

## DAFTAR PUSTAKA

- Abrahao, R., Moriguchi, S. N., dan Andrade, D. F. (2016). Intention of Adoption of Mobile Payment: An Analysis in The Light of The Unified Theory of Acceptance and Use of Technology (UTAUT). *RAI Revista de Administração e Inovação* 13, 221-230.
- Al-Shafi, S., & Weerakkody, V. (2009). Factors Affecting E-Government Adoption In The State of Qatar. European and Mediterranean Conference on Information Systems, 12-13.
- Al-Qeisi, & Ibrahim, K. (2009). Analyzing the Use of UTAUT Model in Explaining an Online Behaviour: Internet Banking Adoption. *Department of Marketing and Branding, Brunel University*, 1-380.
- Awuah, L. J. (2012). An Emperical Analysis of Citizens' Acceptance Decisions of Electronic-Government Services: A Modification of The Unified Theory of Acceptance and Use od technology (UTAUT) Model To Include Trust As A Basis For Investigation. *ProQuest LLC.*, 1-186.
- Badan Pusat Statistik. (2012). *Diagram Timbang Indeks Harga Konsumen* [online]. Tersedia :  
[https://www.bps.go.id/website/pdf\\_publicasi/watermark%20\\_Diagram\\_Timbang\\_IHK\\_2012-Buku\\_3.pdf](https://www.bps.go.id/website/pdf_publicasi/watermark%20_Diagram_Timbang_IHK_2012-Buku_3.pdf)
- Bank of International Settlement (BIS). (1996). *Implications for Central Banks of The Development of Electronic Money* [online]. Tersedia: <http://www.bis.org/publ/bisp01.pdf> [Oktober 2016].
- Bank Indonesia. (2007). *Pengantar Instrumen Pembayaran* [online]. Tersedia: <http://www.bi.go.id/en/sistem-pembayaran/edukasi/Documents/7bb2ae019b024029b37c34b720412a49PengantarInstrumenPembayaran.pdf> [Oktober 2016].

- Bank Indonesia. (2014). *Gerai Info Bank Indonesia (50<sup>th</sup> ed)* [online]. Tersedia: <http://www.bi.go.id/id/publikasi/gerai-info/Pages/GeraiInfo-Edisi-5014.aspx> [Oktober 2016]
- Bank Indonesia. (2016). *Daftar Penyelenggara Uang Elektronik yang Telah Memperoleh Izin dari Bank Indonesia* [online]. Tersedia: <http://www.bi.go.id/id/sistem-pembayaran/informasi-perizinan/uang-elektronik/Contents/Default.aspx> [Oktober 2016].
- Bank Indonesia. (2016). *Statistik Sistem Pembayaran* [online]. Tersedia: <http://www.bi.go.id/id/statistik/sistem-pembayaran/rtps/Default.aspx> [Oktober 2016].
- Davis, F.D. (1989). Perceived Usefulness, Perceived Ease of Use and User Acceptance of Information Technology. *MIS Quarterly*, 13(3): 319-339.
- Gaitan, J. A., Peral, B. dan Jeronimo, M.A.R., (2015). Elderly and Internet Banking: An Application of UTAUT2. *Journal of Internet Banking and Commerce*, 20(1), 1-23. Retrieved from Array Development Journal Database.
- Gefen, D., dan Straub, D.W. (2004). Consumer Trust in B2C e-Commerce and The Importance of Social Presence : Experiments in e-Products and e-Services. *The International Journal of Management Science*, 32, 407-424. Retrieved from Elsevier Journal Database.
- Ghozali, I., Latan, H. (2014). *Konsep, Metode dan Aplikasi Menggunakan Program WarpPLS 4.0 (2<sup>nd</sup> ed)*. Semarang : Universitas Diponegoro.
- Giri, R. R. W., dan Pratama, A. P. (2016). Trust, Internet Skill, Prior Experience, Website Quality in Modified UTAUT Model for Adoption of Internet Banking Services in Indonesia. *Telkom University Open Library*.
- Giri, R. R. W., dan Yosita, M. (2016). The Analysis of Multi Dimensional Trust and Perceived Risk Using Luo-Modified UTAUT Model on Acceptance of Internet Banking Service in Indonesia. *Telkom University Open Library*.

- Grabner-Krautter, S., & Faullant, R. (2008). Consumer acceptance of internet banking: the influence of internet trust. *Emerald Insight*, 483 - 504.
- Hair, J.F., Black, W.C., Babin, B.J., dan Andesron, R.E. (2010). *Multivariate Data Analysis* (7<sup>th</sup> ed.). New Jersey : Pearson Prentice Hall.
- Im, Il., Hong, S., Kang, M. S. (2011). An international comparison of technology adoption Testing the UTAUT model. *Information & Management*, 48, 1-8. Retrieved from Elsevier Journal Database.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis : Konvergensi Teknologi Komunikasi dan Informatika*. Bandung : PT Reflika Aditama.
- Kementrian Dalam Negeri Republik Indonesia. (2015). *Profil Daerah Kemendagri* [online]. Tersedia : <http://www.kemendagri.go.id/pages/profil-daerah> [Oktober 2016].
- Khatimah, H. dan Halim, F. (2014). Consumer's Intention to Use e-Money in Indonesia Basend on Unified Theory of Acceptance and Use of Technology (UTAUT). *American-Eurasian Journal of Sustainable Agriculture*, 8(12), 34-40. Retrieved from American-Eurasian Network for Scientific Information Journal Database.
- Kock, N,. (2010). *Multi-group analysis with WarpPLS: Comparing means of two or more groups* [online]. Tersedia : <http://warppls.blogspot.co.id/2010/06/multi-group-analysis-with-warppls.html>
- Luo, X., Li, H., Zhang, J., dan Shim, J.P. (2010). Examining Multi-Dimensional Trust and Multi-Faceted Risk in Initial Acceptance of Emerging Technologies : An empirical Study of Mobile Banking Services. *Decision Support System*, 49, 222-234. Retrieved from Elsevier Journal Database.
- Malhotra, N. K., (2015). *Essentials of Marketing Research A Hands-On Orientation*. England: Pearson Education Limited.

- Maharsi, S., dan Fenny. (2006). Analisa Faktor-Faktor yang Mempengaruhi Kepercayaan dan Pengaruh Kepercayaan terhadap Loyalitas Pengguna Internet Banking di Indonesia. *Jurnal Akuntansi dan Keuangan*, 8, 35-51.
- MARS Research Specialist. (2014). *Mars Indonesia*. Tersedia: <http://www.marsindonesia.com/newsletter/e-money-baru-dikenal-23-masyarakat-di-indonesia> [Oktober 2016].
- Martin, H. S., dan Herrero, A. (2012). Influence of the user's psychological factors on the online purchase intention in rural tourism: Integrating innovativeness to the UTAUT framework. *Tourism Management*, 33, 341-350. Retrieved from Elsevier Database.
- McKinsey. (2013). The evolving Indonesian Consumer. McKinsey and Company.
- McKnight, D.,H, Choudhury, Vivek., & Kacmar, Charles (2002). The Impact of Initial Customer Trust on Intention to Transact with a Website : A Trust Building Model. *Journal of Strategic Information System*, 11, 297- 323. Retrieved from Elsevier Database.
- Morosan, C. (2016). It's about time: Revisiting UTAUT2 to examine consumers' intentions to use NFC mobile payments in hotels. *International Journal of Hospitality Management*, 53, 17-29. Retrieved from Elsevier Database.
- Peraturan Bank Indonesia. (2009). Uang Elektronik (*Electronic Money*). Nomor: 11/12/PBI/2009.
- Rodriguez, T. E., dan Trujillo, E. C. (2014). Online purchasing tickets for low cost carriers: An application of the unified theory of acceptance and use technology (UTAUT). *Tourism Management*, 43, 70-88. Retrieved from Elsevier Database.
- Saibaba, S., dan Murthy, T.N. (2013). Factor Influencing The Behavioral Intention to Adopt Internet Banking : An Empirical Study in India. *Journal of Arts, Science and Commerce*, 4(1), 77-91. Retrieved from Researchers World Journal Database.

- Rangkuti, F. (2015). *Riset Pemasaran*. Jakarta: PT. Gramedia Pusaka Utama.
- Sugiyono. (2015). *Metode Penelitian dan Pengembangan “untuk bidang pendidikan, manajemen, sosial, dan teknik”*. Bandung: Alfabeta.
- Venkatesh, V., Morris, M.G., Davis, G.B., dan Davis, F.D.(2003). User Acceptance of Information Technology : Toward a Unified View. *Management Information System Research*, 27(3), 425-478. Retrieved from MIS Quarterly Journal Database.
- Wang, Yi-Shun., Wang, Yu-Min., Lin, H., dan Tang, T. (2003). Determinants of User Acceptance of Internet Banking : An Empirical Study. *International Journal of Service Industry Management*, 14(5), 501-519. Retrieved from Emerald Insight Journal Database.
- Zhao, A.L., Koenig-Lewis, N., Hanmer-Lloyd, S., dan Ward, P.(2010). Adoption of Internet Banking Services in China : Is It All About Trust?. *International Journal of Bank Marketing*, 28(1), 7-26. Retrieved from Emerald Insight Journal Database.