

DAFTAR PUSTAKA

- Abdus Salam Dz. (2018). “Inklusi Keuangan Perbankan Syariah Berbasis Digital-Banking: Optimalisasi dan Tantangan”, *Journal Al-Amwal*, Vol. 10 No. 1, hal. 71.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50 (2): 179 - 211.
- Ajzen, I., & Fishbein, M. (1975). A Bayesian analysis of attribution processes. *Psychological bulletin*, 82(2), 261.
- Akter, S., Kabir, N., & Reza, T. (2021). Unfolding factors behind internet-banking adoption in Bangladesh: An extension of UTAUT2 with perceived security and trust. *The Journal of Management Theory and Practice (JMTP)*, 51-63.
- Alfa, A. A. G., Rachmatin, D., & Agustina, F. (2017). Analisis pengaruh faktor keputusan konsumen dengan structural equation modeling partial least square. *Jurnal EurekaMatika*, 5(2), 59-71.
- Ali, A., Danish, R. Q., & Baig, W. (2022). Examination of Customers Intention to Adopt Digital Banking Services: Moderating Role of Perceived Risk in Banking Sector of Pakistan during COVID-19. *Journal of Social Sciences Review*, 2(4), 27-34.
- Alkhowaiter, W. A. (2020). Digital payment and banking adoption research in Gulf countries: A systematic literature review. *International Journal of Information Management*, 53, 102102.
- Ammenwerth, E. (2019). Technology acceptance models in health informatics: TAM and UTAUT. *Stud Health Technol Inform*, 263, 64-71.
- Anggraeni, R., Hapsari, R., & Muslim, N. A. (2021). Examining Factors Influencing Consumers Intention and Usage of Digital Banking: Evidence from Indonesian Digital Banking Customers. *APMBA (Asia Pacific Management and Business Application)*, 9(3), 193-210.
- Anin, M. (2020). Perlindungan Hukum Terhadap Nasabah Bank Korban Cyber Crime Dalam Internet Banking Berdasarkan Undang-Undang Nomor 11 Tahun 2008 Tentang Informasi Dan Transaksi Elektronik. *Iustitia Omnibus (Jurnal Ilmu Hukum)*, 1(2), 102-113.
- Anh, P. D. D. T. N., Vuong, P. D. N. T. B., & Linh, M. H. T. T. (2020) Digital Banking In Vietnam: An Application Of The UTAUT Model. *Đề dẫn hội thảo*, 86
- Anjani, W., & Mukhlis, I. (2022). Penerapan Model UTAUT (The Unified Theory of Acceptance and Use of Technology) Terhadap Minat dan Perilaku Penggunaan Mobile Banking. *Jurnal Ekonomi Akuntansi dan Manajemen*, 21(1), 1-22.

- APJII. (2022). Laporan Tren Penetrasi Internet Indonesia APJII 2018 – 2022. *Asosiasi Penyelenggara Jasa Internet Indonesia*, 2022, 1–146. <https://apji.or.id/survei>
- Apriza, M. (2021). *Manfaat Penggunaan Layanan Digital Bagi Nasabah Bank Syariah Indonesia (BSI) KCP Ipuh* (Doctoral dissertation, IAIN Bengkulu).
- Badan Pusat Statistik, 2021, *Population by Regency/Municipality and Religion in Jawa Tengah Province, 2019 – 2021, Jawa Tengah*.
- Bagozzi, R. P., & Fornell, C. (1982). Theoretical concepts, measurements, and meaning. *A second generation of multivariate analysis*, 2(2), 5-23.
- Bank Indonesia.(2019). *Bi 7-Day Reverse Repo Rate Tetap 5,00%, Gwm Rupiah Turun 50bps: Menjaga Momentum Pertumbuhan, Mempertahankan Stabilitas*. From Bank Indonesia: <https://www.bi.go.id/id/default.aspx>
- Bank Indonesia. (2023). *Laporan Statistik Sistem Pembayaran dan Infrastruktur Pasar Keuangan*. From Bank Indonesia: <https://www.bi.go.id/id/default.aspx>
- Baptista, G., & Oliveira, T. (2015). Understanding mobile banking: The unified theory of acceptance and use of technology combined with cultural moderators. *Computers in Human Behavior*, 50, 418-430.
- Bhatiasevi, V. (2016). An extended UTAUT model to explain the adoption of mobile banking. *Information Development*, 32(4), 799-814.
- Brown, S. A., & Venkatesh, V. (2005). Model of adoption of technology in households: A baseline model test and extension incorporating household life cycle. *MIS quarterly*, 399-426.
- Citradi. (2019).”Digital Banking, Benarkah Bank Tidak Butuh Cabang Lagi?”. CNBC Indonesia. <https://www.cnbcindonesia.com/tech/20191108163942-37-113840/digital-banking-benarkah-bank-tidak-butuh-cabang-lagi/2>. Diakses tanggal 25 Desember 2022.
- CNBC Indonesia. (2021).”Data Nasabah Bank Jatim Diduga Bocor, Dijual Rp 3,5 Miliar”. CNBC Indonesia. <https://www.cnbcindonesia.com/tech/20211022114132-37-285776/data-nasabah-bank-jatim-diduga-bocor-dijual-rp-35-miliar>. Diakses tanggal 04 Juni 2023.
- Daka, C. G., & Phiri, J. (2019). Factors driving the adoption of e-banking services based on the UTAUT model. *International Journal of Business and Management*, 14(6), 43-52.
- Davis, F. D. 1989. Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Management Information System Quartely*, September: 319 - 358.

- De Blanes Sebastián, M. G., Antonovica, A., & Guede, J. R. S. (2023). What are the leading factors for using Spanish peer-to-peer mobile payment platform Bizum? The applied analysis of the UTAUT2 model. *Technological Forecasting and Social Change*, 187, 122235.
- Dhian Tyas. 2018. *Metodologi Penelitian: Kontemporer Bidang Ekonomi Dan Bisnis*. Banyumas : Cv. Pena Persada , 35
- Djaali, A. 2008. *Skala likert*. Yogyakarta: Andi Offset.
- Dodds, W. B., Monroe, K. B., & Grewal, D. (1991). Effects of price, brand, and store information on buyers' product evaluations. *Journal of marketing research*, 28(3), 307-319.
- Evelyna, F. (2021). Faktor Faktor Yang Mempengaruhi Nasabah Dalam Menggunakan Layanan Digital Banking Dengan Menggunakan Model Unified Theory Of Acceptance And Use Of Technology (UTAUT) Pada PT. Bank Mandiri Cabang Kebumen. *Jurnal Bisnis, Manajemen, dan Akuntansi*, 8(2), 41-57.
- Fan, J., Shao, M., Li, Y., & Huang, X. (2018). Understanding users' attitude toward mobile payment use: A comparative study between China and the USA. *Industrial Management & Data Systems*.
- Fernando. (2021). "Hati-hati! Ini Risiko Mengintai Bank Digital di Masa Depan". CNBC Indonesia. <https://www.cnbcindonesia.com/market/20211103113315-17-288645/hati-hati-ini-risiko-mengintai-bank-digital-di-masa-depan>. Diakses tanggal 12 Desember 2022.
- Ghozali, Imam. (2014). *Partial Least Squares Konsep, Teknik dan Aplikasi menggunakan Program Smart PLS 3.0 untuk penelitian Empiris*, Badan Penerbit Universitas Diponegoro, Semarang.
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares; Konsep, teknik dan aplikasi menggunakan program Smart PLS 3.0*. Semarang: Badan Penerbit Undip.
- Ghozali, Imam. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23 (Edisi 8)*. Cetakan ke VIII. Semarang : Badan Penerbit Universitas Diponegoro.
- Hair Jr, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. *International Journal of Multivariate Data Analysis*, 1(2), 107-123.
- Harahap, L. K., & Pd, M. (2020). Analisis SEM (Structural Equation Modelling) dengan SMARTPLS (partial least square). *Fakultas Sains Dan Teknologi Uin Walisongo Semarang*, 1(1).

- Haralayya, B. (2021). How Digital Banking has brought innovative products and services to India. *Journal of Advanced Research in Quality Control and Management*, 6(1), 16-18.
- 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.
- Jannah, R. (2019). Faktor-Faktor Yang Mempengaruhi Nasabah Dalam Menggunakan Layanan Digital Banking Dengan Menggunakan Model Unified Theory Of Acceptance And Use Of Technology (Utaut) Pada Pt. Bank Syariah Mandiri Cabang Banda Aceh. *Bank Syariah Mandiri Cabang Banda Aceh*.
- Khan, I. U., Hameed, Z., & Khan, S. U. (2017). Understanding online banking adoption in a developing country: UTAUT2 with cultural moderators. *Journal of Global Information Management (JGIM)*, 25(1), 43-65.
- Khan, I. U. (2022). How does culture influence digital banking? A comparative study based on the unified model. *Technology in Society*, 68, 101822.
- Khanboubi, F., Boulmakoul, A., & Tabaa, M. (2019). Impact of digital trends using IoT on banking processes. *Procedia Computer Science*, 151, 77-84.
- Kompas. (2023). "Kronologi Layanan BSI Eror, Down Berhari-hari dan "Dipalak" Hacker Ransomware Ratusan Miliar". Kompas.com. <https://tekno.kompas.com/read/2023/05/17/09010077/kronologi-layanan-bsi-eror-down-berhari-hari-dan-dipalak-hacker-ransomware>. Diakses tanggal 2 Juni 2023.
- Latan, H., & Ghozali, I. (2012). *Partial least Squares: Concept and application path modeling using program XLSTAT-PLS for empirical research*. Semarang: Badan Penerbit Universitas Diponegoro.
- Marketing Research Indonesia (MRI). 2022. Bank Service Excellence Monitor (BSEM). <https://mriresearchind.com/home/bsem/mriresearchindmarketingresearchindonesiamarketingresearchdiindonesiaperusahaanrisetdiindonesiarisetpasar>. Diakses tanggal 27 November 2022.
- Ooi, K.-B., & Tan, G. W.-H. (2016). Mobile technology acceptance model: An investigation using mobile users to explore smartphone credit card. *Expert Systems With Applications*, 33-46.
- Marliza, (2017). Aplikasi Dan Keunggulan E-Banking Pada PT. Bank Syariah Mandiri KCP Aceh Darussalam. *KKU thesis*, UIN Ar-Raniry Banda Aceh.
- Marlina, A., & Bimo, W. A. (2018). Digitalisasasi Bank Terhadap Peningkatan Pelayanan Dan Kepuasan Nasabah Bank. *Inovator*, 7(1), 14-34.

- 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.
- Merhi, M., Hone, K., Tarhini, A., & Ameen, N. (2021). An empirical examination of the moderating role of age and gender in consumer mobile banking use: a cross-national, quantitative study. *Journal of Enterprise Information Management*, 34(4), 1144-1168.
- Mustolih, A., & Mahardhika, A. S. (2022). Understanding The E-Banking Adoption on MSMEs: An UTAUT Approach. *Jurnal Ilmiah Akuntansi dan Keuangan*, 11(1), 76-90.
- Mutiasari, A. I. (2020). Perkembangan Industri Perbankan Di Era Digital. *Jurnal Ekonomi Bisnis dan Kewirausahaan*, 9(2), 32-41.
- Mohd Thas Thaker, H., Mohd Thas Thaker, M. A., Khaliq, 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.
- Moghavvemi, S., Mohd Salleh, N. A., & Standing, C. (2016). Entrepreneurs adoption of information system innovation: The impact of individual perception and exogenous factors on entrepreneurs behavior. *Internet Research*, 26(5), 1181-1208.
- Moore, G.C and I. Benbasat. 1991. Development of an Instrument to Measure the Perceptions of Adopting an Information Technology Innovation. *Information System Research*. Vol 12/3: 192 - 222.
- Morales, D. T., & Trinidad, F. L. (2019). Digital mortgage banking acceptability in Philippine universal banks: Evidence from utaut model. *Journal of Information*, 4(15), 01-15.
- Musyaffi, A. M., Sari, D. A. P., & Respati, D. K. (2021). Understanding of digital payment usage during COVID-19 pandemic: A study of UTAUT extension model in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(6), 475-482.
- Narayana, I. W. G. (2019). Analisis penerapan model UTAUT terhadap perilaku pengguna e-learning. *Jurnal Teknologi Informasi Dan Komputer*, 5(1), 158-164.
- Nguyen, T. T., Nguyen, H. T., Mai, H. T., & Tran, T. T. M. (2020). Determinants of digital banking services in Vietnam: Applying utaut2 model. *Asian Economic and Financial Review*, 10(6), 680-697.
- Oktavianita, A. D., & Siregar, M. U. (2021). Pengaruh Faktor Model UTAUT (Unified Theory of Acceptance and Use of Technology) Terhadap Niat

- Generasi Milenial Dalam Menggunakan Mobile Banking di Indonesia. *Jurnal Ekonomi dan Bisnis (EK dan BI)*, 4(2), 649-660.
- Otoritas Jasa Keuangan. (2016). *Panduan Penyelenggaraan Digital Branch oleh Bank Umum* from Otoritas Jasa Keuangan : www.ojk.go.id
- Otoritas Jasa Keuangan. (2017). *Siaran pers: OJK isu panduan kantor digital, menuju perbankan digital di Indonesia*. Retrieved from Otoritas Jasa Keuangan: www.ojk.go.id
- Otoritas Jasa Keuangan. (2021). *Cetak Biru Transformasi Digital Perbankan*. Retrieved from Otoritas Jasa Keuangan: www.ojk.go.id
- Otoritas Jasa Keuangan. (2021). *Digital Banking: Permudah Akses Layanan Perbankan Di Masa Pandemi*. Retrieved from Otoritas Jasa Keuangan: www.ojk.go.id
- Otoritas Jasa Keuangan. (2021). *Layanan Digital Banking*. Retrieved from Otoritas Jasa Keuangan: www.ojk.go.id
- Otoritas Jasa Keuangan. (2022). *Transformasi Digital Perbankan: Wujudkan Bank Digital*. Retrieved from Otoritas Jasa Keuangan: www.ojk.go.id
- Otoritas Jasa Keuangan. (2022). *Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan* from Otoritas Jasa Keuangan: www.ojk.go.id
- Pasaribu, P. N., & Rabbani, A. N. (2022). Behaviour Intention of Digital Banking Adoption UTAUT2 and Covid-19 Pandemic as Factors. Paper disajikan pada *International Conference On Business and Banking Innovations*, Surabaya, 29 Januari 2022.
- Patel, K. J., & Patel, H. J. (2018). Adoption of internet banking services in Gujarat: an extension of TAM with perceived security and social influence. *International Journal of Bank Marketing*, 147-169.
- Pering, I. M. A. A. (2020). Kajian Analisis Jalur Dengan Structural Equation Modeling (Sem) Smart-Pls 3.0. *Jurnal Ilmiah Satyagraha*, 3(2), 28-48.
- Philip Kotler, *Manajemen Pemasaran*, Prehalindo, Jakarta, Cet Ke-10, 2000, h. 154.
- Pratiwi, I. E., Affandy, F. F., & Rosalina, Y. (2020). Determinan Penggunaan Digital Banking Pada Generasi Milenial Muslim: Pendekatan Technology f Acceptance Model (Studi Kasus Di Kota Jayapura, Indonesia). *Jurnal Ilmiah Ekonomi Islam*, 6(3), 478-487.
- Putranto, A. M., & Pramudiana, Y. (2015). Pengaruh Faktor-faktor Dalam Modifikasi Unified Theory Of Acceptance And Use Of Technology 2 Terhadap Perilaku Konsumen Dalam Mengadopsi Layanan Wifi. id Pt Telkom Area Jakarta. *eProceedings of Management*, 2(2).

- Putra, Y. P., & Noviana, R. (2021). Analysis of Factors Affecting Customers in Opening a Digital Account Using the UTAUT Method.
- Purwanto, E., & Loisa, J. (2020). The intention and use behaviour of the mobile banking system in Indonesia: UTAUT Model. *Technology Reports of Kansai University*, 62(06), 2757-2767.
- Rader, N. E., May, D. C., & Goodrum, S. (2007). An empirical assessment of the “threat of victimization:” Considering fear of crime, perceived risk, avoidance, and defensive behaviors. *Sociological Spectrum*, 27(5), 475-505.
- Rahi, S., Othman Mansour, M. M., Alghizzawi, M., & Alnaser, F. M. (2019). Integration of UTAUT model in internet banking adoption context: The mediating role of performance expectancy and effort expectancy. *Journal of Research in Interactive Marketing*, 13(3), 411-435.
- Raza, S. A., Shah, N., & Ali, M. (2019). Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model. *Journal of Islamic marketing*, 10(1), 357-376.
- Rema, Y. O. L., & Setyohadi, D. B. (2016). Faktor-faktor yang mempengaruhi penerimaan mobile banking studi kasus: BRI Cabang Bajawa. In *Seminar Riset Teknologi Informasi* (pp. 114-122).
- Ridhwan, N., & Purwanto, E. (2020). The Unified Theory Acceptance and Use of Technology in the Industrial Internet of Things Era: A Conceptual Framework. *KnE Social Sciences*, 2020, 589–600.
- RISSC. (2022). Laporan *The Royal Islamic Strategic Studies Centre* negara populasi muslim terbanyak di Dunia Tahun 2022. *The Royal Islamic Strategic Studies Centre*. <https://rissc.jo/>
- Riza, A. F. (2021). The potential of digital banking to handle the Covid-19 pandemic crisis: Modification of UTAUT model for Islamic finance industry. *Jurnal Ekonomi & Keuangan Islam*, 1-16.
- Rohman, A. (2022). Implementasi Model Utaut Pada Industri Perbankan Di Indonesia. *Kajian Branding Indonesia*, 4(1), 60-69.
- Safitiri. (2022). Faktor-faktor Ini Jadi Pendorong Perbankan Berubah Jadi Bank Digital. <https://money.kompas.com/read/2022/07/14/200000526/faktor-faktor-ini-jadi-pendorong-perbankan-berubah-jadi-bank-digital?page=all>. Diakses tanggal 05 Januari 2023.
- Saftari, M., & Sinta, S. (2022). Analisis Faktor Peserta, Pelatih, Prasarana, serta Materi Pelatihan yang Mempengaruhi Efektifitas Pelatihan Menggunakan Smart-PLS. *Indiktika: Jurnal Inovasi Pendidikan Matematika*, 4(2), 86-98.

- Salaam Gateway. (2021). Laporan Negara Dengan Fintech Terbanyak di Dunia 2021. *Data Indonesia.id*, 2021. <https://dataindonesia.id/digital/detail/indonesia-miliki-fintech-syariah-terbanyak-di-dunia-pada-2022>
- Samsudeen, S. N., Selvaratnam, G., & Hayathu Mohamed, A. H. (2022). Intention to use mobile banking services: An Islamic banking customers' perspective from Sri Lanka. *Journal of Islamic Marketing*, 13(2), 410-433.
- Sari, S. P., & Cristiana, S. (2022). Penerapan Model UTAUT (Unified Theory of Acceptance and Use of Technology) Terhadap Minat Penggunaan Mobile Banking Pada Masa Pandemi Berbasis Data Google Trends. *Prosiding HUBISINTEK*, 2(1), 698-698.
- Setiawan, S. (2020). Analisa parsial model persamaan struktural dengan software SMART-PLS Versi 3. *vol, 1*, 1-78.
- 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*, 428-438 .
- Sholihin, M., & Ratmono, D. (2020). Analisis SEM-PLS dengan WarpPLS 7.0. Yogyakarta: Penerbit Andi.
- Soediro, S. (2018). Prinsip Keamanan, Privasi, dan Etika dalam Undang-undang Informasi dan Transaksi Elektronik dalam Perspektif Hukum Islam. *Kosmik Hukum*, 18(2).
- Sugiyono. (2014). Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Sun, H., & Zhang, P. (2006). The role of moderating factors in user technology acceptance. *International journal of human-computer studies*, 64(2), 53-78.
- Thompson, Ronald L, Haggings, Christopher A., dan Howell, Jane M. (1991), "Personal Computing: Toward a Conceptual Model of Utilization", *Mis Quarterly*, pp.125-143.
- Thaker, H., Thaker, M. A. M. T., Khaliq, A., Pitchay, A., & Hussain, H. (2019, November). Continuous adoption of internet banking: Evidence from Islamic banks in Malaysia. In *Manuscript to the 10th Foundation of Islamic Finance Conference "Advanced Research in Islamic Finance*.
- Thøgersen, J., & Møller, B. (2008). Breaking car use habits: The effectiveness of a free one-month travelcard. *Transportation*, 35, 329-345.
- Tran, N. A. (2021). Intention to use digital banking services of young retail customers in Vietnam. *The Journal of Asian Finance, Economics and Business*, 8(8), 387-397.

- Usman, T. A. (2022). Analisa model utaut (unified theory of acceptance and use of technology) dalam peningkatan penggunaan layanan transaksi digital Bank Mandiri pada masa pandemi covid-19. *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, 4(9), 4186-4192.
- Winasis, S., & Riyanto, S. (2020). Transformasi Digital di Industri Perbankan Indonesia: Impak pada Stress Kerja Karyawan. *Iqtishadia Jurnal Ekonomi & Perbankan Syariah*, 7(1), 55-64.
- Wu, C. G., & Wu, P. Y. (2019). Investigating user continuance intention toward library self-service technology: The case of self-issue and return systems in the public context. *Library Hi Tech*, 37(3), 401-417.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance Of Information Technology: Toward a unified view. *MIS quarterly*, 425-478.
- Venkatesh, V. (2022). Adoption and use of AI tools: a research agenda grounded in UTAUT. *Annals of Operations Research*, 308(1), 641-652.
- Venkatesh, Viswanath., Thong, James Y. L., and Xu, Xin (2012) Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology1. *MIS Quarterly*, 36 (1), pp: 157-178.

