

DAFTAR PUSTAKA

- Afshan, S., & Sharif, A. (2016). Acceptance of mobile banking framework in Pakistan. *Telematics and Informatics*, 33(2), 370–387. <https://doi.org/10.1016/j.tele.2015.09.005>
- Alamsyah, A., Ramadhani, D. P., & Kristanti, F. T. (2020). Event-Based Dynamic Banking Network Exploration for Economic Anomaly Detection. *Journal of Theoretical and Applied Information Technology*, 98(7), 1089–1100. <https://doi.org/https://doi.org/10.48550/arXiv.2103.03120>
- Annur, C. M. (2022, June 22). *Aplikasi Mobile Banking Terpopuler di Indonesia*. Databoks.Katadata. <https://databoks.katadata.co.id/datapublish/2022/06/22/aplikasi-mobile-banking-terpopuler-di-indonesia-siapa-juaranya>
- Asosiasi Penyelengara Jasa Internet Indonesia. (2022, June). *Profile Internet Indonesia 2022*. Apjii.or.Id. <https://apjii.or.id/survei/surveiprofilinternetindonesia2022-21072047>
- Badan Pusat Statistik. (2021, October 12). *Jumlah Penduduk Kota Medan Menurut Kecamatan dan Jenis Kelamin (Jiwa), 2018-2020*. Medankota.Bps.Go.Id. <https://medankota.bps.go.id/indicator/12/31/1/jumlah-penduduk-kota-medan-menurut-kecamatan-dan-jenis-kelamin.html>
- Badan Pusat Statistik Provinsi. (2022, March). *Indonesia / English Rata-rata Pengeluaran per Kapita Sebulan Makanan dan Bukan Makanan di Daerah Perkotaan dan Perdesaan Menurut Kabupaten/Kota (Rupiah), 2019-2021*. Sumut.Bps.Go.Id. <https://sumut.bps.go.id/indicator/154/176/1/rata-rata-pengeluaran-per-kapita-sebulan-makanan-dan-bukan-makanan-di-daerah-perkotaan-dan-perdesaan-menurut-kabupaten-kota.html>
- Bank Indonesia. (2022, September 15). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan (SPIP) Agustus*. Bi.Go.Id.
- Creswell, J. W., & David Creswell, J. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (H. salmon (ed.); 5th ed.). SAGE Publications, Inc.
- Dash, G., & Paul, J. (2021). CB-SEM vs PLS-SEM methods for research in social sciences and technology forecasting. *Technologicalforcasting & Sicial Change*, 173.
- Diva Angelia. (2022, July 10). *Aplikasi Mobile Banking Paling Banyak Digunakan Masyarakat Indonesia 2022*. GoodStats.
- Elhajjar, S., & Ouaida, F. (2020). An analysis of factors affecting mobile banking adoption.

International Journal of Bank Marketing, 38(2), 352–367. <https://doi.org/10.1108/IJBM-02-2019-0055>

Firmansyah, M. A. (2018). *PERILAKU KONSUMEN (Sikap dan Pemasaran)* (E. Fadilah (ed.); 1st ed.). DEEPULISH. <https://www.researchgate.net/publication/329587407>

Hair, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. In *Organizational Research Methods, MIS Quarterly, and International Journal* (Vol. 1, Issue 2).

Irwansyah, R., Listya, K., Setiorini, A., Hanika, I., Hasan, M., Utomo, K., Bairizki, A., Lestari, A., Rahayu, D., Butarbutar, M., Nupus, H., Hasbi, I., Elvera, & Triwardhani, D. (2021). *PERILAKU KONSUMEN* (L. R (ed.); 1st ed.). WIDINA BHAKTI PERSADA BANDUNG.

Indrawati, & Adicipta, S. R. M. (2017). Factors influence internet banking acceptance (a case study of ABC internet banking in Bandung Indonesia). *Journal of Engineering and Applied Sciences*, 12(7), 1705–1709. <https://doi.org/10.3923/jeasci.2017.1705.1709>

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>

Khairani, G. A., Rifaldi, R., & Giri, W. (2020). ANALISIS ADOPSI PENGGUNAAN MOBILE BANKING MENGGUNAKAN MODEL UATAUT MODIFIKASI DENGAN BUDAYA SEBAGAI MODERATOR DI KALIMANTAN TIMUR. *Jurnal Mitra Manajemen (JMM Online)*, 4(7), 1025–1035.

Kotler, P., & Keller, K. (2016). *Marketing Management 15th* (15th ed.). Pearson India Education Services.

Krishnan, S. (2014). *The power of mobile banking : how to profit from the revolution in retail financial services*. John Wiley & Sons.

Lembaga Simpan Pinjam (2022) DISTRIBUSI SIMPANAN BANK UMUMM Agustus 2022 <https://lps.go.id/documents/10157/197446/DDS+BU+Agustus+2022.pdf/a69b26d6-7f1f-464a-a1de-12ac26878599>

Maji, S. K., & Laha, A. (2022). The role of digital skill in mitigating digital divide: evidences from Asia-Pacific region. *Rajagiri Management Journal*, 16(3), 260–271.

<https://doi.org/10.1108/ramj-05-2021-0035>

Malaquias, R. F., & Hwang, Y. (2019). Mobile banking use: A comparative study with Brazilian and U.S. participants. *International Journal of Information Management*, 44, 132–140. <https://doi.org/10.1016/j.ijinfomgt.2018.10.004>

Mangkunegara, P. (2017). *Manajemen Sumber Daya Manusia Perusahaan* (S. Sandiasih, Ed.; 14th ed.). PT. Remaja Rosdakarya.

Ngatno. (2017). *Manajemen Pemasaran* (1st ed., Vol. 1). EF Press Digimedia.

Nperf. (2023, January 4). *Cellular data networks in Indonesia*. Nperf.Com. <https://www.nperf.com/en/map/ID/1214520.Medan/5119.Telkomsel/signal/?ll=3.6798520966270707&lg=98.64201276912355&zoom=12>

Otoritas Jasa Keuangan. (2022). *STATISTIK PERBANKAN INDONESIA agustus*. <https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Documents/Pages/Statistik-Perbankan-Indonesia---Agustus-2022/SPI Agustus 2022.pdf>

Pahlevi, R. (2022, June 10). *Penetrasi Internet di Kalangan Remaja Tertinggi di Indonesia*. Databoks.Katadata. <https://databoks.katadata.co.id/datapublish/2022/06/10/penetrasi-internet-di-kalangan-remaja-tertinggi-di-indonesia>

Rifaldi, R., Giri, W., Santoso, B. R., Mustikasari, A., & Bratawisnu, K. (2017). Consumer Perceptual Mapping Towards e-Banking Channel (A Study of Bank BRI Customer in Indonesia). *Fifth International Conference on Information and Communication Technology (ICoICT)*.

Shareef, M. A., Baadullah, A., Dutta, S., Kumar, V., & Dwiwedi, Y. K. (2018). Consumer adoption of mobile banking services An empirical examination of factors according to adoption stages. *Retaling and Cunsumer Service*, 54–67. <https://doi.org/10.1016/j.jretconser.2018.03.003>

Simon Kemp. (2022, February 15). *DIGITAL 2022: INDONESIA*. DATAREPORTAL. <https://datareportal.com/reports/digital-2022-indonesia>

Sugiyono. (2022). *METODE PENELITIAN KUANTITATIF* (Setiyawami (ed.); 3rd ed.). ALFABETA.

Tirtana, I., & Sari, P. S. (2014). ANALISIS PENGARUH PERSEPSI KEBERMANFAATAN, PERSEPSI KEMUDAHAN DAN KEPERCAYAAN TERHADAP PENGGUNAAN

MOBILE BANKING. *Syariah Paper Accounting FEB-UMS*.

- van Deursen, A. J. A. M., & van Dijk, J. A. G. M. (2009). Improving digital skills for the use of online public information and services. *Government Information Quarterly*, 26(2), 333–340. <https://doi.org/10.1016/j.giq.2008.11.002>
- 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 Deursen, A. J. A. M., & van Dijk, J. A. G. M. (2014). The digital divide shifts to differences in usage. *New Media and Society*, 16(3), 507–526. <https://doi.org/10.1177/1461444813487959>
- Van Dijk, J. A. G. M. (2012). The evolution of the digital divide: The digital divide turns to inequality of skills and usage. In *Digital Enlightenment Yearbook 2012* (pp. 57–75). IOS Press. <https://doi.org/10.3233/978-1-61499-057-4-57>
- Van Dijk, J., & Hacker, K. (2003). The Digital Divide as a Complex and Dynamic Phenomenon. In *Information Society* (Vol. 19, Issue 4, pp. 315–326). <https://doi.org/10.1080/01972240309487>
- Vassilakopoulou, P., & Hustad, E. (2021). Bridging Digital Divides: a Literature Review and Research Agenda for Information Systems Research. *Information Systems Frontiers*. <https://doi.org/10.1007/s10796-020-10096-3>
- 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>
- Zahiroh, M. Y. (2020). Cybersecurity Awareness and Digital Skills on Readiness For Change in Digital Banking. *Journal Od Islamic Economics and Business Studies*, 4. <https://doi.org/10.31332/li>