

DAFTAR PUSTAKA

- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2023). *Examining factors influencing customer intention and adoption of mobile banking services in the Jordanian context*. *Information Systems Frontiers*, 25(1), 145–162. <https://doi.org/10.1007/s10796-021-10202-0>
- Bank Indonesia. (2024). *Laporan Blueprint Sistem Pembayaran Indonesia 2025*. Jakarta: Bank Indonesia.
- Bank Indonesia. (2024). *Blueprint Sistem Pembayaran Indonesia 2025*. Jakarta: Bank Indonesia.
- Bhattacharjee, A. (2001). *Understanding information systems continuance: An expectation-confirmation model*. *MIS Quarterly*, 25(3), 351–370. <https://doi.org/10.2307/3250921>
- Braun, V., & Clarke, V. (2021). *Thematic analysis: A practical guide*. London: SAGE Publications.
- BRI. (2025). *Laporan Tahunan Bank Rakyat Indonesia 2025*. Jakarta: PT Bank Rakyat Indonesia (Persero) Tbk.
- BRIN. (2025). *Profil Organisasi dan Statistik civitas BRIN 2025*. Jakarta: Badan Riset dan Inovasi Nasional.
- Creswell, J. W., & Creswell, J. D. (2021). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Thousand Oaks, CA: SAGE Publications.
- Creswell, J. W., & Plano Clark, V. L. (2023). *Designing and conducting mixed methods research* (4th ed.). Thousand Oaks, CA: SAGE Publications.
- Davis, F. D. (1989). *Perceived usefulness, perceived ease of use, and user acceptance of information technology*. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Fombrun, C. (1996). *Reputation: Realizing value from the corporate image*. Boston, MA: Harvard Business School Press.
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). *Trust and TAM in online shopping: An integrated model*. *MIS Quarterly*, 27(1), 51–90. <https://doi.org/10.2307/30036519>
- Guest, G., Bunce, A., & Johnson, L. (2006). *How many interviews are enough? An experiment with data saturation and variability*. *Field Methods*, 18(1), 59–82. <https://doi.org/10.1177/1525822X05279903>

- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., & Thiele, K. O. (2024). *A primer on partial least squares structural equation modeling (PLS-SEM)* (4th ed.). Thousand Oaks, CA: SAGE Publications.
- Hakimi, M. (2024). *Bank reputation and customer trust in digital financial services: A contemporary analysis*. *Journal of Financial Innovation*, 9(2), 88–101.
- Hakimi, A. (2024). *Bank reputation and customer loyalty in the digital era: Evidence from Indonesian banking sector*. *Journal of Financial Innovation*, 12(2), 112–128. <https://doi.org/10.1016/j.jfi.2024.01.007>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). *A new criterion for assessing discriminant validity in variance-based structural equation modeling*. *Journal of the Academy of Marketing Science*, 43(1), 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Kim, D. J., & Prabhakar, B. (2004). *Trust, perceived risk, and online banking adoption*. *Communications of the Association for Information Systems*, 14(1), 62–80. <https://doi.org/10.17705/1CAIS.01460>
- Kim, K., & Prabhakar, B. (2004). *Initial trust and the adoption of Internet banking*. In *Proceedings of the 21st International Conference on Information Systems* (pp. 537–543). Seattle, WA: Association for Information Systems.
- Kock, N., & Hadaya, P. (2018). *Minimum sample size estimation in PLS-SEM: The inverse square root and gamma-exponential methods*. *Information Systems Journal*, 28(1), 227–261. <https://doi.org/10.1111/isj.12131>
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). *Developing and validating trust measures for e-commerce: An integrative typology*. *Information Systems Research*, 13(3), 334–359. <https://doi.org/10.1287/isre.13.3.334.81>
- Morgan, R. M., & Hunt, S. D. (1994). *The commitment–trust theory of relationship marketing*. *Journal of Marketing*, 58(3), 20–38. <https://doi.org/10.1177/002224299405800302>
- Otoritas Jasa Keuangan (OJK). (2021). *GovTech Readiness Assessment: Indeks Kematangan Digital Sektor Jasa Keuangan Indonesia*. Jakarta: OJK Research and Development Unit.
- Otoritas Jasa Keuangan. (2021). *GovTech Readiness Assessment 2021*. Jakarta: OJK Institute.
- Otoritas Jasa Keuangan. (2025). *Digital Finance Innovation Roadmap 2025*. Jakarta: OJK Institute.
- Otoritas Jasa Keuangan (OJK). (2025). *Blueprint Sistem Pembayaran Indonesia 2025: Akselerasi Ekonomi Digital Nasional*. Jakarta: Bank Indonesia & OJK.

- Pavlou, P. A. (2003). *Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model*. International Journal of Electronic Commerce, 7(3), 69–103. <https://doi.org/10.1080/10864415.2003.11044275>
- Putri, D., & Astuti, R. (2023). *Determinants of mobile banking adoption: Case study of Livin' by Mandiri*. Journal of Indonesian Financial Technology, 5(2), 91–108.
- Rahmawati, F., Setiawan, Y., & Nugroho, A. (2023). *Revisiting digital banking adoption in Indonesia: The mediating role of trust and perceived risk*. Indonesian Journal of Management and Business, 18(1), 45–63.
- Sari, M., & Wibowo, P. (2023). *Perceived usefulness and ease of use in determining mobile banking intention*. Jurnal Keuangan dan Perbankan, 27(4), 387–398.
- Tornatzky, L. G., & Fleischer, M. (1990). *The processes of technological innovation*. Lexington, MA: Lexington Books.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2020). *Unified theory of acceptance and use of technology: A review and extension*. Journal of the Association for Information Systems, 21(5), 328–374. <https://doi.org/10.17705/1jais.00639>
- Wang, Y., & Lin, C. (2022). *Institutional trust and digital banking adoption in public sector employees: Evidence from Southeast Asia*. Asian Journal of Business Research, 12(1), 88–107.