

DAFTAR PUSTAKA

- Ajzen, I. 1991. The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Ajzen, I. dan Fishbein, M. 1980. *Understanding Attitudes and Predicting Behavior*, Prentice Hall, New York, NY.
- Alalwan, A.A., Dwivedi, Y.K., Rana, N.P.P. & Williams, M.D. 2016. Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk and self-efficacy, *Journal of Enterprise Information Management*, Vol. 29 Iss: 1, pp.118 – 139.
- Alsajjan, B. & Dennis, C. 2010. Internet banking acceptance model: across – market examination”, *Journal of Business Research*, Vol. 63 No. 9, pp. 0148-2963.
- Asosiasi Penyelenggara Jasa Internet Indonesia. 2016. Penetrasi & Perilaku Pengguna Internet Indonesia Tahun 2016.
- Azam, A. 2015. Investigation of psychological dimensions of trust on e-loyalty A case of Saudi Arabia consumers, *Journal of Islamic Marketing*, Vol. 6 Iss 2 pp. 224 – 249.
- Bashir, I. & Madhavaiah, C. 2015. Consumer attitude and behavioural intention towards Internet banking adoption in India, *Journal of Indian Business Research*, Vol. 7 Iss 1 pp. 67 – 102.
- Bories, D. 2007. *La confiance dans les relations acheteurs vendeurs: le rôle modérateur du cycle de vie relationnel*.
- Cheng, Y.M. 2014. Exploring the intention to use mobile learning: the moderating role of personal innovativeness, *Journal of Systems and Information Technology*, Vol. 16 Iss: 1, pp.40 – 61.
- Chou, S., Chen, C.W. & Lin, J.Y. 2015. Female online shoppers: Examining the mediating roles of e-satisfaction and e-trust on e-loyalty development, *Internet Research*, Vol. 25 Iss: 4, pp.542 – 561.
- Chouk, I. & Perrien, J. 2005. La confiance du consommateur visa`vis d'un marchand internet: proposition d'une échelle de mesure. *Revue Française du Marketing*, Vol. 205 No. 1, pp. 5-20.

- Davis, F.D. 1989. Perceived Usefulness, Perceived Easy of Use, and User Acceptance of Information Technology. *MIS Quarterly*, Vol. 13, No. 5, pp. 319-339.
- Davis, F.D., Bagozzi, R.P. & Warshaw, P.R. 1989. User Acceptance of Computer Technology: A Comparison of Two Theoretical Models, *International Journal Management Machine Studies*, August, Vol. 35, No. 8, pp. 982-1003.
- Davis, F.D. 1993. User Acceptance of Information Technology: System Characteristics, User Perceptions and Behavioral, *International Journal Management Machine Studies*, Vol. 38, pp. 475-487.
- Doney, P.M. & 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.
- Doosti, S., Jalilvand, M.R., Asadi, A., Pool, J.K. & Adl, P.M. 2016. Analyzing the influence of electronic word of mouth on visit intention: the mediating role of tourists' attitude and city image, *International Journal of Tourism Cities*, Vol. 2 Iss: 2, pp.137 – 148.
- Eriksson, K., Kerem, K. & Nilsson, D. 2005. Customer acceptance of internet banking in commerce: using and extension of the technology acceptance model. *Journal of Internet Banking and Commerce*, Vol. 12 No. 3, pp. 1-26.
- Fishbein, M. & Ajzen. I. 1975. *Belief, Attitude, Intentions and Behavior: An Introduction to Theory and Research*. Addison-Wesley, Boston, MA.
- Fortin, D.R., Dholakia, R.R. dan Dholakia, N. 2002. Introduction to special issue, emerging issues in electronic marketing: thinking outside the square. *Journal of Business Research*, Vol. 55 No. 8, pp. 623-627.
- Gardner, C. & Amoroso. D.L. 2004. Development of an Instrument to Measure the Acceptance of Internet Technology by Consumers, *Proceedings of the 37th Hawaii International Conference on System Sciences*, USA.
- Gefen, D., Karahanna, E. dan Straub, D.W. 2003. Trust and TAM in online shopping: an integrated model. *MIS Quarterly*, Vol. 27 No. 1.
- Ghozali, I. 2014. *Structural Equation Modeling Metode Alternatif Dengan Partial Least Squares (PLS)*. Semarang : Badan Penerbit Universitas Diponegoro.
- Grewal, D., Iyer, G. & Levy, M. 2004. Internet retailing: enablers, limiters and market consequences. *Journal of Business Research*, Vol. 57 No. 7, pp. 703-7013.

- Guimond, A. 2008. La notion de confiance et le droit du commerce électronique, *LX Electronica*, Vol. 12 No. 3.
- Hair, J. F. et al. 2010. *Multivariate Data Analysis*. New Jersey : Prentice Hall.
- Isaac, H. & Volle, P. 2008. *e-Commerce: de la Stratégie à la Mise en Œuvre Opérationnelle*, Pearson Education, NJ.
- Jamshidi, D. & Hussin, N. 2016. Forecasting patronage factors of Islamic credit cards as a new e-commerce banking service An integration of TAM with perceived religiosity and trust, *Journal of Islamic Marketing*, Vol. 7 Iss 4 pp. 378 – 404.
- Janouri, F. and Gharbi, J.E. 2008. Affrontement entre le risque perçu et le capital marque dans la formation de la confiance dans un site marchand.
- Kundu, S. & Datta, S.K. 2015. Impact of trust on the relationship of e-service quality and customer satisfaction, *EuroMed Journal of Business*, Vol. 10 Iss 1 pp. 21 – 46.
- Kusuma, H. & Susilowati, D. 2007. Determinan Pengadopsian Layanan Internet Banking: Perspektif Konsumen Perbankan Daerah Istimewa Yogyakarta, *Jurnal Akuntasi dan Auditing Indonesia*, Desember, Vol. 11, No. 2, pp. 125-139.
- Kramer, R.M. 1999. Trust and distrust in organizations: emerging perspectives, enduring questions, *Annual Review of Psychology*, Vol. 50 No. 1, pp. 569-598.
- Lewis, W., Agarwal, R. & Sambamurthy, V. 2003. Source of Influence on Beliefs About Information Technology Use: An Empirical Study of Knowledge Worker, *MIS Quarterly* Vol. 27 No. 4.
- Liu, C., Jack, M., June, L. & Chun, Y. 2004. Beyond concern: a privacy-trust-behavioral intention model of electronic commerce, *Information & Management*, Vol. 42 No. 2, pp. 127-142.
- Lopez, D.A. & Manson, D.P. 1997. A Study of Individual Computer Self-Efficacy and Perceived Usefulness of the Empowered Desktop Information System, pp. 83-92.
- Mansour, K.B. 2016. An analysis of business acceptance of internet banking: an integration of e-trust to the TAM, *Journal of Business & Industrial Marketing*, Vol. 31 Iss 8 pp. 982 – 994
- Mcknight, D.H., Choudhury, V. dan Kacmar, C. 2002. Developing and validating trust measures for ecommerce an integrative typology”, *Information Systems Research*, Vol. 13 No. 3.

- Page, C. dan Luding, Y. 2003. Bank managers direct marketing dilemmas – consumers' attitudes and purchase intention, *The International Journal of Bank Marketing*, Vol. 21 No. 3, pp. 147-163.
- Pavlou, P.A. 2003. Consumer acceptance of electronic commerce: integrating trust and risk with technology acceptance model, *International Journal of Electronic Commerce*, Vol. 7 No. 3.
- Pedersen, S. & Liu, M. 2003 Teachers' beliefs about issues in the implementation of a student-centered learning environment. *Educational Technology Research and Development*. 51(2), 57-76.
- Pikkarainen, et al. 2004. Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research Volume 14 – Number 3* pp. 224-235.
- Punyatoya, P. 2015. Effect of perceived brand environment-friendliness on Indian consumer attitude and purchase intention An integrated model, *Marketing Intelligence & Planning*, Vol. 33 Iss 3 pp. 258 – 275.
- Rahman, A.A., Asrarhaghghi, E. & Rahman, S.A. 2015. Consumers and Halal cosmetic products: knowledge, religiosity, attitude and intention, *Journal of Islamic Marketing*, Vol. 6 Iss 1 pp. 148 – 163.
- Rauniar, R., Rawski, G., Yang, J. & Johnson, B. 2014. Technology acceptance model (TAM) and social media usage: an empirical study on Facebook, *Journal of Enterprise Information Management*, Vol. 27 Iss: 1, pp.6 – 30.
- Rivera, M., Gregory, A. & Cobos, L. 2015. Mobile application for the timeshare industry: The influence of technology experience, usefulness, and attitude on behavioral intentions, *Journal of Hospitality and Tourism Technology*, Vol. 6 Iss: 3, pp.242 – 257.
- Rousseau, D., Sitkin, S., Burt, R. & Camerer, C. 1998. Not so different after all: a cross-discipline view of trust, *Academy of Management Review*, Vol. 23 No. 3, pp. 393-404.
- Sekaran, Uma. 2011. *Research Methods for Business. A Skill Building Approach*. New York : John Wiley & Sons, Inc.
- Sharma, S.K., Shahid, S.M.G. & Balushi, M.A. 2015. Predicting determinants of Internet banking adoption A two-staged regression-neural network approach, *Management Research Review*, Vol. 38 Iss 7 pp. 750 – 766.

- Shih, H. 2004. Extended technology acceptance model of Internet utilization behavior, *Information and Management*, Vol. 41 No. 6.
- Suki, N.M. 2016. Green product purchase intention: impact of green brands, attitude, and knowledge, *British Food Journal*, Vol. 118 Iss: 12, pp.2893 – 2910.
- Sun, H. & Zhang, P. 2006. The Role Moderating Factors in User Technology Acceptance. *Int. J. Human-Computer Studies*. No. 63, hal. 53-78.
- Venkatesh, V. & Davis, F.D. 2000. A theoretical extension of the technology acceptance model: four longitudinal field studies, *Management Science*, Vol. 46 No. 2, pp. 186-204.
- Wang, Y.D. & Emurian, H.H. 2005. An overview of online trust: concepts, elements, and implications, *Computers in Human Behaviour*, Vol. 21 No. 1, pp. 105-125.
- Wang, Y.S., Wang, Y.M., Lin, H.H. & Tang, T.I. 2003. Determinants of user acceptance of internet banking: an empirical study, *International Journal of Service Industry Management*, Vol. 14 No. 5, pp. 501-519.
- Wibowo, A. 2006. *Kajian Tentang Perilaku Pengguna Sistem Informasi Dengan Pendekatan Technology Acceptance Model (TAM)*. Program Studi Sistem Informasi, Fakultas Teknologi Infomasi Universitas Budi Luhur, Jakarta Selatan.
- Xie, Q., Song, W., Peng, X. & Shabbir, M. 2017. Predictors for e-government adoption: integrating TAM, TPB, trust and perceived risk, *The Electronic Library*, Vol. 35 Iss: 1, pp.2 – 20.
- Yu, P.L., Balaji, M.S. & Khong, K.W. 2015. Building trust in internet banking: a trustworthiness perspective, *Industrial Management & Data Systems*, Vol. 115 No. 2, pp. 235-252.