

## DAFTAR KEPUSTAKAAN

- Alikhani, A., & Hosseinzadeh Davarzani, M. (2014). An investigation on factors influencing electronic banking adoption in private banks versus public banks. *Management Science Letters*, 4, 37–42. <https://doi.org/10.5267/j.msl.2013.12.001>
- Ananda, S., Devesh, S., & Al Lawati, A. M. (2020). What factors drive the adoption of digital banking? An empirical study from the perspective of Omani retail banking. *Journal of Financial Services Marketing*, 25(1–2), 14–24. <https://doi.org/10.1057/s41264-020-00072-y>
- Chang, C. C., Yan, C. F., & Tseng, J. S. (2012). Perceived convenience in an extended technology acceptance model. *Australasian Journal of Educational Technology*, 28(5), 809–826. <http://www.scopus.com/inward/record.url?scp=84865568921&partnerID=8YFLogxK> <http://www.scopus.com/inward/citedby.url?scp=84865568921&partnerID=8YFLogxK>
- Dowling, G. R. (1986). 4220030307\_Ftp. *Persepsi Risiko: The Concept and Its Measurement*, 3(3), 193–210. <https://doi.org/10.1002/mar.4220030307>
- Eriksson, K., Kerem, K., & Nilsson, D. (2005). Customer acceptance of internet banking in Estonia. *International Journal of Bank Marketing*, 23(2), 200–216. <https://doi.org/10.1108/02652320510584412>
- Ganciu, M. R., & Niculescu, A. (2019). Using the Technology Acceptance Model to adopt intelligent banking. *FAIMA Business & Management Journal*, 7(4), 13–23.
- Gunadi, F. (2020). Analisa Pengaruh Trust Dan Risk Berbasis Technology Acceptance Models (TAM) (Studi Kasus : Pengguna Google Drive). *Multinetics*, 6(1), 67–77. <https://doi.org/10.32722/multinetics.v6i1.2819>
- Hu, Z., Ding, S., Li, S., Chen, L., & Yang, S. (2019). Adoption intention of fintech services for bank users: An empirical examination with an extended technology acceptance model. *Symmetry*, 11(3). <https://doi.org/10.3390/sym11030340>
- Keni, K. (2020). How Perceived Usefulness and Perceived Ease of Use Affecting Intent to Repurchase? *Jurnal Manajemen*, 24(3), 481. <https://doi.org/10.24912/jm.v24i3.680>
- Kesharwani, A., & Bisht, S. S. (2012). The impact of trust and Persepsi Risiko on internet banking adoption in India: An extension of technology acceptance model. *International Journal of Bank Marketing*, 30(4), 303–322.

<https://doi.org/10.1108/02652321211236923>

- Khan, S. A., Zainuddin, M., Mahi, M., & Arif, I. (2020). Niat Perilaku online learning during COVID-19: An analysis of the technology acceptance model. *International Conference on Innovative Methods of Teaching and Technological Advancements in Higher Education*, December, 3–12. [https://www.researchgate.net/publication/348047664\\_Behavioral\\_Intention\\_to\\_Use\\_Online\\_Learning\\_During\\_COVID-19\\_An\\_Analysis\\_of\\_the\\_Technology\\_Acceptance\\_Model](https://www.researchgate.net/publication/348047664_Behavioral_Intention_to_Use_Online_Learning_During_COVID-19_An_Analysis_of_the_Technology_Acceptance_Model)
- Kitsios, F., Giatsidis, I., & Kamariotou, M. (2021). Digital transformation and strategy in the banking sector: Evaluating the acceptance rate of e-services. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(3). <https://doi.org/10.3390/joitmc7030204>
- Larsson, A., & Viitaoja, Y. (2017). Building customer loyalty in digital banking: A study of bank staff's perspectives on the challenges of digital CRM and loyalty. *International Journal of Bank Marketing*, 35(6), 858–877. <https://doi.org/10.1108/IJBM-08-2016-0112>
- Le, H. B. H., Ngo, C. T., Trinh, T. T. H., & Nguyen, T. T. P. (2020). Factor affecting customers' decision to use mobile banking service: A case of thanh hoa province, Vietnam. *Journal of Asian Finance, Economics and Business*, 7(2), 205–212. <https://doi.org/10.13106/jafeb.2020.vol7.no2.205>
- Lin, K. Y., Wang, Y. T., & Huang, T. K. (2020). Exploring the antecedents of mobile payment service usage: Perspectives based on cost–benefit theory, perceived value, and social influences. *Online Information Review*, 44(1), 299–318. <https://doi.org/10.1108/OIR-05-2018-0175>
- Malhotra, N. K., & Birks, D. F. (2007). *Marketing Research: An Applied Approach* (3<sup>rd</sup> ed.). United Kingdom : Pearson Education Limited.
- Marakarkandy, B., Yajnik, N., & Dasgupta, C. (2017). Enabling internet banking adoption: An empirical examination with an augmented technology acceptance model (TAM). *Journal of Enterprise Information Management*, 30(2), 263–294. <https://doi.org/10.1108/JEIM-10-2015-0094>
- Mbama, C. I., & Ezepue, P. O. (2018). Digital banking, customer experience and bank financial performance: UK customers' perceptions. *International Journal of Bank Marketing*, 36(2), 230–255. <https://doi.org/10.1108/IJBM-11-2016-0181>
- Parakh, S., Ukhalkar, P., & Sanu, L. (2020). Digital Wallet and Mobile Banking Adoption

- Among Rural Bank Customer. *International Research Journal of Business Studies*, 13(3), 215–226. <https://doi.org/10.21632/irjbs.13.3.215-226>
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahnla, S. (2004). Consumer acceptance of online banking: An extension of the technology acceptance model. *Internet Research*, 14(3), 224–235. <https://doi.org/10.1108/10662240410542652>
- Purba, E. dkk. (2021). Metode Penelitian Ekonomi. In *Google Book* (Issue June).
- Putra, A. A. S., Suprapti, N. W. S., Yasa, N. N. K., & Sukaatmadja, I. P. G. (2019). Technology Acceptance Model and Trust in Explaining Customer Intention To Use Internet Banking. *Russian Journal of Agricultural and Socio-Economic Sciences*, 91(7), 254–262. <https://doi.org/10.18551/rjoas.2019-07.29>
- Roy, S. K., Balaji, M. S., Kesharwani, A., & Sekhon, H. (2017). Predicting Internet banking adoption in India: a Persepsi Risiko perspective. *Journal of Strategic Marketing*, 25(5–6), 418–438. <https://doi.org/10.1080/0965254X.2016.1148771>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business* (7<sup>th</sup> ed.). Chichester, West Sussex, United Kingdom : John Wiley & Sons Ltd.
- Siyal, A. W., Donghong, D., Umrani, W. A., Siyal, S., & Bhand, S. (2019). Predicting Mobile Banking Acceptance and Loyalty in Chinese Bank Customers. *SAGE Open*, 9(2). <https://doi.org/10.1177/2158244019844084>
- Vasquez, A. K., Foditsch, C., Dulièpre, S. A. C., Siler, J. D., Just, D. R., Warnick, L. D., Nydam, D. V., & Sok, J. (2019). Understanding the effect of producers' attitudes, perceived norms, and perceived behavioral control on intentions to use antimicrobials prudently on New York dairy farms. *PLoS ONE*, 14(9), 1–21. <https://doi.org/10.1371/journal.pone.0222442>
- Wang, Y., Wang, S., Wang, J., Wei, J., & Wang, C. (2020). An empirical study of consumers' intention to use ride-sharing services: using an extended technology acceptance model. *Transportation*, 47(1), 397–415. <https://doi.org/10.1007/s11116-018-9893-4>
- Yaseen, S. G., & El Qirem, I. A. (2018). Intention to use e-banking services in the Jordanian commercial banks. *International Journal of Bank Marketing*, 36(3), 557–571. <https://doi.org/10.1108/IJBM-05-2017-0082>
- Zhang, T., Lu, C., & Kizildag, M. (2018). Banking “on-the-go”: examining consumers' adoption of mobile banking services. *International Journal of Quality and Service Sciences*, 10(3), 279–295. <https://doi.org/10.1108/IJQSS-07-2017-0067>