

DAFTAR PUSTAKA

- APJII. (2022). *Profil Internet Indonesia 2022*.
- Arum. (2013, April 11). *Perilaku Konsumen Dalam Pemasaran*.
<https://www.blj.co.id/2013/04/11/perilaku-konsumen-dalam-pemasaran-2/>
- Bergdahl, N., Nouri, J., & Fors, U. (2020). Disengagement, engagement and digital skills in technology-enhanced learning. *Education and Information Technologies*, 25(2), 957–983. <https://doi.org/10.1007/s10639-019-09998-w>
- BPS. (2022a). *Indeks Pembangunan Teknologi Informasi dan Komunikasi 2021*.
<https://www.bps.go.id/publication/2022/09/30/5fe4f0dbccd96d07098c78d3/index-pembangunan-teknologi-informasi-dan-komunikasi-2021.html>
- BPS. (2022b). *Angka Beban Tanggungan*. Badan Pusat Statistik.
[https://www.bps.go.id/istilah/index.html?Istilah_page=4#:~:text=Angka%20beban%20tanggungan%20adalah%20angka,sampai%2064%20tahun\)%20dikalikan%20100.](https://www.bps.go.id/istilah/index.html?Istilah_page=4#:~:text=Angka%20beban%20tanggungan%20adalah%20angka,sampai%2064%20tahun)%20dikalikan%20100.)
- BPS. (2022c, September 7). *Statistik Telekomunikasi Indonesia 2021*. Badan Pusat Statistika.
<https://www.bps.go.id/publication/2022/09/07/bcc820e694c537ed3ec131b9/statistik-telekomunikasi-indonesia-2021.html#:~:text=Menurut%20data%20BPS%20dari%20hasil,dan%20perubahan%20menuju%20masyarakat%20informasi.>
- BPS Provinsi Bali. (2022). *Persentase Penduduk Usia 5 Tahun ke Atas yang Mengakses Teknologi Informasi dan Komunikasi (TIK) dalam 3 Bulan Terakhir Menurut Kabupaten/Kota, 2021*. BPS Provinsi Bali.
<https://bali.bps.go.id/statictable/2018/04/13/95/persentase-penduduk-usia-5-tahun-ke-atas-yang-mengakses-teknologi-informasi-dan-komunikasi-tik-dalam-3-bulan-terakhir-menurut-kabupaten-kota-di-provinsi-bali-2019-2022.html>
- BPS Provinsi Bali. (2023). *Pertumbuhan PDRB/Ekonomi Kabupaten/Kota di Provinsi Bali (Persen), 2020-2022*. BPS Provinsi Bali.
<https://bali.bps.go.id/indicator/52/111/1/pertumbuhan-pdrb-ekonomi-kabupaten-kota-di-provinsi-bali.html>
- Dario Sarmadi. (2014, October 22). *Merkel calls for 'industry 4.0' at German IT Summit*. Euractiv.Com. <https://www.euractiv.com/section/digital/news/merkel-calls-for-industry-4-0-at-german-it-summit/>

- Ghozali. (2021). *SEM Dengan Metode Alternatif PLS* (5th ed.). Badan Penerbit Universitas Diponogoro.
- Gilliani Arditya, T. H., & Rifaldi Windya Giri, R. (n.d.). *ANALISIS ADOPSI MOBILE BANKING NASABAH BANK DI JAWA TENGAH MENGGUNAKAN MODEL UTAUT DENGAN BUDAYA SEBAGAI MODERATOR ANALYSIS OF MOBILE BANKING ADOPTION OF BANK CUSTOMERS IN CENTRAL JAVA USING UTAUT MODEL WITH CULTURE AS A MODERATOR*.
- Hair. (2019). *Multivariate Data Analysis* (8th ed.). Cengage.
https://books.google.co.id/books/about/Multivariate_Data_Analysis.html?id=0R9ZswEACAAJ&redir_esc=y
- Hamidi, H., & Safareeyeh, M. (2019a). A model to analyze the effect of mobile banking adoption on customer interaction and satisfaction: A case study of m-banking in Iran. *Telematics and Informatics*, 38, 166–181.
<https://doi.org/10.1016/j.tele.2018.09.008>
- Hamidi, H., & Safareeyeh, M. (2019b). A model to analyze the effect of mobile banking adoption on customer interaction and satisfaction: A case study of m-banking in Iran. *Telematics and Informatics*, 38, 166–181.
<https://doi.org/10.1016/j.tele.2018.09.008>
- Bisnis.com. (2022, August 10). *Transaksi Mobile Banking di BPD Bali Tumbuh 5,3 Persen*. Bisnis.Com.
- Hukama, Y., Rifaldi, R., & Giri, W. (2023). YUME : Journal of Management Analisis Faktor-Faktor Yang Membentuk Digital Skill Pada Penggunaan Mobile Banking Di Kota Medan. In *YUME : Journal of Management* (Vol. 6, Issue 2).
- 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>
- Jan van Dijk - *The Digital Divide-Polity Press* (2020) (1). (n.d.).
- Jauhiainen, J. S., Eyvazlu, D., Junnila, J., & Virnes, A. (2022). Digital divides, the Internet and social media uses among Afghans in Iran. *Technology in Society*, 70(December 2021). <https://doi.org/10.1016/j.techsoc.2022.102057>
- Khairani, G. A., Rifaldi, R., & Giri, W. (2020). *Jurnal Mitra Manajemen (JMM Online)*. 4(7), 1025–1035.

- Kompas.com. (2022, August 2). *Daftar 4 Bank dengan Aset Terbesar di Indonesia*. Kompas.Com. <https://money.kompas.com/read/2022/08/02/103536026/daftar-4-bank-dengan-aset-terbesar-di-indonesia-siapa-juaranya?page=all>
- Kotler, & Armstrong. (2018). *Principle Of Marketing*. Pearson Education Limited.
- Kotler, & Keller. (2018). *Marketing Management: an Asian Perspective*. Pears Management.
- Kurniawati, H. A., Winarno, W. A., & Akuntansi, A. A. (2017). *Analisis Minat Penggunaan Mobile Banking Dengan Pendekatan Technology Acceptance Model (TAM) Yang Telah Dimodifikasi (Analysis Behavioral Intention to Uses of Mobile Banking Technology Acceptance Model (TAM) Approach Modified)*.
- Laila, O. :, Nasution, H., Sos, S., & Pemanfaatan, L. : (2006). *PEMANFAATAN INTERNET GUNA MENDUKUNG KEGIATAN PERKULIAHAN MAHASISWA PROGRAM PASCASARJANA UNIMED*.
- 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>
- Muhammad Fredey Mercury. (2023, April 7). *Pelan - pelan sektor pariwisata bangli menuju pulih*. Tribun Bali.Com. <https://bali.tribunnews.com/2023/04/07/capaian-retribusi-3-bulan-ini-rp-10-miliar-pelan-pelan-sektor-pariwisata-bangli-menuju-pulih>
- Poláček, T., Oulehla, J., & Luňáček, J. (2020). Effect of Productive Age on the Real Estate Market. *Trends Economics and Management*, 14(36), 49. <https://doi.org/10.13164/trends.2020.36.49>
- Poros Bali. (2022, May 16). *Bangli Menuju Era Baru, BI Bali dan Pemkab Mendigitalisasi Pembayaran Berbasis Qris*. PorosBali.Com. <https://www.porosbali.com/read/202205160001/bangli-menuju-era-baru-bi-bali-dan-pemkab-mendigitalisasi-pembayaran-berbasis-qris.html>
- Pranoto, M. O., Gunawan Setianegara, R., Tugas, M., Keuangan, A. P., Jurusan, P., Politeknik, A., Semarang, N., & Jurusan, D. (n.d.). *MINAT NASABAH MENGGUNAKAN MOBILE BANKING (Studi Kasus pada PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Semarang Pandanaran) Ease of Use, Security, and Interest In Using Mobile Banking*.

- Ramadhaniansyah, M., Rifaldi, R., & Giri, W. (2023). *Analisis Pengaruh Digital Divide Terhadap Penggunaan Mobile Banking... Analisis Pengaruh Digital Divide terhadap Penggunaan Mobile Banking di Kota Bontang*.
- Rifaldi, R., Giri, W., Wanda, V., & Irawan, H. (2019). *Internet Banking Adoption Analysis in Medan and Bandung City Using the Unified Theory of Use and Acceptance of Technology (UTAUT) Model with Culture as Moderator*.
- Saban Echdar. (2017). *Metode Penelitian Manajemen dan Bisnis*. Ghalia Indonesia.
- Saikkonen, L., & Kaarakainen, M. T. (2021). Multivariate analysis of teachers' digital information skills - The importance of available resources. *Computers and Education*, 168. <https://doi.org/10.1016/j.compedu.2021.104206>
- Salma, M., & Giri, R. (2023). Digital Skill Confirmation Factor Analysis on the Use of Mobile Banking Services in the City of Surakarta. *Ilomata International Journal of Management*, 4(2), 249–266. <https://doi.org/10.52728/ijm.v4i2.756>
- Sánchez-Torres, J. A. (2019). Moderating effect of the digital divide of e-commerce. *International Journal of Social Economics*, 46(12), 1387–1400. <https://doi.org/10.1108/IJSE-11-2018-0622>
- Schiffman, & Kanuk. (2015). *Consumer Behavior, Global Edition, 11/E*. (11th ed.). Pearson.
- Sekaran, & Bougie. (2017). *Metode Penelitian untuk Bisnis*. Salemba Empat.
- Setiadi. (2010). *Perilaku Konsumen Konsep dan Implikasi untuk Strategi dan Penelitian Pemasaran*. Kencana.
- Shankar, A., & Rishi, B. (2020). Convenience matter in mobile banking adoption intention? *Australasian Marketing Journal*, 28(4), 273–285. <https://doi.org/10.1016/j.ausmj.2020.06.008>
- Sholihin, & Ratmono. (2020). *Analisis SEM - PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis* (2nd ed.). Penerbit Andi.
- Soomro, K. A., Kale, U., Curtis, R., Akcaoglu, M., & Bernstein, M. (2020). Digital divide among higher education faculty. *International Journal of Educational Technology in Higher Education*, 17(1). <https://doi.org/10.1186/s41239-020-00191-5>
- Sudaryono. (2017). *Metodelogi Penelitian*. Rajawali Pers.

- Sugiyono. (2018). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. ALFABETA.
- Sukmawati, H., Farizal Rasyid, A., Rachma Kurniaputri, M., Agama Islam, F., Studi Ekonomi Syariah, P., Siliwangi, U., Studi Kajian Wilayah Timur, P., & sitasi, S. (2021). Penerimaan dan Penggunaan Layanan Mobile Banking Perbankan Syariah: Ekstensi Technology Acceptance Model. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1845–1857. <https://doi.org/10.29040/jiei.v7i3.3615>
- Suliyanto. (2018). *Metode Penelitian Bisnis*. TB. RAHMA SOLO.
- Tantra, T., Rifaldi, R., Giri, W., & Ramadhan, A. A. (n.d.). *The 8 th International Seminar and Conference on Learning Organisation CONSUMER RESISTANCE TO INTERNET BANKING (STUDY ON NON-ADOPTER INTERNET BANKING)*.
- Top Brand Award. (2022, June 22). *Aplikasi Mobile Banking Terpopuler di Indonesia*. Top Brand Award. <https://databoks.katadata.co.id/datapublish/2022/06/22/aplikasi-mobile-banking-terpopuler-di-indonesia-siapa-juaranya>
- Trisliatanto. (2020). *Metodelogi Penelitian*. Andi Publisher.
- Ujang Setiawan. (2015). *Perilaku Konsumen*. Ghalia Indonesia.
- Nori Wilantika. (2018). *2018 6th International Conference on Information and Communication Technology (ICoICT) : 3-5 May 2018*.
- van Deursen, A., & van Dijk, J. (2011). Internet skills and the digital divide. *New Media and Society*, 13(6), 893–911. <https://doi.org/10.1177/1461444810386774>
- Van Dijk. (2012a). The evolution of the digital divide: The digital divide turns to inequality of skills and usage. *Digital Enlightenment Yearbook 2012*, 57–75. <https://doi.org/10.3233/978-1-61499-057-4-57>
- Van Dijk, J. A. G. M. (2012b). 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. A. G. M. (2012c). The evolution of the digital divide: The digital divide turns to inequality of skills and usage. *Digital Enlightenment Yearbook 2012*, 57–75. <https://doi.org/10.3233/978-1-61499-057-4-57>
- van Klyton, A., Tavera-Mesías, J. F., & Castaño-Muñoz, W. (2021). Innovation resistance and mobile banking in rural Colombia. *Journal of Rural Studies*, 81, 269–280. <https://doi.org/10.1016/j.jrurstud.2020.10.035>

Varas Sagita, D., Rifaldi, R., & Giri, W. (2023). Jurnal Mirai Management Analisis Digital Divide Terhadap Penggunaan Mobile Banking Di Kota Purwokerto. *Jurnal Mirai Management*, 8(1), 156–168.

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>