

DAFTAR REFERENSI

- Ahmed, A *et al.*, 2009, "Consumer Perception and Attitude Toward Credit Card Usage : A Study of Pakistani Consumer", **Journal of Comparative Intentional Management**, Vol. 12 No. 1
- Amin, Hanudin, 2007, "An Analysis Mobile Credit Card Usage Intentions," **IMCS**
- _____, 2009, "An Analysis Mobile Banking Usage Intentions : An Extension of The Technology Acceptance Model", **International Journal Business and Society**, Vol. 10 No.1.
- Assael, H, 1995, **Consumer Behaviour and Marketing Action**, 5th edition, South Western College Publishing, Ohio.
- Badrudin, Ruly, 2000, "Analisis Perilaku Berbelanja Dosen Pemegang Kartu Kredit", **Kajian Bisnis**, No.18.
- Bruner, C Gordon, K. E. James, dan Paul J. Hensel, 2001, **Marketing Scale Handbook : A Compilation of Multi Item Measures**, Vol. 3, American Marketing Association.
- Budiyono, 2004, "Studi Mengenai Pengetahuan Strategi Produk (Studi Kasus Minat Beli Produk Baru Telkom Flexi)", **Jurnal Sains Pemasaran Indonesia**, Vol 3. No. 2.
- Cheong, J. H dan Park, M. C, 2005, "Mobile Internet Acceptance in Korea", **Internet Research**, Vol. 15 No. 2.
- Chiu, Y. B., Lin, C. P. dan Tang, L. L, 2005, "Gender Differs : Assessing a Model Of Online Purchase Intentions in E-tail Service", **International Journal of Service Industry Management**, Vol. 16 No.5.

- Cooper, Donald, R dan William C Emory, 1991, **Business Research Methods**, 4th Edition, New York : Dryden Press.
- Davis, F. D., 1989, “Perceived Usefulness, Perceived Ease Of Use, and User Acceptance Of Information Technology”, **MIS Quarterly**, Vol. 13 No. 3.
- Devlin, J.F., S, Worthington., P, Gerrad., 2007, “An Analysis Of Main And Subsidiary Credit Card Holding And Spending”, **International Journal Of Bank Marketing**, Vo.25 No.2.
- Guriting, P. dan Ndubisi, N. O., 2006, “Borneo Online Banking : Evaluating Customer Perceptions and Behavioural Intention”, **Management Research News**, Vol. 29 No. ½.
- Ferdinand, Augusty, 2006, **Metode Penelitian Manajemen**, Badan Penerbit Universitas Diponegoro, Semarang.
- Hair, J., Anderson, R., Tatham, R., Black, W., 2006, **Multivariate Data Analysis**, 6th edition, Prentice-Hall, Englewood, Vol.10 No.6.
- Hardekoft, B, 2010, “The History of Credit Cards”, **Business Credit**.
- Haubl, G, A, “A Cross National Investigation Of The Effect Of Advertising Retrieval Cues on Brand Evaluations”, **Journal of Costumer Research**, Vol. 14.
- Howard, J. A and Shay, R. P. 1988. Measuring The Effect of Marketing Information on Buying Intention. The Journal of Service Marketing, Vol. 2. No.4 Fall, p. 27 – 36.
- Hume, Margee, 2008, “Understanding Core And Peripheral Service Quality In Customer Repurchase Of The Performing Arts, **Managing Service Quality**, Vol. 18 No.4.
- Indriantoro, Nur, dan Supomo, Bambang, 1999, **Metodologi Penelitian Bisnis untuk Akuntansi dan Manajemen**, Yogyakarta : BPFE UGM.

- Jaehun Joo, 2007. "An Empirical Study on The Relationship Between Customer Value and Repurchase", **Journal of Computer Information System**, Vol 48.
- Keller, Kevin Lane, 1998, **Strategic Brands Management : Building, Measuring, and Managing Brand Equity**, New Jersey : Prentice Hall Inc.
- Kinnear, Thomas C, and James R. Taylor, 1995, **Riset Pemasaran**, dialihbahasakan oleh Yohanes Lamarto, Erlangga, Jakarta.
- Kotler, Philip, 2009, **Marketing Management: Analysis, Planning, Implementation, and Control**, 9th Ed., Englewood Cliffs, NJ: Prentice Hall, Inc.
- Liu, Mathew Tingchi, dan James L Brock, 2009, "Redemption Behavior for Credit Card Reward Programs in China," **International Journal of Bank Marketing**
- Loundon, David L and Dela Bitta, Albert J, 1993, **Consumer Behavior, Concepts and Applications**, 4th ed., McGraw-Hill, Inc:New York.
- Lydia L Gan; Ramin C Maysani; dan Hian Chye Koh, 2006, "Singapore Credit Cardholders: Ownership Usage Pattern and Perceptions," **Journal of Services Marketing**
- McGee, L.W. and Spiro, R.L. 1991, "Salesperson and Product Country-of-origin Effects on Attitudes and Intentions to Purchase", **Journal of Business Research**, Vol. 22, pp. 21-32.
- Mittal, Vikal, Kumar Panjak and Michael Tsiras, 1999. "Attribute-Level Performance, Satisfaction, and Behavioral Intentions Overtime : A Consumption – System Approach". **Journal of Marketing**, Vol. 63, p. 88 - 101.
- Neysen, H., Per, E, Pedersen., Helge, Thorbjornsen., 2005, " Explaining Intention To Use Mobile Chat Services : Moderating Effects Of Gender", **Journal**

Of Consumer Marketing, Vol.22 No.5.

- Oliver, Richard L., 1997, **Satisfaction: A Behavioral Perspective on The Consumer**, McGraw-Hill: New York
- Parasuraman, A, Valerie A Zeithaml and Leonard L. Berry, 1994. Reassessment of Expectations as a Comparison Standard in Measuring Service Quality : Implications for Further Research, **Journal of Marketing**, Vol. 58, p. 111 – 124.
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., dan Pahnla, S., 2004, Consumer Acceptance Of Online Banking : an Extension Of The Technology Acceptance Model”, **Internet Research**, Vol. 14 No.3.
- Ramayah, T., Jantan, M., Noor, M. N. M., dan Ling, K.P., 2003, “Receptiveness Internet Banking by Malaysian Consumers”, **Asian Academy of Management Journal**, Vol.8 No.2.
- Scholnick, B; Nadia Massoud; Anthony Saunders; Santiago Carbo – Valverde, F. Rodriquez – Fernandez, 2007, “The Economic of Credit Cards, Debit Cards, and ATMs : A Survey and Some New Evidence”, **Journal of Banking and Finance**, Vol. 32.
- Singgih, Santoso, 2000, **Buku Latihan SPSS Statistik Parametrik**, Jakarta, PT. Elex Media Komputindo.
- Wang, Y. S., Wang, Y. M., Lin, H. H., dan Tang, T. I., 2003, “Determinants of User Acceptance of Internet Banking : an Empirical Study”, **International Journal of Service Industry**, Vol. 14. No. 5.
- Widya Utami, 2003, “Analisis Efektivitas Safari Layanan Informasi UKSWMS Dengan Menggunakan *Consumer Decision Model*”, **Jurnal Widya Manajemen** Vol. 3 No. 1.
- Yang, Zhilin and Robin T. Peterson, 2004, “Customer Perceived Value, Satisfaction, and Loyalty : The Role of Switching Costs, **Jurnal Psychology & Marketing**, Vol. 21 No. 10.

Yoestini dan Rahma, Eva, S, 2007, “Analisis Pengaruh Kualitas Layanan dan Citra Merek terhadap Minat Beli dan Dampaknya Pada Keputusan Pembelian”, **Jurnal Sains Pemasaran Indonesia**.

Zeithami, Valerie A, 1988, “Consumer Perception of Price, Quality, and Value : A Means End Model and Synthesis of Evidence,” **Journal of Marketing**, Vol. 52 No. 3.