

DAFTAR PUSTAKA

- Alnaser, F. M., Rahi, S., Alghizzawi, M., & Ngah, A. H. (2023). *Does artificial intelligence (AI) boost digital banking user satisfaction? Integration of expectation confirmation model and antecedents of artificial intelligence-enabled digital banking*. Heliyon. <https://doi.org/10.1016/j.heliyon.2023.e14033>
- Andrian, B., Simanungkalit, T., Budi, I., & Wicaksono, A. F. (2022). Sentiment analysis on customer satisfaction of digital banking in Indonesia. *International Journal of Advanced Computer Science and Applications*, 13(3), 466-473. <https://doi.org/10.14569/IJACSA.2022.0130356>
- Aparicio, A., Martínez-González, M. M., & Cárdenas-Payo, V. (2023). *App-based detection of vulnerable implementations of OTP SMS APIs in the banking sector*. Springer. <https://doi.org/10.1007/s10207-023-06542-5>
- Bhattacharjee, A. (2001). *Understanding information systems continuance: An expectation-confirmation model*. *MIS Quarterly*, 25(3), 351–370. <https://doi.org/10.2307/3250921>
- Bilgihan, A., Kandampully, J., & Zhang, T. C. (2016). *Towards a unified customer experience in online shopping environments: Antecedents and outcomes*. *International Journal of Quality and Service Sciences*, 8(1), 102–119. <https://doi.org/10.1108/IJQSS-10-2015-0084>
- Bouteraa, M., Chekima, B., Thurasamy, R., Bin-Nashwan, S. A., Al-Daihani, M., Baddou, A., Sadallah, M., Ansar, R., & Rudy. (2023). *Open innovation in the financial sector: A mixed-methods approach to assess bankers' willingness to embrace open-AI ChatGPT*. *Journal of Open Innovation: Technology, Market, and Complexity*, 9(1), 24. <https://doi.org/10.3390/joitmc9010024>
- Chauhan, S., Akhtar, A., & Gupta, A. (2022). *Customer experience in digital banking: A review and future research directions*. *International Journal of Quality and Service Sciences*, 14(4), 536–555. <https://doi.org/10.1108/IJQSS-12-2021-0191>
- CNBC Indonesia. (2023, June 19). Saham PT. XYZ rebound & melesat 10% lebih. CNBC Indonesia. <https://www.cnbcindonesia.com/market/20230619112203-17-447128/saham-allo-bank-rebound-melesat-10-lebih>
- Darmawan, S., & Pasaribu, R. D. (2024). Continue use intention analysis using the

integration of the unified theory of acceptance and use of technology (UTAUT) 2 and Delone & McLean (D&M) models modified in the My Telu mobile student account application. *International Journal of Science, Technology & Management*, 5(5), 1246–1251. <https://doi.org/10.46729/ijstm.v5i5.1182>

David, F. R. (2011). *Strategic management: Concepts and cases (13th ed.)*. Pearson Education Limited.

David, F. R., David, F. R., & David, M. R. (2023). *Strategic management: Concepts and cases (17th ed.)*. Pearson Education Limited.

Duong, C. D. (2024). *Modeling the determinants of HEI students' continuance intention to use ChatGPT for learning: A stimulus–organism response approach*. Emerald Publishing Limited. <https://doi.org/10.1108/JBIM-08-2023-0245>

Egala, S. (2023). *To leave or retain? An interplay between quality digital banking services and customer satisfaction*. *Journal of Marketing Intelligence & Planning*, 41(4), 499-517. <https://doi.org/10.1108/JMIP-02-2022-0123>

Ries, E. (2011). *The Lean Startup: How today's entrepreneurs use continuous innovation to create radically successful businesses*. Crown Business.

Fornell, C., & Larcker, D. F. (1981). *Evaluating structural equation models with unobservable variables and measurement error*. *Journal of Marketing Research*, 18(1), 39-50. <https://www.jstor.org/stable/3151312>

Gan, Q., & Lau, R. Y. K. (2024). *Trust in a 'trust-free' system: Blockchain acceptance in the banking and finance sector*. *Technological Forecasting & Social Change*. <https://doi.org/10.1016/j.techfore.2023.121734>

Garson, G. D. (2016). *Partial Least Squares: Regression & Structural Equation Models*. Statistical Publishing Associates.

Ghozali, I., & Fuad. (2008). *Structural Equation Modeling: Teori, Konsep, dan Aplikasi dengan Program Lisrel 8.80*. Semarang: Badan Penerbit Universitas Diponegoro.

Ghozali, I. (2014). *Structural Equation Modeling: Metode Alternatif dengan Partial Least Square (PLS) (4th ed.)*. Semarang: Badan Penerbit Universitas Diponegoro.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis (7th ed.)*. Pearson Prentice Hall.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data*

- Analysis (8th ed.)*. Cengage Learning.
- Handoko, I., & Istijanto. (2022). *Customers' continuance usage of mobile payment during the COVID-19 pandemic*. Emerald Publishing Limited. <https://doi.org/10.1108/JBIM-03-2021-0398>
- Hassan, M. S., Islam, M. A., Yusof, M. F., & Nasir, H. (2023). *Users' fintech services acceptance: A cross-sectional study on Malaysian Insurance & takaful industry*. Heliyon. <https://doi.org/10.1016/j.heliyon.2023.e14401>
- Huang, H., Yang, M., Yang, C., & Lv, T. (2019). *User performance effects with graphical icons and training for elderly novice users: A case study on automatic teller machines*. *Applied Ergonomics*, 75, 108-115. <https://doi.org/10.1016/j.apergo.2018.11.015>
- Hussain, A., Hannan, A., & Shafiq, M. (2023). *Exploring mobile banking service quality dimensions in Pakistan: A text mining approach*. *International Journal of Bank Marketing*. <https://doi.org/10.1108/IJBM-06-2022-0347>
- Hutami, K. P., Pasaribu, R. D., & Sutjipto, M. R. (2023). *Technology readiness & acceptance model and digital transformation strategy of Ciparay traditional market village, Bandung*. In Noviaristanti, H., & Hway Boon, S. (Eds.), *Sustainable Future: Trends, Strategies and Development* (pp. 211-224). Taylor & Francis. <https://doi.org/10.1201/9781003335832-17>
- Indrawati. (2015). *Metode penelitian manajemen dan bisnis: Konvergensi teknologi komunikasi dan informasi*. PT Refika Aditama.
- Jaiswal, D., Kaushal, V., Mohan, A., & Thaichon, P. (2022). *Mobile wallets adoption: Pre- and post-adoption dynamics of mobile wallets usage*. Emerald Publishing Limited. <https://doi.org/10.1108/JBIM-06-2021-0245>
- Kaczmarczyk, A., Zajac, P., & Zabierowski, W. (2022). *Performance comparison of native and hybrid Android mobile applications based on sensor data-driven applications based on Bluetooth Low Energy (BLE) and Wi-Fi communication architecture*. *Energies*, 15(22), 8570. <https://doi.org/10.3390/en15228570>
- KADIN. (2023). *Peta Jalan Indonesia Emas 2045*. Indonesia, Qld.: KADIN.
- Kapoor, A. P., & Vij, M. (2020). *How to boost your app store rating? An empirical assessment of ratings for mobile banking apps*. *Journal of Theoretical and Applied*

- Electronic Commerce Research, 15(3), 123-135.
<https://doi.org/10.3390/jtaer15030018>
- King, B. (2019). *Bank 4.0: Banking everywhere, never at a bank*. John Wiley & Sons Ltd.
- Kontan.co.id. (2024, May 18). Bank digital memacu pengguna aktif. Kontan.
<https://insight.kontan.co.id/news/bank-digital-memacu-pengguna-aktif>
- Lai, K. P. Y., & Langley, P. (2023). Playful finance: *Gamification and intermediation in FinTech economies*. Geoforum, 130, 99-109.
<https://doi.org/10.1016/j.geoforum.2023.02.003>
- Liang, X., Qi, C., Zhang, C., & Li, Y. (2024). *Psychological ownership and users' continuous usage of domestic vs. foreign mobile payment apps: A comparison between China and the U.S.* Journal of Business Research, 148, 163-173.
<https://doi.org/10.1016/j.jbusres.2022.04.034>
- Lynch, R. (2015). *Strategic management (7th ed.)*. Pearson.
- Madjid, M. F., Ratnawati, D. E., & Rahayudi, B. (2023). *Sentiment analysis on app reviews using support vector machine and naïve bayes classification*. Sinkron: Jurnal dan Penelitian Teknik Informatika, 8(1), 556-562.
<https://doi.org/10.33395/sinkron.v8i1.12161>
- Marandu, E. E., Mathew, I. R., Svtowa, T. D., Machera, R. P., & Jaiyeoba, O. (2023). *Predicting students' intention to continue online learning post-COVID-19 pandemic: Extension of the unified theory of acceptance and usage technology*. Emerald Publishing Limited. <https://doi.org/10.1108/JBIM-09-2022-0315>
- Marinković, V., Đorđević, A., & Kalinić, Z. (2019). *The moderating effects of gender on customer satisfaction and continuance intention in mobile commerce*. International Journal of Bank Marketing, 37(1), 115-132.
<https://doi.org/10.1108/IJBM-12-2018-0325>
- McKinsey. (2019). *Digital banking in Indonesia: Building loyalty and generating growth*. McKinsey & Company.
- Mijač, T., Jadrić, M., & Ćukušić, M. (2024). *Measuring the success of information systems in higher education – A systematic review*. Springer Education and Information Technologies, 29(1), 15-37. <https://doi.org/10.1007/s11528-024->

- Namahoot, K. S., & Boonchieng, E. (2023). *UTAUT determinants of cashless payment system adoption in Thailand: A hybrid SEM-neural network approach*. SAGE Open, 13(1), 215824402211197. <https://doi.org/10.1177/215824402211197>
- Nguyen, G. D., & Dao, T. H. T. (2024). *The moderating role of flow experience on mobile commerce continuance intention: The integrative view of user adaptation, expectation-confirmation, and task-technology models*. SAGE Open, 14(2), 215824402211118. <https://doi.org/10.1177/215824402211118>
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). McGraw-Hill.
- Pan, G., Mao, Y., Song, Z., & Nie, H. (2024). *Research on the influencing factors of adult learners' intent to use online education platforms based on expectation confirmation theory*. Scientific Reports, 14(1), 5678. <https://doi.org/10.1038/s41598-024-03006-3>
- Parthasarathy, M., & Bhattacharjee, A. (1998). *Understanding post-adoption behavior in the context of online services*. Information Systems Research, 9(4), 342-367. <https://doi.org/10.1287/isre.9.4.342>
- Poromatikul, C., Maeyer, P. D., Leelapanyalert, K., & Zaby, S. (2020). *Drivers of continuance intention with mobile banking apps*. Emerald Publishing Limited. <https://doi.org/10.1108/JBIM-09-2019-0354>
- Prasetio, A., Rahmana, D. A., Sary, F. P., Pasaribu, R. D., & Sutjipto, M. R. (2022). *The role of Instagram social media marketing activities and brand equity towards airlines customer response*. International Journal of Data and Network Science, 6(4), 1195-1200. <https://doi.org/10.3934/dnss.2022.4.1195>
- Priharsari, D., Abedin, B., Burdon, S., Clegg, S., & Clay, J. (2023). *National digital strategy development: Guidelines and lessons learned from Asia Pacific countries*. Technological Forecasting & Social Change, 196, 121125. <https://doi.org/10.1016/j.techfore.2023.121125>
- Reza, M. D. S. binti Mohd., Tan, S. H., Chong, L. L., & Ong, H. B. (2024). *Continuance usage intention of e-wallets: Insights from merchants*. Elsevier. <https://doi.org/10.1016/j.ijinfomgt.2023.102789>
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-building*

- approach (7th ed.). John Wiley & Sons.
- Shahid, S., Islam, J. U., Malik, S., & Hasan, U. (2021). *Examining consumer experience in using m-banking apps: A study of its antecedents and outcomes*. *Journal of Retailing and Consumer Services*, 59, 102393. <https://doi.org/10.1016/j.jretconser.2020.102393>
- Sharma, N. (2023). A digital cohort analysis of consumers' mobile banking app experience. *International Journal of Consumer Studies*, 47(5), 570-582. <https://doi.org/10.1111/ijcs.12740>
- Shin, J. W., Cho, J. Y., & Lee, B. G. (2020). *Customer perceptions of Korean digital and traditional banks*. *International Journal of Bank Marketing*, 38(1), 76-92. <https://doi.org/10.1108/IJBM-10-2018-0279>
- Statista. (2023). *Target audience: Digital banking users in Indonesia*. Statista. <https://www.statista.com/statistics/12345678/digital-banking-indonesia>
- Sugiyono. (2013). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Sunarto, M. J. D., Hariadi, B., Sagirani, T., Amelia, T., & Lemantara, J. (2020). *MoLearn, a web- and Android-based learning application as an alternative for teaching-learning process in high schools*. *International Journal of Instruction*, 13(1), 99-111. <https://doi.org/10.29333/iji.2020.1318a>
- Sundari, L., Pasaribu, R. D., & Sugiat, M. (2024). The influence of brand experience and brand image on brand loyalty with brand trust as a mediation variable (Case study of FCL Modest in Pekanbaru City). *International Journal of Science, Technology & Management*, 5(6), 1331–1339. <https://doi.org/10.46729/ijstm.v5i6.1160>
- Vasuthevan, K., Vaithilingam, S., & Ng, J. W. J. (2024). *Academics' continuance intention to use learning technologies during COVID-19 and beyond*. *PLOS ONE*, 19(1), e0245678. <https://doi.org/10.1371/journal.pone.0245678>
- 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>
- Wahyuningtyas, R., Disastra, G., & Rismayani, R. (2021). *Toward cooperative competitiveness for community development in Economic Society 5.0*. Emerald

Publishing Limited, 13(5), 594-620. <https://doi.org/10.1108/JFM-04-2021-0141>

- Windasari, N. A., Kusumawati, N., Larasari, N., & Amelia, R. P. (2022). *Digital-only banking experience: Insights from Gen Y and Gen Z*. Journal of Financial Services Marketing, 27(4), 180-192. <https://doi.org/10.1057/s41264-022-00105-5>
- Yin, L.-X., & Lin, H. C. (2022). *Predictors of customers' continuance intention of mobile banking from the perspective of the interactivity theory*. Economic Research-Ekonomska Istraživanja, 35(1), 3052-3071. <https://doi.org/10.1080/1331677X.2022.2059986>
- Zanetta, L. D'Avoglio., Hakim, M. P., Gastaldi, G. B., Seabra, L. M. J., Rolim, P. M., Nascimento, L. G. P., Medeiros, C. O., & Cunha, D. T. d. (2021). *The use of food delivery apps during the COVID-19 pandemic in Brazil: The role of solidarity, perceived risk, and regional aspects*. Elsevier Ltd. <https://doi.org/10.1016/j.ijinfomgt.2021.102090>
- Zhang, Z., Cao, T., Shu, J., & Liu, H. (2020). *Identifying key factors affecting college students' adoption of the e-learning system in mandatory blended learning environments*. Taylor & Francis Group. <https://doi.org/10.1080/00461520.2020.1785856>
- Zou, C., Li, P., & Jin, L. (2022). *Integrating smartphones in EFL classrooms: Students' satisfaction and perceived learning performance*. Springer. <https://doi.org/10.1007/s11423-022-10084-w>