

DAFTAR PUSTAKA

- Arcand. M., dan Promtep. S. (2017). Mobile banking service quality and customer relationships. *International Journal of Information Marketing*, 35(7), 1068-1089.
- Akter, S., D'Ambra, J., dan Ray, P. (2013). Development and validation of an instrument to measure user perceived service quality of mHealth. *Information dan Management*, 50(4), 181–195.
- Alalwan, A. A., Dwivedi, Y. K., dan Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99–110.
- APJII. (2017). Penetrasi & Perilaku Pengguna Internet Indonesia 2017. *Asosiasi Penyelenggara Jasa Internet Indonesia* [online], 1-39. Tersedia: <https://apjii.or.id/content/read/39/342/Hasil-Survei-Penetrasi-dan-Perilaku-Pengguna-Internet-Indonesia-2017> [25 April 2019].
- Au, N., Ngai, E. W., dan Cheng, T. E. (2008). Extending the understanding of end user information systems satisfaction formation: An equitable needs fulfillment model approach. *MIS Quarterly*, 32(1), 43–66
- BankMandiri. (2019). Profil Perusahaan Bank Mandiri. [online], halaman 1. Tersedia: <https://www.bankmandiri.co.id/> [25 April 2019].
- Baabdullaha, A. M., Abdallah, A. A., Nripendra. P., Kizginc. H., dan Patilc. P. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44, 38-52.
- Bachrudin, A., dan Tobing, H. L. (2017). *Analisa Data Untuk Penelitian Survei LISREL 8*. Bandung: In Media.
- Bhattacharjee, A. (2001). Understanding information systems continuance: An expectation- confirmation model. *MIS Quarterly*, 25(3), 351–370

- Boateng, H., Adam, D. R., Okoe, A., dan Anning-Dorson, T. (2016). Assessing the determinants of internet banking adoption intentions: A social cognitive theory perspective. *Computers in Human Behavior*, 65, 468–478
- Chandra, S., Srivastava, S. C., dan Theng, Y. L. (2010). Evaluating the role of trust in consumer adoption of mobile payment systems: An empirical analysis. *Communications of the Association for Information Systems*, 27, 561–588.
- Chatterjee, S., Kar, A. K., dan Gupta, M. P. (2018). Success of IoT in Smart Cities of India: An empirical analysis. *Government Information Quarterly*, 35(3), 349–361
- Chen, C. W. D., dan Cheng, C. Y. J. (2009). Understanding consumer intention in online shopping: a respecification and validation of the DeLone and McLean model. *Behaviour dan Information Technology*, 28(4), 335–345.
- Chong, A. Y.-L. (2013). A two-staged SEM-neural network approach for understanding and predicting the determinants of m-commerce adoption. *Expert Systems With Applications*, 40, 1240–1247.
- De Kerviler, G., Demoulin, N. T., dan Zidda, P. (2016). Adoption of in-store mobile payment: Are perceived risk and convenience the only drivers? *Journal of Retailing and Consumer Services*, 31, 334–344.
- DeLone, W. H., dan McLean, E. R. (1992). Information systems success: The quest for the dependent variable. *Information Systems Research*, 3(1), 60–95.
- DeLone, W. H., dan McLean, E. R. (2003). The DeLone and McLean model of information systems success: a ten-year update. *Journal of Management Information Systems*, 19(4), 9–30
- Dwivedi, Y. K., Rana, N. P., Jeyaraj, A., Clement, M., dan Williams, M. D. (2017). *Re-examining the unified theory of acceptance and use of technology (UTAUT): Towards a revised theoretical model*.
- Gao, L., dan Bai, X. (2014). An empirical study on continuance intention of mobile social networking services: Integrating IS success model, network externalities and flow theory. *Asia Pacific Journal of Marketing and Logistics*, 26(2), 168–189.

- Gao, L., dan Waechter, K. A. (2017). Examining the role of initial trust in user adoption of mobile payment services: An empirical investigation. *Information System Frontiers*, 19, 525–548.
- Gefen, D. (2002). Reflections on the dimensions of trust and trustworthiness among online consumers. *ACM SIGMIS Database*, 33(30), 38–53
- Ghozali dan Fuad. 2014. *Structural Equation Modeling Teori Konsep & Aplikasi Dengan Program Lisrel 9.10*. Semarang: Badan Penerbit UNDIP.
- Hair, J. F., Black, W. C., Babin, B. J., dan Anderson, R. E. (2010). *Multivariate Data Analysis*. (7th edition). New Jersey: Pearson Education Inc.
- Hanafizadeh, P., Behboudi, M., Koshksaray, A. A., dan Tabar, S. J. M. (2014). Mobile banking adoption by Iranian bank clients. *Telematics and Informatics*, 31, 62–78.
- Hew, J. J., Lee, V. H., Ooi, K. B., dan Wei, J. (2015). What Catalyses Mobile Apps Usage Intention: An Empirical Analysis. *Industrial Management & Data System*, Vol. 115, Iss. 7.
- Hossain, M. A., dan Dwivedi, Y. K. (2014). What improves citizens' privacy perceptions toward RFID technology? A cross-country investigation using mixed method approach. *International Journal of Information Management*, 34(6), 711–719.
- Hsu, M. H., Chang, C. M., Chu, K. K., dan Lee, Y. J. (2014). Determinants of repurchase intention in online group-buying: The perspectives of DeLone & McLean IS success model and trust. *Computers in Human Behavior*, 36, 234–245.
- Iman, N. (2018). Is mobile payment still relevant in the fintech era? *Electronic Commerce Research and Applications*, 30, 72–82.
- Indonesia Data. (2015). *Alasan Nasabah Tidak Menggunakan Fasilitas Mobile Banking / SMS Banking Berdasarkan Kota dan SES, 2015 (%)* [online], Tersedia: <https://www.indonesiadata.com/en/>.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis*. Bandung: PT Refika Aditama.

- Investordaily. (2016, 30 April). Pengguna *Smartphone* RI Tumbuh 30%. Investor.id [online], halaman 1. Tersedia: <https://investor.id/archive/pengguna-smartphone-ri-tumbuh-30> [27 April 2019].
- Johnson, V. L., Kiser, A., Washington, R., dan Torres, R. (2018). Limitations to the rapid adoption of M-payment services: Understanding the impact of privacy risk on Mpayment services. *Computers in Human Behavior*, 79, 111–122.
- Jung, Y., Perez-Mira, B., dan Wiley-Patton, S. (2009). Consumer adoption of mobile TV: Examining psychological flow and media content. *Computers in Human Behavior*, 25(1), 123–129.
- Kata Data. (2019). Pengguna *Smartphone* di Indonesia 2016-2019. Katadata.co.id [online], halaman 1. Tersedia: <https://databoks.katadata.co.id/datapublish/2016/08/08/pengguna-smartphone-di-indonesia-2016-2019> [25 April 2019].
- Kim, H. W., Chan, H. C., dan Gupta, S. (2007). Value-based adoption of mobile internet: An empirical investigation. *Decision Support Systems*, 43(1), 111–126.
- Kim, D. J., Ferrin, D. L., dan Rao, H. R. (2009). Trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. *Information Systems Research*, 20(2), 237–257.
- Koksal, M. H. (2016). The Intentions of Lebanese Consumers to Adopt Mobile Banking. *International Journal of Bank Marketing*, Vol. 34, Iss. 3.
- Kompas. (2018, 19 Maret). 43 Persen Nasabah Bank Mandiri Adalah Generasi Milenial. *Ekonomi.kompas.com* [online], halaman 1. Tersedia: <https://ekonomi.kompas.com/read/2018/03/19/180658126/43-persen-nasabah-bank-mandiri-adalah-generasi-milenial> [28 April 2019].
- Kumar, S. S., dan Sharma, M. (2019). Examining the role of trust and quality dimensions in the actual usage of mobile banking service: An empirical investigation. *International Journal of Information Management*, 44, 65-75.
- Kumar, S. S., Gaur, A., Saddikuti, V., dan Rastogi, A. (2017). Structural equation model (SEM)-neural network (NN) model for predicting quality determinants of e-learning management systems. *Behaviour and Information Technology*, 36, 1053-1066

- Kuo, Y.-F., Wu, C.-M., dan Deng, W.-J. (2009). The relationships among service quality, perceived value, customer satisfaction and post-purchase intention in mobile valueadded services. *Computers in Human Behavior*, 25, 887–896.
- Kuo, H. P., Wu, W. Y., dan Peng, Y. L. (2012). A study of the relationship between customer relationship management contents and benefits in hospitals: An application of fuzzy set theory. *African Journal of Business Management*, 6(14), 4835–4847
- Kurniawati, H. A., Winarno, W. A., dan Arif, A. (2017). Analisis Minat Penggunaan *Mobile Banking* Dengan Pendekatan Technology Acceptance Model (TAM) Yang Telah Dimodifikasi. *e-Journal Ekonomi Bisnis dan Akuntansi*, Vol. 4(1), 24-29.
- Laukkanen, T., Sinkkonen, S., Kivijärvi, M., dan Laukkanen, P. (2007). Innovationresistance Among Mature Consumers. *The Journal of Consumer Marketing*, 24(7), 419–427.
- Lee, K. C., dan Chung, N. (2009). Understanding factors affecting trust in and satisfaction with mobile banking in Korea: A modified DeLone and McLean’s model perspective. *Interacting With Computers*, 21(5), 385–392.
- Liebana-Cabanillas, F., Sanchez-Fernandez, J., & Munoz-Leiva, F. (2014). Role of gender on acceptance of mobile payment. *Industrial Management & Data Systems*, 114(2), 220–240.
- Liebana-Cabanillas, F., Marinkovic, V., dan Kalinic, Z. (2017). A SEM-neural network approach for predicting antecedents of m-commerce acceptance. *International Journal of Information Management*, 37, 14–24.
- Liu, C. T., Guo, Y. M., dan Lee, C. H. (2011). The effects of relationship quality and switching barrier on customer loyalty. *International Journal of Information Management*, 31(1), 71–79.
- Mars Indonesia. (2013). Pengetahuan dan Penetrasi Nasabah Terhadap Mobile Banking. [online]. Tersedia: <https://marsindonesia.com/mobilebanking> [28 April 2019]

- Moon, J. W., dan Kim, Y. G. (2001). Extending the TAM for a world-wide-Web context. *Information & Management*, 38(4), 217–230.
- Nysveen, H., Pedersen, P.E. and Thorbjornsen, H. (2005) Explaining Intention to Use Mobile Chat Services: Moderating Effects of Gender. *Journal of Consumer Marketing*, 22, 247-256.
- OJK. (2015). Otoritas Jasa Keuangan. *Bijak Ber-eBanking*. [online], 1-108. Tersedia: <https://www.ojk.go.id/id/kanal/perbankan/berita-dan-kegiatan/publikasi/Pages/OJK-Luncurkan-Buku-Bijak-Ber-eBanking.aspx> [25April 2019].
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460–469.
- Petter, S., DeLone, W., dan McLean, E. R. (2013). Information systems success: The quest for the independent variables. *Journal of Management Information Systems*, 29(4), 7–62.
- Pitt, L. F., Watson, R. T., dan Kavan, C. B. (1995). Service quality: A measure of information systems effectiveness. *MIS Quarterly*, 19(2), 173–187.
- Sekaran, U., dan Bougie, R. (2013). *Research Methods for Business* (6th). Italy: Wiley.
- Sudaryono. (2017). *Metodologi Penelitian*. Jakarta: Raja Grafindo Persada.
- Sugiyono. (2017). *Statistika Untuk Penelitian*. Bandung: Alfabeta.
- Shareef, M. A., Abdullah Baabdullah, A., Dutta, S., Kumar, V., dan Dwivedi, Y. K. (2018). Consumer adoption of mobile banking services: An empirical examination of factors according to adoption stages. *Journal of Retailing and Consumer Services*, 43, 54–67.
- Tam, C., dan Oliveira, T. (2016). Understanding the impact of m-banking on individual performance: DeLone & McLean and TTF perspective. *Computers in Human Behavior*, 61, 233–244.
- Top Brand Award. (2019). *Top Brand Award*. [online]. Tersedia: <http://www.topbrand-award.com/top-brand-index/> [25 April 2019].
- Twitter Mandiri Care. (2019). *Mandiri Care*. [online]. Tersedia: <https://twitter.com/mandiricare> [30 April 2019].

- Urbach, N., Smolnik, S., dan Riempp, G. (2010). An empirical investigation of employee portal success. *The Journal of Strategic Information Systems*, 19(3), 184–206.
- Wessels, L dan Drennan, J. (2010). An investigation of consumer acceptance of Mbanking. *International Journal of Bank Marketing*. Vol. 28, No. 7, pp. 547-568.
- Widodo, T. (2015). The effect of transformative IT capability on sustainable competitive advantage. *2015 3rd International Conference on Information and Communication Technology (ICoICT)*, IEEE, 352–357.
- Widodo, T., Setiadjie, R. P., dan Sary, F. P. (2017). Analysis of the e-commerce use behavior on music products. In *Engineering Technology and Technopreneurship (ICE2T), 2017 International Conference on* (pp. 1-6). IEEE.
- Wixom, B. H., dan Todd, P. A. (2005). A Theoretical integration of user satisfaction and technology acceptance. *Information Systems Research*, 16(1), 85–102.
- Wu, J. H., dan Wang, Y. M. (2006). Measuring KMS success: a respecification of the DeLone and McLean’s model. *Information & Management*, 43(6), 728–739.
- Wu, L. Y., Chen, K. Y., Chen, P.-Y., dan Cheng, S. L. (2014). Perceived value, transaction cost, and repurchase-intention in online shopping: A relational exchange perspective. *Journal of Business Research*, 67(1), 2768–2776.
- Yiu, C. S., Grant, K., dan Edgar, D. (2007). Factors affecting the adoption of Internet Banking in Hong Kong—Implications for the banking sector. *International Journal of Information Management*, 27(5), 336–351.
- Zhou, T. (2013). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems*, 54, 1085–1091.
- Zhou, T. (2014). An empirical examination of initial trust in mobile payment. *Wireless Personal Communications*, 77(2), 1519–1531.