

DAFTAR PUSTAKA

- Alsoufi, A., & Ali, H. (2014). Customers' Perception Of M-Banking Adoption In Kingdom Of Bahrain : An Empirical Assessment Of An Extended Tam Model. *International Journal of Managing Information Technology (IJMIT)*, 6(1), 1–13. Retrieved from <https://arxiv.org/ftp/arxiv/papers/1403/1403.2828.pdf>
- Bettman, J. R. (1973). Perceived Risk and Its Components: A Model and Empirical Test. *Journal of Marketing Research*, 10(2), 184–190.
- Chiou, J. S., & Shen, C. C. (2012). The antecedents of online financial service adoption: The impact of physical banking services on Internet banking acceptance. *Behaviour and Information Technology*, 31(9), 859–871. <https://doi.org/10.1080/0144929X.2010.549509>
- Davis, F. D. (1989). Perceived usefulness, ease of use and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.5962/bhl.title.33621>
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human Computer Studies*, 59(4), 451–474. [https://doi.org/10.1016/S1071-5819\(03\)00111-3](https://doi.org/10.1016/S1071-5819(03)00111-3)
- Fishbein, M., & Ajzen, I. (1975). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. *Addison-Wesley: Reading, MA*.
- Gao, S., Li, Y., & Guo, H. (2019). Understanding the adoption of bike sharing systems: By combining technology diffusion theories and perceived risk. *Journal of Hospitality and Tourism Technology*, 10(3), 464–478. <https://doi.org/10.1108/JHTT-08-2018-0089>
- Gunasekaran, & Kumarasamy. (2016). Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment And Perceived Risk In The Technology Banking Services Among The Customers In Karur District, Taminaldu. *International Journal Of Business and Administration Research Review*, 1(16), 74–76.
- Hair, J. et. al. (2010). *Multivariate Data Analysis* ((7th ed)). United States: Pearson.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Rstedt, M. S. (2014). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). In *SAGE Publications, Inc.*. <https://doi.org/10.1016/j.lrp.2013.01.002>
- Hansen, J. M., Saridakis, G., & Benson, V. (2017). Risk, trust, and the interaction of perceived ease of use and behavioral control in predicting consumers' use of social media for transactions. *Computers in Human Behavior*. <https://doi.org/10.1016/j.chb.2017.11.010>

- Himel, M. T. A., Ashraf, S., Bappy, T. A., Abir, M. T., Morshed, M. K., & Hossain, M. N. (2021). Users' attitude and intention to use mobile financial services in Bangladesh: an empirical study. *South Asian Journal of Marketing*, 2(1), 72–96. <https://doi.org/10.1108/sajm-02-2021-0015>
- Jogiyanto. (2009). *Sistem Informasi Keperilakuan*. Yogyakarta: Andi.
- Kaakeh, A., Hassan, M. K., & Almazor, S. F. V. H. (2019). Factors affecting customers' attitude towards Islamic banking in UAE. *International Journal of Emerging Markets*, 14(4), 668–688. <https://doi.org/10.1108/IJOEM-11-2017-0502>
- Kesharwani, A., & Tripathy, T. (2012). Dimensionality of perceived risk and its impact on Internet banking adoption: an empirical investigation. *Services Marketing Quarterly*, 33(2), 177–193.
- Koenig-Lewis, N., Palmer, A., & Moll, A. (2010). Predicting young consumers' take up of mobile banking services. *International Journal of Bank Marketing*, 28(5), 410–432. <https://doi.org/10.1108/02652321011064917>
- Madhavaiah, irfan bashir C. (2015). Consumer attitude and behavioral intention towards Internet banking adoption in India. *Journal of Indian Business Research*, 7(1).
- Manachemvr. (2019). Zaman Serba Digital, Viral Kado Pernikahan Pakai Dompot Digital! <https://Berita.Dreamers.Id/Article/84799/Zaman-Serba-Digital-Viral-Kado-Pernikahan-Pakai-Dompot-Digital>.
- Pratama, D. A. (2020). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan dan Persepsi Resiko Terhadap Niat Beli Pelanggan Melalui Sikap Pelanggan Sebagai Mediasi Pada Tokopedia.Com. *AGORA*, 8(1), 1–6.
- Rahim, H. (2017). Analisis Pengaruh Persepsi Resiko, Dan Kepercayaan Terhadap Minat Transaksi Penggunaan Paytren Pada PT. Veritra Sentosa Internasional. *Jurnal EKOBISTEK Fakultas Ekonomi*, 6(2), 274–285.
- Safari, K., Bisimwa, A., & Armel, M. B. (2020). Attitudes and intentions toward internet banking in an under developed financial sector. *PSU Research Review EmeraldPublishingLimited*, Vol. ahead(No. ahead-of-print). <https://doi.org/10.1108/prr-03-2020-0009>
- Sekaran, U., & Bougie, R. (2016). *Research Methods For Business: A Skill Building Approach*. New York: John Wiley & Sons.

- Sutomo, D. (2012). Pengaruh Perceived Ease of Use, Perceived Usefulness, Dan Perceived Risk Terhadap Intention To Transact Pada Toko Online Di Surabaya. *Kajian Ilmiah Mahasiswa Manajemen*, 1(1), 30–34. Retrieved from <http://journal.wima.ac.id/index.php/KAMMA/article/view/61>
- Ulumiyah, L., & Soesanto, H. (2016). Analisis Pengaruh Wom, Pengalaman Belanja Online, Persepsi Kemudahan Dan Persepsi Risiko Terhadap Minat Belanja Online Melalui Sikap Belanja Online (Studi Pada Online Store Elzatta Hijab). *Jurnal Sains Pemasaran Indonesia*, 15(02), 107–118. <https://doi.org/10.14710/jspi.v15i02.107-118>
- Venkatesh, Viaswanath, & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186–204. Retrieved from <https://www.jstor.org/stable/pdf/2634758.pdf>
- Venkatesh, Viswanath. (2000). Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation, and Emotion into the Technology Acceptance Model. *Information Systems Research*, 11(4), 342–365.
- Yunus, A. ., Abu, F., Jabar, J., & Ahmad, A. (2015). Empowering Smart Customer to Participate in Electricity Supply System. *Australian Journal of Basic and Applied Science*, 9(9), 110–114.
- 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>
- Zhang, Y., Weng, Q., & Zhu, N. (2018). The relationships between electronic banking adoption and its antecedents: A meta-analytic study of the role of national culture. *International Journal of Information Management*, 40, 76–87. <https://doi.org/10.1016/j.ijinfomgt.2018.01.015>