

DAFTAR PUSTAKA

- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 22.
- Amin, H., Hamid, M. R., Lada, S., & Anis, Z. (2009). The adoption of mobile banking in Malaysia: The case of Bank Islam Malaysia Berhad (BIMB). *International Journal of Business and Society*, 9(2).
- Anggraeni, R., Hapsari, R., & Muslim, N. A. (2021). Examining factors influencing consumers' intention and usage of digital banking: Evidence from Indonesian digital banking customers. *Asia-Pacific Management and Business Application*, 9(3).
- Aswani, R., Ilavarasan, P. V., Kar, A. K., & Vijayan, S. (2018). Adoption of public WiFi using UTAUT2: An exploration in an emerging economy. *Procedia Computer Science*, 132, 1180-1189.
- Bisnis.com. (2021, October 13). Pelaku pembobolan akun Jenius ditangkap, ini kata manajemen BTPN. *Bisnis.com*. Retrieved from <https://finansial.bisnis.com/read/20211013/90/1454083/pelaku-pembobolan-akun-jenius-ditangkap-ini-kata-manajemen-btpn>
- Bisnis.com. (2021, December 29). Kaleidoskop 2021: Saham bank digital meroket, BBHI naik ribuan persen. *Bisnis.com*. Retrieved from <https://finansial.bisnis.com/read/20211229/90/1483156/kaleidoskop-2021-saham-bank-digital-meroket-bbhi-naik-ribuan-persen>
- Dsinnovate. (2021). *The rise of digital banking in Indonesia*. Jakarta: DS Innovate.
- Durianto, D., Sugiarto, & Sitinjak, T. (2001). *Strategi menaklukkan pasar melalui riset ekuitas dan perilaku merek*. Jakarta: PT Gramedia Pustaka Utama.
- Emzir. (2010). *Metodologi penelitian pendidikan: Kuantitatif dan kualitatif*. Jakarta: PT Raja Grafindo Persada.
- Fadhilah, H. (2018). *Faktor-faktor yang mempengaruhi minat perilaku wajib pajak dalam menggunakan e-filing (studi pada wajib pajak di Pulau Jawa)*. Malang: Universitas Brawijaya.
- Finder.com. (2021, October 7). Penggunaan perbankan digital 2021. *Finder.com*. Retrieved from <https://www.finder.com/id/neo-bank>

- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.
- Gardner, B., & Rebar, A. L. (2019). Habit formation and behavior change. *Oxford Research Encyclopedias*.
- Hair, J. F., Hult, T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Los Angeles: Sage.
- Harris, M. A., Brookshire, R., & Chin, A. G. (2016). Identifying factors influencing consumers' intent to install mobile applications. *International Journal of Information Management*, 36(3), 441-450.
- Indrawati. (2018). *Metode penelitian manajemen dan bisnis, konvergensi teknologi komunikasi dan informasi*. Bandung: PT Refika Aditama.
- Indrawati, & Yusliansyah, S. (2017). Adoption factors of online-web railway ticket reservation service (a case from Indonesia). *International Conference on Information and Communication Technology (ICoICT)*.
- Indrawati, & Amalia, F. (2019). The use of modified UTAUT2 model to analyze the continuance intention of travel mobile application. *International Conference on Information and Communication Technology (ICoICT)*.
- Kock, N., & Hadaya, P. (2016). Minimum sample size estimation in PLS-SEM: The inverse square root and gamma-exponential methods. *Information Systems Journal*, 28(1), 227-261.
- Martins, C., Oliveira, T., & Popovic, A. (2014). Understanding internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, 1(13), 1-12.
- 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. *Technology in Society*, 59, 101151.
- OJK. (2021). *Cetak biru transformasi digital perbankan*. Jakarta: Otoritas Jasa Keuangan.
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61, 404-414.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425-478.
<https://doi.org/10.2307/30036540>

- Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157-178. <https://doi.org/10.2307/41410412>
- Patel, K., & Patel, H. (2018). Adoption of internet banking services in Gujarat: An extension of TAM with perceived security and social influence. *International Journal of Bank Marketing*, 36(4), 564-588.
- Pertiwi, N. D., & Ariyanto, D. (2017). Penerapan model UTAUT2 untuk menjelaskan minat dan perilaku penggunaan mobile banking di Kota Denpasar. *E-Jurnal Akuntansi Universitas Udayana*, 19(2), 467-488.
- Premi, W. B., & Widyaningrum, W. (2020). Analisis penerimaan teknologi mobile banking terhadap use behavior melalui pendekatan model UTAUT2 (Studi pada nasabah KCU BCA Malang). *Jurnal Ekonomi dan Manajemen*, 3(2), 56-70.
- Putro, A., & Hendratmoko. (2019). Faktor-faktor yang memengaruhi individu dalam menggunakan peer-to-peer lending dan equity crowdfunding di DKI Jakarta. *Manajemen Keuangan*, 9(1), 122-140.
- Riyanto, A., Primiana, I., & Azis, Y. (2018). Disruptive technology: The phenomenon of fintech towards conventional banking in Indonesia. *IOP Conference Series: Materials Science and Engineering*, 434(1), 012345.
- Ryan, T. P. (2013). *Sample size determination and power* (2nd ed.). Wiley.
- Samsu. (2017). *Metode penelitian: Teori dan aplikasi penelitian kualitatif, kuantitatif, mixed methods, serta research & development* (1st ed.). Pustaka Jambi.
- Sanctis, G. D. (1983). Expectancy theory as an explanation of voluntary use of a decision-support system. *Psychological Reports*, 52(1), 307-315.
- Saptawati, Y. (2018). Pengaruh persepsi kemudahan, keamanan & manfaat mobile banking terhadap kepuasan nasabah pada PT. Bank Rakyat Indonesia (Persero) Tbk Cabang Bulukumba. *Makasar: Sekolah Tinggi Ilmu Ekonomi Nobel Indonesia*.
- Sekaran, U. (2017). *Metodologi penelitian untuk bisnis* (6th ed.). Salemba Empat.
- Shin, D. H. (2010). The effects of trust, security, and privacy in social networking: A security-based approach to understand the pattern of adoption. *Interacting with Computers*, 22(5), 353-362.
- Sholihin, M., & Ratmono, D. (2020). *Analisis SEM-PLS dengan WarpPLS 7.0*. Yogyakarta: Penerbit Andi.

- Skinner, C. (2014). *Digital bank: Strategies to launch or become a digital bank*. Marshall Cavendish International.
- Soegesty, N. B., Fahmi, I., & Novianti, T. (2020). Kajian faktor yang memengaruhi adopsi sistem pinjaman peer-to-peer lending. *Jurnal Manajemen Teknologi*, 19(1), 45-58.
- Sugiyono. (2016). *Metode penelitian kuantitatif, kualitatif dan R&D*. PT Alfabet.
- Susilawati, Falefi, R., & Purwoko, A. (2020). Impact of COVID-19's pandemic on the economy of Indonesia. *BIRCI-Journal*, 3(2), 123-134.
- Ting, D. W., Carin, L., Dzau, V., & Wong, T. Y. (2020). Digital technology and COVID-19. *Nature Medicine*, 26, 459-462.
- Vally, S., & Shankar. (2020). Factors that affect the digital banking adoption in Hyderabad city: UTAUT model approach. *European Journal of Molecular & Clinical Medicine*, 7(4), 2876-2884.
- Vargo, D., Zhu, L., Benwell, B., & Yan, Z. (2020). Digital technology use during COVID-19 pandemic: A rapid review. *Wiley*, 3(1), 89-101.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425-478.
<https://doi.org/10.2307/30036540>
- Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157-178. <https://doi.org/10.2307/41410412>
- Vishnuvardhan, B., Manjula, B., & Lakshman, N. (2020). A study of digital banking: Security issues and challenges. *Advances in Intelligent Systems and Computing*, 1090, 145-160.