

DAFTAR PUSTAKA

- Al-Smadi, M. O. (2012). Factors affecting adoption of electronic banking: An analysis of the perspectives of banks' customers. *International Journal of Business and Social Science*.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2016). Consumer Adoption of Mobile Banking in Jordan. *Journal of Enterprise Information*, 29.
- Assauri, S. (2013). *Manajemen Pemasaran*. Jakarta: Rajawali Pers.
- Bank Indonesia. (n.d.). *Peraturan Bank Indonesia Nomor 11/12/PBI/2009 tentang Uang Elektronik*.
- Bauer, R. . (1960). Consumer Behavior as Risk Taking. *Journal of Service Science and Management*.
- Chen, C. (2013). Perceived risk, usage frequency of mobile banking services. *Managing Service Quality*, 23(5), 410–436. <https://doi.org/10.1108/MSQ-10-2012-0137>
- Cheng, Y.-M. (2014). Exploring the intention to use mobile learning: the moderating role of personal innovativeness. *Journal of Systems and Information Technology*, 16(1), 40–61. <https://doi.org/10.1108/JSIT-05-2013-0012>
- Connolly, R., & Bannister, F. (2008). Factors Influencing Irish Consumers' Trust in Internet Shopping.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), 982–1003. <https://doi.org/10.1287/mnsc.35.8.982>
- Dowling, G. R., & Staelin, R. (1994). A Model of Perceived Risk and Intended Risk-handling Activity. *Journal of Consumer Research*, 21(1).
- Ferdinand, A. (2014). *Metode Penelitian Manajemen*. Semarang: Seri Pustaka Kunci.
- Ghozali, I. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21 Update PLS Regresi*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gu, J. C., Lee, S. C., & Suh, Y. H. (2009). Determinants of Behavioral Intention to Mobile Banking. <https://doi.org/10.1016/j.eswa.2009.03.024>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). Multivariate Data Analysis. *Vectors*. <https://doi.org/10.1016/j.ijpharm.2011.02.019>

- [http://www.bi.go.id/en/statistik/sistem-pembayaran/uang-elektronik/Documents/Daftar%20Penerbit%20Uang%20Elektronik\(en\).pdf](http://www.bi.go.id/en/statistik/sistem-pembayaran/uang-elektronik/Documents/Daftar%20Penerbit%20Uang%20Elektronik(en).pdf)
- [http://www.bi.go.id/en/statistik/sistem-pembayaran/uang-elektronik/Documents/Jumlah%20Transaksi%20Uang%20Elektronik%20Beredar\(en\)_2015.pdf](http://www.bi.go.id/en/statistik/sistem-pembayaran/uang-elektronik/Documents/Jumlah%20Transaksi%20Uang%20Elektronik%20Beredar(en)_2015.pdf)
- Jacoby, J., & Kaplan, L. B. (1972). The Components of Perceived Risk. *ACR Special Volumes*.
- Jimenez, N., San-Martin, S., & Azuela, J. I. (2016). Trust and Satisfaction: The Keys to Client Loyalty in Mobile Commerce. *Academia Revista Latinoamericana de Administración*, 29.
- Jogiyanto. (2007). *Sistem Informasi Keperilakuan* (Edisi Revi). Yogyakarta: Andi Offset.
- Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564. <https://doi.org/10.1016/j.dss.2007.07.001>
- Kotler, Philip & Keller, K. L. (2016). *Marketing Management*. New Jersey: Pearson Education Ltd.
- Liu, P.-L., & Tsai, C.-H. (2009). Research on the Influences of New Product Design and New Product Development Process Management on New Product Development Performance in Taiwan's Industries. *Asian Journal on Quality*, 10.
- Luarn, P., & Lin, H.-H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 21(6), 873–891. <https://doi.org/10.1016/j.chb.2004.03.003>
- Neuman, W. L. (2014). *Social Research Methods: Qualitative and Quantitative Approaches. Relevance of social research* (Vol. 8). <https://doi.org/10.2307/3211488>
- Poerwadarminta, W.J.S. (2003). *Kamus Umum Bahasa Indonesia*. Jakarta: Balai Pustaka.
- Schiffman, L. G., & Kanuk, L. L. (2008). *Perilaku Konsumen* (7th ed.). Jakarta: Indeks.
- Setiadi, N. J. (2003). *Perilaku Konsumen: Konsep dan Implikasi untuk Strategi dan Penelitian Pemasaran*. Jakarta: Kencana.
- Sugiyono. (2008). *Metode Penelitian Bisnis*. Bandung: Alfaberta.
- Sugiyono. (2012). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung:

Alfaberta.

- Swastha, B., & Irawan. (2008). *Manajemen Pemasaran Modern*. Yogyakarta: Liberty.
- Teo, T. (2011). Factors influencing teachers' intention to use technology: Model development and test. *Computers and Education*, 57(4), 2432–2440. <https://doi.org/10.1016/j.compedu.2011.06.008>
- Wang, W., & Benbasat, I. (2005). Trust in and Adoption of Online Recommendation Agents. *Journal of the Association for Information Systems*, 6(3), 72–101. <https://doi.org/10.1016/j.jasis.2007.12.002>
- Yang, Y., Liu, Y., Li, H., & Yu, B. (2015). Understanding perceived risks in mobile payment acceptance. *Industrial Management & Data Systems*, 115(2), 253–269. <https://doi.org/10.1108/IMDS-08-2014-0243>
- Zhou, T. (2011). An empirical examination of initial trust in mobile banking. *Internet Research*, 21(5), 527–540. <https://doi.org/10.1108/10662241111176353>