

DAFTAR PUSTAKA

- Abu-Taieh, E. M., AlHadid, I., Abu-Tayeh, S., Masa'deh, R., Alkhaldeh, R. S., Kwaldeh, S., & Alrowwad, A. (2022). Continued Intention to Use of M-Banking in Jordan by Integrating UTAUT, TPB, TAM and Service Quality with ML. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3). <https://doi.org/10.3390/joitmc8030120>
- Aldo Fernando. (2021). *Semua Bakal Digital, Begini Masa Depan Perbankan RI*. CNBC. <https://www.cnbcindonesia.com/market/20211103102154-17-288618/semua-bakal-digital-begini-masa-depan-perbankan-ri>
- APJII. (2022). *Indonesia Digital Outlook 2022*. Apjii.or.Id. https://apjii.or.id/berita/d/apjii-di-indonesia-digital-outlook-2022_857
- Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44, 38–52. <https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
- Bps.go.id. (2021). *Statistik Indonesia 2021*. Bps.Go.Id. <https://www.bps.go.id/publication/2021/02/26/938316574c78772f27e9b477/statistik-indonesia-2021.html>
- Chawla, D., & Joshi, H. (2018). The Moderating Effect of Demographic Variables on Mobile Banking Adoption: An Empirical Investigation. *Global Business Review*, 19(3_suppl), S90–S113. <https://doi.org/10.1177/0972150918757883>
- Dwi Herlambang, A., & Dewayanti, A. (2018). Minat Nasabah Dalam Menggunakan Layanan Mobile Banking. *Jurnal Ilmiah Teknologi Informasi Asia*, 12(01).
- Imam Ghozali. (2021). *Partial Least Squares: Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9* (Edisi 3). Badan Penerbit Universitas Diponegoro.
- Jamshidi, D., Keshavarz, Y., Kazemi, F., & Mohammadian, M. (2018). Mobile banking behavior and flow experience: An integration of utilitarian features, hedonic features and trust. *International Journal of Social Economics*, 45(1),

57–81. <https://doi.org/10.1108/IJSE-10-2016-0283>

Joseph Hair, T. G. H. C. R. M. S. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (Second Edition). SAGE.

Khairani, G. A., Rifaldi, R., & Giri, W. (2020). *Jurnal Mitra Manajemen (JMM Online)*. 4(7), 1025–1035.

Loaba, S. (2022). The impact of mobile banking services on saving behavior in West Africa. *Global Finance Journal*, 53.

<https://doi.org/10.1016/j.gfj.2021.100620>

Mahfud Sholihin, D. R. (2020). *Analisis SEM-PLS Dengan WarpPLS 7.0* (Edisi 2). Penerbit ANDI.

Malaquias, R. F., & Silva, A. F. (2020). Understanding the use of mobile banking in rural areas of Brazil. *Technology in Society*, 62.

<https://doi.org/10.1016/j.techsoc.2020.101260>

Merhi, M., Hone, K., & Tarhini, A. (2019). A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust. *Technology in Society*, 59.

<https://doi.org/10.1016/j.techsoc.2019.101151>

Nguyen, T. M., Nham, T. P., Froese, F. J., & Malik, A. (2019). Motivation and knowledge sharing: a meta-analysis of main and moderating effects. *Journal of Knowledge Management*, 23(5), 998–1016. <https://doi.org/10.1108/JKM-01-2019-0029>

Nperf.com. (2022). *Peta Cakupan 3G/4G/5G, Indonesia*. Nperf.Com.

<https://www.nperf.com/id/map/ID/-/>

[/signal/?ll=7.883333647976763&lg=111.6339111258276&zoom=8](https://www.nperf.com/id/map/ID/-/?signal/?ll=7.883333647976763&lg=111.6339111258276&zoom=8)

Rahi, S., Othman Mansour, M. M., Alghizzawi, M., & Alnaser, F. M. (2019). Integration of UTAUT model in internet banking adoption context: The mediating role of performance expectancy and effort expectancy. *Journal of Research in Interactive Marketing*, 13(3), 411–435.

<https://doi.org/10.1108/JRIM-02-2018-0032>

Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, A. (2017). A multi-analytical model for mobile banking adoption: a developing country

perspective. *Review of International Business and Strategy*, 27(1), 133–148.
<https://doi.org/10.1108/RIBS-11-2016-0074>

Van Deursen, A. J. A. M., & van Dijk, J. A. G. M. (2019). The first-level digital divide shifts from inequalities in physical access to inequalities in material access. *New Media and Society*, 21(2), 354–375.
<https://doi.org/10.1177/1461444818797082>

Van Dijk, J. (2020). *The Digital Divide*. Polity Press.

Yuldinawati, L. (2022). *Digital inequalities among MSE entrepreneurs in Indonesia : exploring differences in internet access between internet-user and non internet-user MSE entrepreneurs* [University of Twente].
<https://doi.org/10.3990/1.9789036553964>