

## DAFTAR PUSTAKA

- Abdillah, Willy, Jogiyanto. (2014). *Partial Least Square ( PLS )*. Yogyakarta: Andi
- Ajzen, I., Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior*. Amerika Serikat: Prentice-Hall.
- APJII. (2017). *Hasil Survei Penetrasi dan Perilaku Pengguna Internet Indonesia*. Indonesia: APJII.
- Arner, D., Barbenis, J., Buckley, R. (2015). The Evolution of Fintech: A New Post-Crisis Paradigm. *University of Hong Kong Faculty of Law Research Paper*. 047. Retrieved from SSRN Paper.
- Chau, K. Y., Lai, S., K. (2003). An Empirical Investigation of The Determinants of User Acceptance of Internet Banking. *Journal of Organizational Computing and Electronic Commerce*, 13 (2), 123-145. Retrieved from Research Gate.
- Chauhan, S. (2015). Acceptance Of Mobile Money By Poor Citizens Of India: Integrating Trust Into The Technology Acceptance Model. *Information Manajement Journal*. 17 (3), 5-68. Retrieved from Emerald Insight.
- Cheung, C. S. (2001). *Understanding Adoptions and Continual Usage Behavior Towards Internet Banking Services in Hongkong*. Thesis. Hongkong: Lingnan University
- Cheung, W., Chang, M. K. (2001). Determinants of the intention to use Internet/WWW at work: a confirmatory study. *Information and Management Journal*. 39 (1), 1-14. Retrieved from Elseiver Science Publishers.
- Cooper, Schindler. (2011). *Business Research Methods (11<sup>th</sup> edition)*. New York: McGraw-Hill Companies Inc.
- Dapp, T. F. (2014). *Fintech – The digital (r)evolution in the financial sector: Algorithm-based banking with the human touch*. Germany: Deutsche Bank Research.

- Davis, F. D. (1986). *Technology Acceptance Model for Empirically Testing New End-User Information System Theory and Results*. Amerika Serikat: Massachusetts Institute of Technology (MIT).
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*. 13 (5), 319-339. Retrieved from Research Gate.
- Fatmawati, E. (2015). Technology Acceptance Model (TAM) Untuk Menganalisis Penerimaan Terhadap Sistem Informasi Perpustakaan. *Jurnal Iqra'*. 9 (1), 1-13. Retrieved from E-Journal UINSU.
- Ghozali, Imam. (2014). *Structural Equation Modeling, Metode Alternatif dengan Partial Least Square (PLS)* (Edisi 4). Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam. (2015). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, Imam., Latan, Hengki. (2015). *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gu, J., Lee, S., Suh, Y. (2009). Determinants of behavioral intention to mobile banking. *Expert System with Application*. 36 (9), 11605-11616. Retrieved from Elsevier Science Publishers.
- Gunawan, A. (2014). Aplikasi Technology Acceptance Model Pada Minat Nasabah Untuk Menggunakan Internet Banking. *Jurnal Nominal*. 3 (2), 55-74. Retrieved from E-Journal Universitas Negeri Yogyakarta.
- Hair, J. F., Ringle, C. M., Sarstedt, M. (2011). PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing Theory and Practice* 19 (2), 139-152. Retrieved from Research Gate.
- Hanafizadeh, P., Keating, B. and Khedmatgozar, H. (2014). A systematic review of internet banking adoption. *Telematics and Informatics Journal*, 31 (2), 492-510. Retrieved from Elsevier Science Publishers.

- Hartono, J. (2007). *Sistem Informasi Keperilakuan*. Yogyakarta: Andi Offset.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi* (Cetakan Pertama). Bandung: PT. Refika Aditama.
- Lin, T. C. W. (2015). Infinite Financial Intermediation. *Wake Forest Law Review*. 50 (643), 643-669. Retrieved from SSRN Paper.
- Manzano, J. A., Carlos, L., Carla, R., Salva. (2009). Key Drivers of Internet *Banking Services Use*. *Online Information Review*. 22 (4), 672-695. Retrieved from Emerald Insight.
- Mitic, M., Kapoulas, A. (2012). Understanding The Role of Social Media in Bank Marketing. *Marketing Intelligence and Planning Journal*. 30(7), 668–686. Retrieved from Emerald Insight.
- Muzividzi, D. K., Rangarirai, M., Tinashe, M. (2013). An Analysis of Factors That Influence Internet *Banking* Adoption Among Intellectuals: Case of Chinhoyi University of Technology. *Interdisciplinary Journal of Contemporary Research in Business*. 4 (11), 350-369. Retrieved from IJCRB.
- Nugroho, M. A. (2009). Model Penerimaan E-Commerce. *Jurnal Pendidikan Akuntansi Indonesia (JPAI)*. 7 (2), 46-55. Retrieved from E-Journal Universitas Negeri Yogyakarta.
- Pertiwi, F., Adhivinna, V. V. (2013). Pengaruh risiko, manfaat dan kemudahan penggunaan terhadap kepercayaan nasabah dalam menggunakan internet *banking* di Yogyakarta (studi kasus pada nasabah bank mandiri). *Jurnal AKMENIKA*. 11 (1), 421-434. Retrieved from E-Journal Universitas PGRI Yogyakarta.
- Rahmatsyah, D. (2011). *Analisis Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Produk Baru (studi kasus: E-money kartu Flazz BCA) tahun 2011*. Disertasi Magister pada FE Universitas Indonesia Jakarta: tidak diterbitkan.
- Riduwan. (2010). *Skala Pengukuran Variabel-variabel Penelitian*. Bandung: Alfabeta.

- Riswandi, B.A. (2005). *Aspek Hukum Internet Banking*. Jakarta: Raja Grafindo Persada.
- Sarwono, Sarlito W. (2009). *Pengantar Psikologi Umum*. Depok: Rajawali Pers.
- Sanusi, A. (2011). *Metode Penelitian Bisnis*. Salemba Empat: Jakarta.
- Sekaran, U., Bougie, R. (2010). *Research methods for business: A skill building approach (5<sup>th</sup> edition)*. West Sussex, UK: John Wiley & Sons Ltd.
- Sekaran, U., Bougie, R. (2013). *Research Methods for Business: A skill Building Approach (5th edition)*. New York: John Wiley & Sons Ltd.
- Shih, Y., Fang K. (2006). Effects of network quality attributes on customer adoption intentions of Internet Banking. *Total Quality Management & Business Excellence*. 17 (1), 61-77. Retrieved from Research Gate.
- Silalahi, U. (2015). *Metode Penelitian Sosial Kuantitatif*. Bandung: PT. Refika Aditama.
- Skan, J., Lumb, R., Masood, S., Conway, S. K. (2014). *The boom in global fintech investment*. London: Accenture.
- Sugiyono. (2012). *Metode Penelitian Bisnis*. Bandung: Alfabeta.
- Sugiyono. (2013). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta
- Sugiyono. (2014). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D (Cetakan Ke-22)*. Bandung: CV. Alfabeta.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- Top Brand Award. (2018). *Top Brand Index 2018 Fase 1 Internet Banking*. Jakarta: Top Brand.
- Widjana, M. A., Rachmat, B. (2011). Factors Determining Acceptance Level of Internet Banking Implementation. *Journal of Economics, Business and Accountancy Ventura*. 14 (2), 161-170. Retrieved from E-Journal Perbanas.

- Wijayanti, R. (2009). *Analisis Technology Acceptance Model (TAM) Terhadap Faktor-Faktor Yang Mempengaruhi Penerimaan Nasabah Terhadap Layanan Internet Banking*. Depok: Universitas Gunadarma Publication.
- Yamin, S., Kurniawan, H. (2009). *SPSS Complete: Teknik analisis statistik terlengkap dengan software SPSS*. Jakarta: Salemba Empat.
- Yoon, H. S., Steege, L. M. (2013). Development of a quantitative model of the impact of customers' personality and perceptions on Internet *banking* use. *Journal of Computers in Human Behavior*. 29 (3), 1133-1141. Retrieved from Elseiver Science Publishers.
- Zikmund, *et al.* (2010). *Business Research Methods*, 8<sup>th</sup> Edition. South Western, USA: Cengage Learning.