

## DAFTAR PUSTAKA

- Abbasi, M. S., Chandio, F. H., Soomro, A. F., & Shah, F. (2011). Social influence, voluntariness, experience and the internet acceptance: An extension of technology acceptance model within a south-Asian country context. *Journal of Enterprise Information Management*, 24(1), 30–52. <https://doi.org/10.1108/17410391111097410>
- Abdul Razak Munir, A. R. M. (2013). Acceptance of *Mobile banking* Services in Makassar: A Technology Acceptance Model (TAM) Approach. *IOSR Journal of Business and Management*, 7(6), 52–59. <https://doi.org/10.9790/487x-0765259>
- Afshan, S., & Sharif, A. (2016). Acceptance of *mobile banking* framework in Pakistan. *Telematics and Informatics*, 33(2), 370–387. <https://doi.org/10.1016/j.tele.2015.09.005>
- Agarwal, R., & Prasad, J. (n.d.). The Role of Innovation Characteristics and Perceived Voluntariness in the Acceptance of Information Technologies. In *Decision Sciences* (Vol. 28).
- 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*, 37(3), 99–110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Al-Maroof, R. S., Salloum, S. A., Hassanien, A. E., & Shaalan, K. (2020). Fear from COVID-19 and technology adoption: the impact of Google Meet during Coronavirus pandemic. *Interactive Learning Environments*. <https://doi.org/10.1080/10494820.2020.1830121>
- Alwabel, A. S. A., & Zeng, X. J. (2021). Data-driven modeling of technology acceptance: A machine learning perspective. *Expert Systems with Applications*, 185. <https://doi.org/10.1016/j.eswa.2021.115584>
- Alwahaishi, S., & Snášel, V. (2013). Consumers' acceptance and use of information and communications technology: A UTAUT and flow based theoretical model. *Journal of Technology Management and Innovation*, 8(2), 61–73. <https://doi.org/10.4067/s0718-27242013000200005>
- APJII. (2022). *Profil Internet Indonesia 2022*. Jakarta.
- Aziz, S., Md Husin, M., Hussin, N., & Afaq, Z. (2019). Factors that influence individuals' intentions to purchase family takaful mediating role of perceived

- trust. *Asia Pacific Journal of Marketing and Logistics*, 31(1), 81–104. <https://doi.org/10.1108/APJML-12-2017-0311>
- Badan Pusat Statistik. (2021, Januari 1). *Badan Pusat Statistik*. Retrieved from Badan Pusat Statistik: <https://www.bps.go.id/pressrelease/2021/01/21/1854/hasil-sensus-penduduk-2020.html>
- Bank Indonesia. (2023). *Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan Indonesia*. Jakarta.
- Bankole, F. O., Bankole, O. O., & Brown, I. (2011). Mobile banking Adoption in Nigeria. *The Electronic Journal of Information Systems in Developing Countries*, 47(1), 1–23. <https://doi.org/10.1002/j.1681-4835.2011.tb00330.x>
- 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>
- Faqih, K. M. S., & Jaradat, M. I. R. M. (2015a). Assessing the moderating effect of gender differences and individualism-collectivism at individual-level on the adoption of mobile commerce technology: TAM3 perspective. *Journal of Retailing and Consumer Services*, 22, 37–52. <https://doi.org/10.1016/j.jretconser.2014.09.006>
- Faqih, K. M. S., & Jaradat, M. I. R. M. (2015b). Assessing the moderating effect of gender differences and individualism-collectivism at individual-level on the adoption of mobile commerce technology: TAM3 perspective. *Journal of Retailing and Consumer Services*, 22, 37–52. <https://doi.org/10.1016/j.jretconser.2014.09.006>
- Fidriani, A. P., Purnomo, R., & Aji, B. (n.d.). *Perception of Co-Assistent of Dentistry on Digital Radiography: an Extension of the Technology Acceptance Model (TAM2)*.
- Ghazali, I., & Latan, H. (2015). *Partial Least Squares Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3 untuk Penelitian Empiris*. Semarang: Badan Penerbit UNDIP.
- Goh, T. T., Suki, N. M., & Fam, K. (2014). Exploring a consumption value model for Islamic mobile banking adoption. *Journal of Islamic Marketing*, 5(3), 344–365. <https://doi.org/10.1108/JIMA-08-2013-0056>
- Gu, J. C., Lee, S. C., & Suh, Y. H. (2009). Determinants of behavioral intention to mobile banking. *Expert Systems with Applications*, 36(9), 11605–11616. <https://doi.org/10.1016/j.eswa.2009.03.024>

- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Hanafizadeh, P., Behboudi, M., Abedini Koshksaray, A., & Jalilvand Shirkhani Tabar, M. (2014). Mobile-banking adoption by Iranian bank clients. *Telematics and Informatics*, 31(1), 62–78. <https://doi.org/10.1016/j.tele.2012.11.001>
- Hussain, M., Mollik, A. T., Johns, R., & Rahman, M. S. (2019). M-payment adoption for bottom of pyramid segment: an empirical investigation. *International Journal of Bank Marketing*, 37(1), 362–381. <https://doi.org/10.1108/IJBM-01-2018-0013>
- Islam, M. A., & Ahmed, M. I. (2020). Individuals' Behavioural Intention to Adopt Internet Banking System in Bangladesh-An Approach to Extend Technology Acceptance Model. *International Journal of Progressive Sciences and Technologies (IJPSAT)*, 24(1), 520–532. <http://ijpsat.ijsht-journals.org>
- Islam, M. Z., Low, P. K. C., & Hasan, I. (2013). Intention to use advanced mobile phone services (AMPS). *Management Decision*, 51(4), 824–838. <https://doi.org/10.1108/00251741311326590>
- Ismal, R. (2014). Indonesia: The Resilience and Prospects of Islamic Banking. In *The Islamic Finance Handbook* (pp. 155–174). John Wiley & Sons Singapore Pte. Ltd. <https://doi.org/10.1002/9781118936863.ch10>
- Izuagbe, R., Ifijeh, G., Izuagbe-Roland, E. I., Olawoyin, O. R., & Ogiamien, L. O. (2019). Determinants of perceived usefulness of social media in university libraries: Subjective norm, image and voluntariness as indicators. *Journal of Academic Librarianship*, 45(4), 394–405. <https://doi.org/10.1016/j.acalib.2019.03.006>
- Izuagbe, R., & Popoola, S. O. (2017). Social influence and cognitive instrumental factors as facilitators of perceived usefulness of electronic resources among library personnel in private universities in South-west, Nigeria. *Library Review*, 66(8–9), 679–694. <https://doi.org/10.1108/LR-09-2016-0086>
- Kim, H.-W., Xu, Y., & Koh, J. (2004). A Comparison of Online Trust Building Factors between Potential Customers and Repeat Customers. *Journal of the Association for Information Systems*, 5(10), 392–420. <https://doi.org/10.17705/1jais.00056>
- Knoesen, H., & Seymour, L. F. (2019). Mobile enterprise application adoption: A South African insurance study. *South African Computer Journal*, 31(2), 117–149. <https://doi.org/10.18489/sacj.v31i2.690>

- Laforet, S., & Li, X. (2005). Consumers' attitudes towards online and *mobile banking* in China. *International Journal of Bank Marketing*, 23(5), 362–380. <https://doi.org/10.1108/02652320510629250>
- Luarn, P., & Lin, H. H. (2005). Toward an understanding of the behavioral intention to use *mobile banking*. *Computers in Human Behavior*, 21(6), 873–891. <https://doi.org/10.1016/j.chb.2004.03.003>
- 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>
- Malhotra, N. K. (2005). *Riset Pemasaran Pendekatan Terapan*. Jakarta: Gramedia.
- Market Research Future. (2023, April 8). *Market Research Future*. Retrieved from Market Research Future: <https://www.marketresearchfuture.com/reports/mobile-banking-market-2906>
- Mohammadi, H. (2015). A study of *mobile banking* loyalty in Iran. *Computers in Human Behavior*, 44, 35–47. <https://doi.org/10.1016/j.chb.2014.11.015>
- Mohd Thas Thaker, H., Mohd Thas Thaker, M. A., Khalil, A., Allah Pitchay, A., & Iqbal Hussain, H. (2022). Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2. *Journal of Islamic Marketing*, 13(5), 1171–1197. <https://doi.org/10.1108/JIMA-11-2019-0228>
- Moore, G. C., & Benbasat, I. (1991). *Development of an Instrument to Measure the Perceptions of Adopting an Information Technology Innovation*.
- Owusu, G. M. Y., Bekoe, R. A., Addo-Yobo, A. A., & Otiaku, J. (2021). *Mobile banking* Adoption among the Ghanaian Youth. *Journal of African Business*, 22(3), 339–360. <https://doi.org/10.1080/15228916.2020.1753003>
- Priya, R., Gandhi, A. V., & Shaikh, A. (2018). *Mobile banking* adoption in an emerging economy: An empirical analysis of young Indian consumers. *Benchmarking*, 25(2), 743–762. <https://doi.org/10.1108/BIJ-01-2016-0009>
- Purohit, S., & Arora, R. (2023). Adoption of *mobile banking* at the bottom of the pyramid: an emerging market perspective. *International Journal of Emerging Markets*, 18(1), 200–222. <https://doi.org/10.1108/IJOEM-07-2020-0821>
- Püschel, J., Mazzon, J. A., & Hernandez, J. M. C. (2010). *Mobile banking*: Proposition of an integrated adoption intention framework. *International Journal of Bank Marketing*, 28(5), 389–409. <https://doi.org/10.1108/02652321011064908>

- Raza, S. A., Shah, N., & Ali, M. (2019a). Acceptance of *mobile banking* in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic Marketing*, 10(1), 357–376. <https://doi.org/10.1108/JIMA-04-2017-0038>
- Raza, S. A., Shah, N., & Ali, M. (2019b). Acceptance of *mobile banking* in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic Marketing*, 10(1), 357–376. <https://doi.org/10.1108/JIMA-04-2017-0038>
- Raza, S. A., Umer, A., & Shah, N. (2017). New determinants of ease of use and perceived usefulness for *mobile banking* adoption. *International Journal of Electronic Customer Relationship Management*, 11(1), 44–65. <https://doi.org/10.1504/IJECRM.2017.086751>
- Rouibah, K., Abbas, H., & Rouibah, S. (2011). Factors affecting camera mobile phone adoption before e-shopping in the Arab world. *Technology in Society*, 33(3–4), 271–283. <https://doi.org/10.1016/j.techsoc.2011.10.001>
- Sahabuddin, M., Muhammad, J., Yahya, M. H., Shah, S. M., & Kausar Alam, M. (2019). Digitalization, Innovation and Sustainable Development: An Evidence of Islamic Finance Perspective. *International Journal of Asian Social Science*, 9(12), 651–656. <https://doi.org/10.18488/journal.1.2019.912.651.656>
- Sangle, P. S., & Awasthi, P. (2011). Consumer's expectations from mobile CRM services: A banking context. *Business Process Management Journal*, 17(6), 898–918. <https://doi.org/10.1108/14637151111182684>
- Saura, J. R., Palos-Sanchez, P., & Velicia-Martin, F. (2020). What Drives Volunteers to Accept a Digital Platform That Supports NGO Projects? *Frontiers in Psychology*, 11. <https://doi.org/10.3389/fpsyg.2020.00429>
- Sekaran, U. (2006). *Metode Penelitian untuk Bisnis*. Jakarta: Salemba Empat.
- Shaikh, A. A., & Karjaluoto, H. (2015). *Mobile banking* adoption: A literature review. In *Telematics and Informatics* (Vol. 32, Issue 1, pp. 129–142). Elsevier Ltd. <https://doi.org/10.1016/j.tele.2014.05.003>
- Shankar, A., & Kumari, P. (2016). Journal of Internet Banking and Commerce Factors Affecting *Mobile banking* Adoption Behavior in India. In *Journal of Internet Banking and Commerce* (Vol. 21, Issue 1). <http://www.icommercecentral.com>
- Sharma, S. K. (2019). Integrating cognitive antecedents into TAM to explain *mobile banking* behavioral intention: A SEM-neural network modeling. *Information Systems Frontiers*, 21(4), 815–827. <https://doi.org/10.1007/s10796-017-9775-x>

- Song, Y., & Kong, S. C. (2017). Investigating Students' Acceptance of a Statistics Learning Platform Using Technology Acceptance Model. *Journal of Educational Computing Research*, 55(6), 865–897. <https://doi.org/10.1177/0735633116688320>
- Soodan, V., Jamwal, M., Rana, N. P., Sharma, D., & Chakraborty, S. (2023). Modelling the adoption of agro-advisory mobile applications: a theoretical extension and analysis using result demonstrability, trust, self-efficacy and mobile usage proficiency. *Journal of Agribusiness in Developing and Emerging Economies*. <https://doi.org/10.1108/JADEE-05-2022-0087>
- Sugiarto, E. (2017). *Menyusun proposal penelitian kualitatif: Skripsi dan tesis*. Suaka Media.
- Sugiyono. (2013). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif dan RD*. Bandung: Alfabeta.
- Suhartanto, D., Dean, D., Ismail, T. A. T., & Sundari, R. (2020). Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model. *Journal of Islamic Marketing*, 11(6), 1405–1418. <https://doi.org/10.1108/JIMA-05-2019-0096>
- Sujarweni, W., & Utami, L. R. (2019). *The Master Book of SPSS*. Yogyakarta: Start Up.
- Sun, S., Goh, T., Fam, K. S., & Xue, Y. (2012). The influence of religion on Islamic mobile phone banking services adoption. *Journal of Islamic Marketing*, 3(1), 81–98. <https://doi.org/10.1108/17590831211206617>
- Thanh Khoa, B., Ho Chi, al, Minh Ha, N., Viet Hoang Nguyen, T., & Huu Bich, N. (n.d.). *Lecturers' adoption to use the online Learning Management System (LMS): Empirical evidence from TAM2 model for Vietnam Ministry of Education and Training, Vietnam*. <https://doi.org/10.46223/HCMCOUJS>
- Venkatesh, V., & Davis, F. D. (2000). Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Venkatesh, V., Walton, S. M., Thong, J. Y. L., & Xu, X. (2012). CONSUMER ACCEPTANCE AND USE OF INFORMATION TECHNOLOGY: EXTENDING THE UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY. In *MIS Quarterly* (Vol. 36, Issue 1). <http://ssrn.com/abstract=2002388>
- Wang, G., Tan, G. W. H., Yuan, Y., Ooi, K. B., & Dwivedi, Y. K. (2022). Revisiting TAM2 in behavioral targeting advertising: A deep learning-based dual-stage

SEM-ANN analysis. *Technological Forecasting and Social Change*, 175. <https://doi.org/10.1016/j.techfore.2021.121345>

Wong, L. W., Leong, L. Y., Hew, J. J., Tan, G. W. H., & Ooi, K. B. (2020). Time to seize the digital evolution: Adoption of blockchain in operations and supply chain management among Malaysian SMEs. *International Journal of Information Management*, 52. <https://doi.org/10.1016/j.ijinfomgt.2019.08.005>

*World Islamic Banking Competitiveness Report 2016*. (2016).

Wu, M.-Y., Chou, H.-P., Weng, Y.-C., & Huang, Y.-H. (2011). *TAM2-based Study of Website User Behavior-Using Web 2.0 Websites as an Example*.

Yuen, K. F., Cai, L., Qi, G., & Wang, X. (2021). Factors influencing autonomous

vehicle adoption: an application of the technology acceptance model and innovation diffusion theory. *Technology Analysis and Strategic Management*,

33(5), 505–519. <https://doi.org/10.1080/09537325.2020.1826423>

