

DAFTAR PUSTAKA

- Undang-Undang RI Nomor 10 Tahun 1998. Tentang Perbankan.* (1998). Sekretariat Negara.
- Badan Pusat Statistik.* (2018). Retrieved from Statistik Telekomunikasi Indonesia: www.bps.go.id
- Badan Pusat Statistik.* (2019). Retrieved from Statistik Kesejahteraan Rakyat: bps.go.id
- Badan Pusat Statistik.* (2020). Retrieved from Statistik Kesejahteraan Rakyat: www.bps.go.id
- Katadata Insight Centre.* (2020). Retrieved April 2021, from www.statista.com.
- Ali Abdallah Alalwan, Y. K. (2017). Factor Influencing Adoption of Mobile Banking by Jordanian Bank Customers: Extended UTAUT2 with Trust.
- Al-Qeisy, K. I. (2015). *How Viable is The UTAUT Model in a Non-Western Context?* Cannadian Centers of Science and Education.
- Al-Qeisy, K. I. (2019). *Analyzing the use of UTAUT model in explaining an online behavior internet banking adoption.* Brunei Univesity Brunei Business School PHD Theses.
- Asosiasi Penyelenggara Jasa Internet Indonesia.* (n.d.). Retrieved from <https://apji.or.id>
- Balapour, A., & Sabhierwal, R. (2019). *Usability Apps and Websites: A Meta Regression Study.* Boston: Elsevier.
- Bankole & Bankole. (2017). Mobile Banking Adoption in Nigeria.
- Baptista, Goncalo, Tiago Oliveira. (2015). Understandin Mobile Banking: The Unified Theory of Acceptance and Use of Technology Combined with Cultural Moderators.
- B'Far, R. (2015). *Mobile Computing Principle.* New York: Cambridge University Press.

- Gefen, D., & Straub, D. (2003). *Consumer Trust in B2C e-Commerce and the Importance of Social Presence: Experiment in e-Products and Services*.
- Ghazali, I., & Latan, H. (2016). *Partial Least Squares Konsep, Metode dan Aplikasi dengan menggunakan WarpPLS 5.0*. Semarang: Badan Penerbit Diponegoro.
- Ghozali, I. &. (2014). *Partial Least Squares Konsep Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0*. Remaja Rosdakarya.
- Ghozali., & Latan. (2016). *Partial least Squares konsep, Metode dan Aplikasi Menggunakan Program WarpPLS 5.0*. Semarang: Badan Penerbit Universitas Diponegoro.
- Giri, R. R. (2015). *Implementation of Analysis Model UTAUT to Online Behavior in Adopting Internet Banking in Bandung*. American Scientific Publisher.
- Hair, F., Ringle, C., & Sarstedt, M. (2013). *Partial Least Squares Structural Equation Modeling: Rigorous Applications, Better Results and Higher Acceptance*.
- Indrawati. (2015). *Metode Penelitian Manajemen Bisnis*. Bandung: PT Refika Aditama.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis*. Bandung: PT Refika Aditama.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*. Bandung: Aditama.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*. Bandung: PT Refika Aditama.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informasi*. Bandung: Refika Aditama.
- Indrawati. (2017). *Perilaku Konsumen Individu dalam Mengadopsi Layanan Berbasis Teknologi Informasi dan Komunikasi*. Bandung: PT Refika Aditama.
- Kasmir. (2015). *Manajemen Perbankan*. Jakarta: Rajawali Pers.
- Kotler, P. &. (2016). *Marketing Management*. Pearson Education.
- Kotler, P., & Keller, K. L. (2017). *Manajemen Pemasaran*. Jakarta: Erlangga.

- Kuncoro. (2000). *Manajemen Perbankan, Teori dan Aplikasi*. Jakarta: PT. Indeks Kelompok Gramedia.
- Laporan Tahunan 2020 PT Bank Mega Tbk. (n.d.). Retrieved April 2021, from Bank Mega: bankmega.com
- Marhaeni, G. A. (2014). *Analisis Perilaku Penggunaan Aplikasi Pesan Instan dengan Menggunakan Model Unified Theory of Acceptance and Use Of Technology 2 di Kota Bandung*.
- Mehrotra, M., Tan, A., Hutasuhut, M., & Poon, H. E. (2013). *The Future is Now: Digital Financial Services in Indonesia*. Deloitte.
- 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*.
- M-Smile. (n.d.). Retrieved April 2021, from Google Play: play.google.com
- Mullins, J. W. (2013). *Marketing Management: A Strateging Decision-Making Approach*.
- Mullins, J., & Walker, O. (2013). *Marketing Management: Astrategic Decision-Making Approach 8th Edition*. Richard D. Irwin, Inc.
- Permana, H. (2003). *Aplikasi Inventory Berbasis Access*. Jakarta: PT. Elex Media.
- PT. Bank Mega Tbk. (2020). *Laporan Tahunan Bank Mega 2020*.
- Purbo, O. (2015, 06 23). InterNet of Things.
- Riswandi, B. (2005). *Aspek Hukum Internet Banking*. Yogyakarta: Persada.
- Schiffman, L. G. (2000). *Consumer Behavior*. Pearson.
- Sekaran, U., & Bougie, R. (2010). *Research Method for Business: A Skill Building Approach*. New York: Sons.
- Sekaran, U., & Bougie, R. (2013). *Research Method for Business: A Skill Building Approach 5th Edition*. Academia Edu.
- Singh, S., Rajesh, S., & Vivek, S. (2019). *Customer Acceptance of Mobile Banking: A Conceptual Framwork*. Elsevier.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, R&D*. Bandung: Alfabeta.

- Sugiyono. (2018). *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif dan Kualitatif R&D*. Bandung: Alfabeta.
- Sujarweni, V. (2015). *Statistik untuk Bisnis dan Ekonomi*. Yogyakarta: Pustaka Baru Press.
- Sutabri, T. (2012). *Konsep Sistem Informasi*. Yogyakarta: Andi.
- Trojanowski, M., & Kutak, J. (2017). *The Impact of Moderators and Trust on Consumer's Intention to Use a Mobile Phone for Purchases*.
- Venkatesh, V. M. (2003). *User Acceptance of Information and Technology: Extending the Unified Theory of Acceptance and Use of Technology*. *MI Quarterly*.
- Venkatesh, V. T. (2012). *Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology*. *MI Quarterly*.
- Warsame, M., & Ireri, E. (2018). *Moderation Effect on Mobile Microfinance Services in Kenya: An Extended UTAUT Model*.
- Wu, Hamilton, R., & Jayawardhena, C. (2012). *A Comprehensive Examination of Internet Banking User Behaviour: Evidence from Customers yet to Adopt, Currently Using and Stopped Using*.
- Yu, C. (2012). *Factors Affecting Individuals to Adopt Mobile Banking Empirical Evidence from the UTAUT Model*. *Journal of Electronic Commerce Research*.