

DAFTAR PUSTAKA

- Adamson, I., & Shine. J. 2003. Extending the New Technology Acceptance Model to Measure the End User Information Systems Satisfaction in A Mandatory Environment: A Bank's Treasury. *Technology Analysis & Strategic Management*. Vol. 15 No. 4: pp 441-455.
- Akturan, Ulun dan Nuray Tezcan. 2011. "Mobile Banking Adoption of the Youth Market, Perceptions and Intentions". *Marketing Intelligence & Planning* Vol. 30 No. 4, 2012 pp. 444-459.
- Arikunto, Suharsimi, 2002. *Prosedur Penelitian: suatu pendekatan praktek*. Edisi: Revisi V. Jakarta: Rineka Cipta.
- Azwar, S. 1998. *Penyusunan Skala Psikologi*. Yogyakarta: Pustaka Pelajar Offset.
- Ba, S. and Pavlou, P.A. (2002), "Evidence of the effect of trust building technology in electronic markets: price premiums and buyer behavior", *MIS Quarterly*, Vol. 26 No. 3, pp. 243-68.
- Bandura, A. (1986), *Social Foundations of Thought and Action*, Prentice-Hall, Englewood Cliffs, NJ
- Bank Indonesia. 2008. *Mengenal Electronic Banking*. Diambil dari www.bi.go.id/NR/rdonlyres/.../MengenalElectronicBanking.pdf, diakses tanggal 16 November 2013.
- Bastian, Imam Andi. 2012. *Arti Penting Sebuah Persepsi dalam Kaedah Psikologi*. <http://filsafat.kompasiana.com/2012/05/06/persepsi-460993.html> 6 Mei 2012. diakses pada 24 Maret 2014.
- Chan, S.C. and Lu, M. 2004. Understanding internet banking adoption and use behavior. A Hong Kong perspective. *Journal of Global Information Management (Online Journal from Proquest)*, Vol. 12, Iss. 3, pg. 21. <http://proquest.umi.com/pqdweb?did=642433151&Fmt=4&clientId=46969&RQT=309&VName=PQD> (18 November 2013).
- Chau, Patrick Y. K., dan Vincent S. K. Lai. 2003. An Empirical Investigation of The Determinants of User Acceptance of Internet Banking, *Journal of Organizational Computing and Electronic Commerce* 13(2), pp. 123-145.
- Christiyanti, Marieta. 2010. "Analysis Technology Acceptance Model (TAM) on application". <http://www.gunadarma.ac.id>. pp 2-21.
- Daniel, E. (1999). Provision of electronic banking in the UK and the Republic of Ireland. *International Journal of Bank Marketing*, 17(2), 72-82.

- Davis, F.D. 1989. "Perceived Esefulness, Perceived Ease of Use, and User Acceptance of Information Technology." *MIS Quarterly*. Vol. 13 No. 5: pp 319-339.
- , Bagozzi R.P., dan Warshow P.r. 1989. User Acceptance od Computer Technology: A Company of Two Theoretical Models. *Management Science*. Vol. 35 No. 8: pp 982-1003.
- Doney, P.M. and Cannon, J.P. (1997), "An examination of the nature of trust in buyer-seller relationships", *Journal of Marketing*, Vol. 61 No. 2, pp. 35-51.
- Ferdinand, Augusty. 2006. *Structural Equation Modeling dalam Penelitian Manajemen, Aplikasi Model-Model Rumit dalam Penelitian untuk Tesis Magister dan Disertasi Doktor*. Edisi 4. Semarang: BP UNDIP.
- Fishbein, M. and Ajzen, I. (1975), *Belief, Intention and Behavior: An Introduction to Theory and Research*, Addison Wesley, Reading, MA.
- Ganesan, S. (1994), "Determinants of long-term orientation in buyer-seller relationships", *Journal of Marketing*, Vol. 58 No. 2, pp. 1-19.
- Gefen, D. and 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*, Vol. 1 No. 8, pp. 1-20.
- Ghozali, Imam. 2006. *Analisis Multivariate dengan Program IBM SPSS 17*. Badan penerbit UNDIP.
- , 2011. *Model Persamaan Struktural Konsep dan Aplikasi dengan Program Amos 19.0*. Semarang: BP UNDIP.
- Greatorex, M. and Mitchell, V.W. (1994), "Modeling consumer risk reduction preferences from perceived loss data", *Journal of Consumer Marketing*, Vol. 15 No. 4, pp. 669-85.
- Hair, J.F., Jr., R.E. Anderson, R.L., Tatham & W.C. Black. 1995. *Multivariate Data Analysis With Readings*. NJ: Prentice Hall.
- Irmadhani dan Mahendra, Adhi Nugroho. 2011. Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan Penggunaan dan Computer Self Efficacy terhadap Penggunaan Online Banking pada Mahasiswa S1 Fakultas Ekonomi UNY. Hal 3.
- Jogiyanto. 2007. *Sistem Informasi Keprilakuan*. Yogyakarta: Penerbit Andi.
- Kompas (2002, 19 Maret). *Indonesia Tempati Posisi ke Enam Kejahatan Internet*. (Online). November 13, 2013. <http://www.kompas.com/internet/news/0203/19/104052.htm>.

- Kuncoro Mudrajad, (2003) : Metode Riset untuk Bisnis dan Ekonomi, --, Erlangga, Jakarta – Indonesia.
- Larzelere, R.E. and Huston, T.L. (1980), “The dyadic trust scale: toward understanding interpersonal trust in close relationships”, *Journal of Marriage and the Family*, Vol. 42 No. 3, pp. 595-604.
- Maharsi, Sri dan Yuliani Mulyadi. 2007. “Faktor-Faktor yang Mempengaruhi Minat Nasabah Menggunakan Internet Banking dengan Menggunakan Kerangka TAM. *Jurnal Akuntansi dan Keuangan*. Vol. 9 No. 1 Hal 18-28.
- Mayasari, Feronica, dkk. 2011. “Anteseden dan Konsekuen Sikap Nasabah dalam Menggunakan Internet Banking dengan Menggunakan Kerangka TAM.” *Seminar Nasional Teknologi Informasi & Komunikasi Terapan 2011*. Hal 3.
- Meryana, Ester. 2012. Tiap Hari Ada 2,8 Juta Transaksi “Internet Banking” BCA. (online), <http://bisniskeuangan.kompas.com/read/2012/07/31/00291078/Tiap.hari.Ada.2.8.Juta.Transaksi.Internet.banking.BCA>.
- Mols, N. P. (1998). The internet and bank's strategic distribution channeldecisions. *Internet Research*, 8(4), 331–337.
- Mukherjee, A., dan Nath, P. 2003. A Model of Trust in Online Relationship Banking: An Extention of the Technology Acceptance Model. *Internet Research*. Vol. 14 No. 3: pp 224-235.
- N. Tampubolon. 2004. “Surat Edaran: Penerapan Manajemen Risiko pada Aktivitas Pelayanan Jasa Bank Melalui Internet.” <http://www.bi.go.id/biweb/utama/peraturan/sc-16-8-04-apnp.pdf>. 24 Agustus 2013.
- Pavlou, P.A. (2001), “Consumer intentions to adopt electronic commerce – incorporating trust and risk in the technology acceptance model”, in *Proceedings of the Diffusion Interest Group in Information Technology Conference (DIGIT2001)*, Sunday 16 December, New Orleans, LA.
- Pikkarainen. T., Aikkarainen, K., Karjaluoto H., & Pahnla, S. 2004. Consumer Acceptance of Online Banking: An Extention of The Technology Acceptance Model. *Internet Research*. Vol. 14 No. 3: pp 224-235.
- Raharjo, Budi. 2001. “Aspek Teknologi dan Keamanan dalam Internet Banking. <http://www.indocisc.com>. Diakses pada tanggal 16 November 2013.
- Sathye, Milind. 1999. Adoption of Internet banking by Australian Consumers: An Empirical Investigation, *Journal of Bank Marketing*, Vol. 17, No. 7, pp. 324-334.

- Sekaran, U. 2006. *Research Methods for Business: A Skill Building Approach*. PT. Jakarta: Elex Media Komputindo.
- T. Widyastuti, "Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Manfaat, dan Kepercayaan Konsumen terhadap Pengaplikasian Layanan Mobile Banking (Studi Kasus di Kota Yogyakarta)," tidak dipublikasikan.
- Umar, Husein. "Metode Riset Bisnis". Jakarta : 2002.
- Wang, Y.S., Wang, Y.M., Lin, H.H., and TANG, T.I. 2003. Determinants of User Acceptance of Internet Banking: An Empirical Study. *International Journal of Service Industry Management*. Vol. 14, Iss.5, pg. 501. <http://proquest.umi.com/pqdweb?did=516537391&Fmt=4&clientId=46969&RQT=309&VName=PQD> (2013, 13 November).
- Wati, Aris Astuti. 2011. Proses Kerja dan Dampak dari Mesin ATM. *Majalah Ilmiah UNIKOM*. Vol. 8 No. 1 Hal 21-24. <http://jurnal.unikom.ac.id/-s/data/jurnal/vo8-no1/volume-81-artikel-3.pdf/pdf/volume-81-artikel-3.pdf>, diakses pada tanggal 20 November 2013.
- Wibowo, Arif. 2006. *Kajian Tentang Perilaku Pengguna Sistem Informasi Dengan Pendekatan Technology Acceptance Model (TAM)*. Program Studi Sistem Informasi, Fakultas Teknologi Informasi Universitas Budi Luhur, Jakarta Selatan. <http://peneliti.budiluhur.ac.id/wp-content/uploads/2008/.../arif+wibowo.pdf>, diakses tanggal 20 November 2013.
- Widyarini, Lydia Arie. 2005. Analisis Niat Perilaku Menggunakan Internet Banking Di kalangan Pengguna Internet Di Surabaya, *Jurnal Widya Manajemen dan Akuntansi*, April, Vol. 5, No. 1, pp. 101-123.
- Yahyapour, Nima. 2008. *Determining Factors Affecting Intention to Adopt Banking Recommender System, Case of Iran*, Thesis, Lulea University of Technology Division of Industrial Marketing and E-commerce
- Yamin, S. dan Kurniawan, H. 2011. *SPSS COMPLETE*. Jakarta: Penerbit Salemba Empat.
- <http://www.crmsindonesia.org/newsletter/memaksimalkan-internet-banking>