

DAFTAR PUSTAKA

- Chauhan, S. (2015). Acceptance of mobile money by poor citizens of India: integrating trust into the technology acceptance model. *Info*, 17(3), 58–68. <https://doi.org/10.1108/info-02-2015-0018>
- Dabholkar, P. A., & Bagozzi, R. P. (2002). An Attitudinal Model of Technology-Based Self-Service: Moderating Effects of Consumer Traits and Situational Factors. *Journal of the Academy of Marketing Science*, 30(3), 184–201. <https://doi.org/10.1177/0092070302303001>
- Davis, F. (1989). Perceived Usefulness, Perceived Ease Of Use, And User Accep. *MIS Quarterly*, 13(3), 319. <https://doi.org/10.2307/249008>
- Davis, F. D. (1986). A technology acceptance model for empirically testing new end-user information systems: Theory and results. *Management, Ph.D.*(April), 291. <https://doi.org/oclc/56932490>
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8), 982–1003. <https://doi.org/10.1287/mnsc.35.8.982>
- Erdoğan, N., & Esen, M. (2011). An investigation of the effects of technology readiness on technology acceptance in e-HRM. *Procedia - Social and Behavioral Sciences*, 24, 487–495. <https://doi.org/10.1016/j.sbspro.2011.09.131>
- Guhr, N., Loi, T., Wiegard, R., & Breitner, M. H. (2013). Technology Readiness in Customers ' Perception and Acceptance of M(obile) -Payment : An Empirical Study in Finland , Germany , the USA and Japan. *International Conference on Wirtschaftsinformatik*, (March), 119–133.
- Guriting, P., & Oly Ndubisi, N. (2006). Borneo online banking: evaluating customer perceptions and behavioural intention. *Management Research*

News, 29(1/2), 6–15. <https://doi.org/10.1108/01409170610645402>

Im, I., Kim, Y., & Han, H. J. (2008). The effects of perceived risk and technology type on users' acceptance of technologies. *Information and Management*, 45(1), 1–9. <https://doi.org/10.1016/j.im.2007.03.005>

Karahanna, E., & Straub, D. W. (1999). The psychological origins of perceived usefulness and ease-of-use. *Information & Management*, 35(4), 237–250. [https://doi.org/10.1016/S0378-7206\(98\)00096-2](https://doi.org/10.1016/S0378-7206(98)00096-2)

Laukkanen, T., & Lauronen, J. (2005). Consumer value creation in mobile banking services. *International Journal of Mobile Communications*, 3(4), 325. <https://doi.org/10.1504/IJMC.2005.007021>

Lee, J., & Allaway, A. (2002). Effects of personal control on adoption of self-service technology innovations. *Journal of Services Marketing* Iss *International Journal of Service Industry Management International Journal of Service Industry Management*, 16(5), 553–572. Retrieved from <http://dx.doi.org/10.1108/08876040210443418%5Cnhttp://%5Cnhttp://dx.doi.org/10.1108/09564230610689795>

Liljander, V., Gillberg, F., Gummerus, J., & van Riel, A. (2006). Technology readiness and the evaluation and adoption of self-service technologies. *Journal of Retailing and Consumer Services*, 13(3), 177–191. <https://doi.org/10.1016/j.jretconser.2005.08.004>

Lin, C. H., Shih, H. Y., & Sher, P. J. (2007). Integrating technology readiness into technology acceptance: The TRAM model. *Psychology and Marketing*, 24(7), 641–657. <https://doi.org/10.1002/mar.20177>

Lin, J. C., & Chang, H. (2011). The role of technology readiness in self-service technology acceptance. *Managing Service Quality: An International Journal*, 21(4), 424–444. <https://doi.org/10.1108/09604521111146289>

Lin, J. S. C., & Hsieh, P. L. (2007). The influence of technology readiness on satisfaction and behavioral intentions toward self-service technologies.

Computers in Human Behavior, 23(3), 1597–1615.
<https://doi.org/10.1016/j.chb.2005.07.006>

Meuter, M. L., Ostrom, A. L., Bitner, M. J., & Roundtree, R. (2003). The influence of technology anxiety on consumer use and experiences with self-service technologies. *Journal of Business Research*, 56(11), 899–906.
[https://doi.org/10.1016/S0148-2963\(01\)00276-4](https://doi.org/10.1016/S0148-2963(01)00276-4)

Midgley, D. F., & Dowling, G. R. (1978). Innovativeness: The Concept and Its Measurement. *Journal of Consumer Research*, 4(4), 229.
<https://doi.org/10.1086/208701>

Mohamad, R., Building, A., & Ismail, N. A. (2010). Journal of Internet Banking and Commerce. *Journal of Internet Banking and Commerce*, 15(1), 1–11.
https://doi.org/10.1007/978-3-531-92534-9_12

Parasuraman, A. (2000). Technology Readiness Index (Tri): A Multiple-Item Scale to Measure Readiness to Embrace New Technologies. *Journal of Service Research*, 2(4), 307–320. <https://doi.org/10.1177/109467050024001>

Park, Y., & Chen, J. V. (2007). Acceptance and adoption of the innovative use of smartphone. *Industrial Management & Data Systems*, 107(9), 1349–1365.
<https://doi.org/10.1108/02635570710834009>

Phonthanakitithaworn, C., Sellitto, C., & Fong, M. W. L. (2016). An investigation of mobile payment (m-payment) services in Thailand. *Asia-Pacific Journal of Business Administration*, 8(1), 37–54. <https://doi.org/10.1108/APJBA-10-2014-0119>

Review, A. E., Jack, B. W., & Suri, T. (2016). Risk Sharing and Transactions Costs : Evidence from Kenya’s Mobile Money Revolution The MIT Faculty has made this article openly available . Please share how this access benefits you . Your story matters . Citation Jack , William , and Tavneet Suri . “ .

Schierz, P. G., Schilke, O., & Wirtz, B. W. (2010). Understanding consumer

- acceptance of mobile payment services: An empirical analysis. *Electronic Commerce Research and Applications*, 9(3), 209–216.
<https://doi.org/10.1016/j.elerap.2009.07.005>
- Shin, S., & Lee, W. J. (2014). The effects of technology readiness and technology acceptance on NFC mobile payment services in Korea. *Journal of Applied Business Research*, 30(6), 1615–1626.
- Szajna, B. (1996). Empirical Evaluation of the Revised Technology Acceptance Model. *Management Science*, 42(1), 85–92.
<https://doi.org/10.1287/mnsc.42.1.85>
- Tobergte, D. R., & Curtis, S. (2013). Intention to Use Mobile Services: Antecedents and Cross-Service Comparisons. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
<https://doi.org/10.1017/CBO9781107415324.004>
- Untoro, Trenggana, R. A., & Dewi, K. (2013). Pemetaan Produk Dan Risiko Pembayaran Bergerak (Mobile Payment) Dalam Sistem Pembayaran Di Indonesia, 1–73. Retrieved from [http://www.bi.go.id/id/publikasi/wp/Documents/Pemetaan Produk dan Risiko Pembayaran Bergerak-revisi-final Juni-2-2013.pdf](http://www.bi.go.id/id/publikasi/wp/Documents/Pemetaan%20Produk%20dan%20Risiko%20Pembayaran%20Bergerak-revisi-final%20Juni-2-2013.pdf)
- Upadhyay, P., & Jahanyan, S. (2016). Analyzing user perspective on the factors affecting use intention of mobile based transfer payment. *Internet Research*, 26(1), 38–56. <https://doi.org/10.1108/IntR-05-2014-0143>
- Venkatesh, V. dan Davis, F. D. (1996). A Model of the Antecedents of Perceived Ease of Use: Development and Test. *Decision Sciences*, 27(3), 451–481.
<https://doi.org/10.1111/j.1540-5915.1996.tb00860.x>
- Venkatesh, V. (2000). Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation, and Emotion into the Technology Acceptance Model. *Information System Research*, 11(4), 342–365.
<https://doi.org/10.1287/isre.11.4.342.11872>

Venkatesh, V., & Fred D. Davis. (2000). Theoretical extension of the technology acceptance model: four longitudinal field studies., 186–204.

Walczuch, R., Lemmink, J., & Streukens, S. (2007). The effect of service employees' technology readiness on technology acceptance. *Information and Management*, 44(2), 206–215. <https://doi.org/10.1016/j.im.2006.12.005>

Zhou, T. (2014). Understanding the determinants of mobile payment continuance usage. *Industrial Management & Data Systems*, 114(6), 936–948. <https://doi.org/10.1108/IMDS-02-2014-0068>

