 2019. Contribution Of Agency Banking On Financial Performance Of Commercial Banks In Kenya. Journal of Economics and Sustainable Development. ISSN 2222-1700 (Paper) ISSN 2222-2855 (Online). Vol.4, No.20, 2013. [www.iiste.org.](http://www.iiste.org/)
- Nguyen, Quynh An et al. 2018. Theory of Reasoned Action as a Framework for Communicating Climate Risk: A Case Study of Schoolchildren in the Mekong Delta in Vietnam. Sustainability 2018. 10. 2019. doi:10.3390/su10062019.
- Nyota, Jasper Ondara; and Willy Muturi. 2019. Effect Of Agency Banking Features On The Financial Performance Of Commercial Banks In Kenya: A Case Of Equity Bank, Kisii, Nyamira And Keroka Branches-Kenya. International Journal of Economics, Commerce and Management. United Kingdom. ISSN 2348 0386. Vol. VII, Issue 11, November 2019. <http://ijecm.co.uk/>.
- OJK. 2019. Laku Pandai. Download 06 Nopember 2020. [https://www.ojk.go.id/id/Pages/Laku-Pandai.aspx.](https://www.ojk.go.id/id/Pages/Laku-Pandai.aspx)
- Otieno, Odoyo Collins; Samuel Liyala; Benson Charles Odongo; dan Silvance Abeka. 2016. Theory Of Reasoned Action As An Underpinning To Technological Innovation Adoption Studies. World Journal of Computer Application and Technology 4(1): 1-7, 2016. DOI: 10.13189/wjcat.2016.040101.
- Peraturan Otoritas Jasa Keuangan No. 19/POJK.03 Tahun 2014 Tentang Layanan Keuangan Tanpa Kantor Dalam Rangka Keuangan Inklusif.
- Rahayu, Eva Martha. 2018. LPEM UI Paparkan Hasil Survei Laku Pandai dan LKD. Universitas Indonesia. Download 04 Nopember 2020. [https://swa.co.id/swa/trends/lpem-ui-paparkan-hasil-survei-laku-pandai-dan-lkd.](https://swa.co.id/swa/trends/lpem-ui-paparkan-hasil-survei-laku-pandai-dan-lkd)
- Rahman, B. 2016. The Impact of Agency Banking to the Development of SME Sector: The Case of Bangladesh. *World Journal of Social Sciences*. Vol. 6. No. 3. pp. 59 – 75.

- Rust, Roland T. 2020. The Future of Marketing. International Journal of Research in Marketing 37 (2020) 15–26.
- Sitanggang, Laurensius Marshall Sautlan. 2020. Dua Tantangan Era Digital Bagi Perbankan Menurut Perbanas. Download : 04 Nopember 2020. <https://keuangan.kontan.co.id/news/ini-dua-tantangan-era-era-digital-bagi-perbankan-menurut-perbanas>.
- Sugiyono. 2018. Metode Penelitian Evaluasi (Pendekatan Kuantitatif, Kualitatif, dan Kombinasi). Bandung. Alfabeta.
- Venkatesan, J. 2017. How Transform Agent Banking With An Agent-Centric Approach. CGAP. Retrieved from www.cgap.org/blog/how-transform-agent-banking-agent-centric-approach.
- Walliman, Nicholas. 2016. Research Methods The Basics. Routledge. London and New York.
- Yustinus. 2016. Diskusi Hasil Survey Penelitian Inklusi Keuangan di Indonesia. Unika Atma Jaya. Download : 04 Nopember 2020. <https://m.atmajaya.ac.id/web/KontenUnit.aspx?gid=berita-unit&ou=pkpm&cid=Seminar-Hasil-Penelitian>