

Bibliography

- Atif, N. F. (2014). In N. F. Atif, *Metode Penelitian: Kuantitatif, kualitatif, dan campuran untuk manajemen, pembangunan, dan pendidikan* (p. 280). Bandung: PT. Rafika Aditama.
- Baskara, Jumansyah Soni, (2018). *Analisis pengguna model utaut modifikasi dengan budaya sebagai moderator pada masyarakat pedesaan (rural) dalam mengadopsi layanan internet banking di jawa tengah.*
- Chiu, Chao-Min; Wang, Eric T.G; Fang, Yu-Hui; Huang, Hsin-Yi, (2012). *Understanding customers' repeat purchase intentions in B2C e-commerce: the roles of utilitarian value, hedonic value and perceived risk.*
- Gama, Roni Pasa, (2018). *Analisis pengguna model utaut modifikasi pada masyarakat rural dalam mengadopsi internet banking di daerah istimewa Yogyakarta dengan dimensi budaya sebagai moderator.*
- Ghozali, Imam. (2013). *Aplikasi Analisis Multivariat dengan Program IBM SPSS 19*
Semarang: Badan Penerbit Universitas Diponegoro.
- Grewal Dhruv, (2016). *Marketing*, New York, Mc Graw Hill Education.
- Hasil Survei Penetrasi dan Perilaku Pengguna Internet Indonesia 2017*. Website: apjii.or.id
(accessed on 6 December 2018)
- Indrawati. (2015). In *M. P. Bisnis*. bandung: PT. Refika Adtama.
- Indrawati; Putri, Anggraini Dianty, (2018). *Analyzing Factors Influencing Continuance Intention of E-Payment Adoption Using Modified UTAUT 2 Mode.*
- Indrawati; Tohir, Lina Maulani; (2016). *Predicting Smart Metering Acceptance by Residential Consumers: an Indonesian Perspective.*
- Internet user penetration in Indonesia from 2015 to 2022*. Website:
<https://www.statista.com/topics/2431/internet-usage-in-indonesia/>.
(accessed on 6 December 2018)
- Irsyad, Fikrul (2019). *Anteseden niat perilaku nasabah dan pengaruhnya terhadap adopsi mobile banking dengan menggunakan model Unified Theory of Acceptance and use of Technology 2 (UTAUT2) (studi Ppengguna mobile banking di telokom university)*
- Junadi, Sfenrianto, (2015). *A Model of Factors Influencing Consumer's Intention To Use E-Payment System in Indonesia.*
- Kotler Philip; Keller Kevin Lane, 2009, *Marketing Management, United States of America, Prentice Hall.*
- Kurniawan, Robert., dan Yuniarto, Budi. (2016). *Analisis Regresi Dasar dan Penerapannya dengan R (Edisi Pertama)*. Jakarta: Kencana.
- Laudon & Traver (2017). *E-Commerce business. technology. society*
- Makmur Rahmat, 2018, *Manajemen E-Commerce, Bandung, Informatika.*

- McDaniel Carl; W. Lamb Charles; F. Hair Joseph, 2007, *Marketing Essentials, Canada, Thomson South Western.*
- Megadewandanu, Simon;Suyoto; Pranowo; (2016). *Exploring Mobile Wallet Adoption in Indonesia Using UTAUT2.*
- Mengulik Sejarah Mobile Banking.* (Putriansyah, November 2015). Website: <https://kreditgogo.com/artikel/Digital-Banking/Mengulik-Sejarah-Mobile-Banking.html>. (accessed on 6 December 2018)
- Nasib Perbankan Indonesia Kini Berada di Tangan Perilaku Konsumen Millennial.* (Maulana November 2017). Website: <https://id.techinasia.com/millennial-indonesia-pegang-peranan-penting-bagi-digitalisasi-perbankan>. (accessed on 6 December 2018)
- OJK Sebut Pelaku Industri Mendukung Hadirnya Regulasi Fintech.* (Sicca, April 2018). Website: <https://tirto.id/ojk-sebut-pelaku-industri-mendukung-hadirnya-regulasi-fintech-cHw6>.
- Oliveira, Tiago; Faria, Miguel; Thomas, Manoj Abraham; Popovic, Ales; (2014). *Extending the understanding of mobile banking adoption: when UTAUT meet TTF and ITM.*
- Panduan Lengkap E-Commerce 2018,* (Yasha, December 2017) Web site: <https://www.dewaweb.com>. (accessed on 6 December 2018)
- Pasar e-commerce negara negara Kawasan asia tenggara 2015-2025.* Website: <https://databoks.katadata.co.id/> (accessed on 6 December 2018)
- Protection is primarily intended to protect the confidential data of customers and maintain customer transactions* Website: infobanknews.com. (accessed on 6 December 2018)
- Pratama (2017) *Internet of things.* Web site: technology.uzone.id. (accessed on 6 December 2018)
- Rakhi, Thakhur; Mala, Srivastava; (2014). *Adoption readiness, personal innovativeness, perceived risk and usage intention across customer groups for mobile payment services in India.*
- Robert H, Viswanath Venkatesh; Morris, Michael G; Davis, Gordon B; Davis, Fred D (2003). *User acceptance of information technology: toward a unified view 1.*
- Sarwono, Jonathan. (2013). *Statistik Multivariat Aplikasi untuk Riset Skripsi.* Yogyakarta: ANDI.
- Sugiyono. (2013). *Metode Penelitian Pendidikan Pendekan Kuantitatif, Kualitatif, dan R&D.* Bandung: Alfabeta.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif.* Bandung: Alfabeta.
- Sunyoto, D. (2011). *Metodologi Penelitian.* Yogyakarta: CAPS (Center of Academic Publishing Service).
- Tan, Evon; Lau, Jasmine Leby; (2016). *Behavioural intention to adopt mobile banking among the millennial generation.*

Widodo. (2017). *In Metodologi Penelitian Populer & Praktis* (p. 301). Jakarta: PT. Grafindo Persada.

Yuniarti Vinna Sri,S.E.,M.M, 2015, *Perilaku Konsumen Teori dan Praktik*, Bandung, CV Pustaka

Zulfauzy, Andi Ilham (2018). *Analysis of factor influencing adoption of mobile banking*