

DAFTAR PUSTAKA

- Adam, H. 2020. Memahami Gen X – Y - Z Untuk Apa. <https://www.helmiadamchannel.com/2020/07/memahami-gen-x-y-dan-z-untuk-apa.html> , diakses tanggal 02 November 2020
- Affandi, Y., Harahap, B.A., Bary, P., Kusuma, A.C.M., dan Rakhman, R.N (2016). *Dampak Financial Technology pada Makroekonomi dan Moneter*. Laporan Hasil Penelitian DKEM 2016.
- Ajzen, I., & Fishbein, M. (1980), *Understanding Attitudes and Predicting Social Behavior* Englewood Cliffs. New Jersey: Prentice Hall.
- Arikunto, S, 2009. *Prosedur Penelitian Suatu Pendekatan Praktik*. 6thed. Jakarta: Rineka Cipta
- Audited Report, PT Panin Bank 2017-2019. <https://www.panin.co.id>, diolah oleh penulis tahun 2020
- Bansal, H. S., Taylor, S. F., & James, Y. S. (2005). “Migrating” to new service providers: Toward a unifying framework of consumers’ switching behaviors. *Journal of the Academy of Marketing Science*, 33(1), 96–115. <https://doi.org/10.1177/0092070304267928>
- Bencsik, A., Juhász, T., & Horváth-Csikós, G. (2016). Y and Z Generations at Workplaces. *Journal of Competitiveness*, 6(3), 90–106. <https://doi.org/10.7441/joc.2016.03.06>
- Biggerstaff, D., & Thompson, A. R. (2008). Interpretative Phenomenological Analysis (IPA): A qualitative methodology of choice in healthcare research. *Qualitative Research in Psychology*, 5(3), 214–224. <https://doi.org/10.1080/14780880802314304>
- Budisantoso, T., & Nuritomo. (2014), *Bank dan Lembaga Keuangan Lain*. 3rded. Jakarta: Salemba Empat.
- Carney, M. (2016). Enabling the FinTech transformation: Revolution, Restoration, or Reformation? *Lord Mayor’s Banquet for Bankers and Merchants of the City of London at the Mansion House, June*, 1–11. <http://www.bankofengland.co.uk/publications/Documents/speeches/2016/speech914.pdf>
- Chen, Y. H., & Keng, C. J. (2019). Utilizing the Push-Pull-Mooring-Habit framework to explore users’ intention to switch from offline to online real-person English learning platform. *Internet Research*, 29(1), 167–193.

<https://doi.org/10.1108/IntR-09-2017-0343>

Chuang, Y. F., & Tai, Y. F. (2016). Research on customer switching behavior in the service industry. *Management Research Review*, 39(8), 925–939. <https://doi.org/10.1108/MRR-01-2015-0022>

Clemes, M. D., Gan, C., & Zhang, D. (2010). Customer switching behaviour in the Chinese retail banking industry. *International Journal of Bank Marketing*, 28(7), 519–546. <https://doi.org/10.1108/02652321011085185>

Dandiwijaya, L., (2009), *Manajemen Perbankan*. Jakarta: Ghalia Indonesia.

Devita, V. 2020. E-Wallet Lokal Masih Mendominasi Q2 2019-2020. (<https://iprice.co.id/trend/insights/top-e-wallet-di-indonesia-2020/>, diakses tanggal 02 November 2020

Devita, V. 2019. Siapa Aplikasi E-Wallet Dengan Pengguna Terbanyak di Indonesia?. <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>, diakses tanggal 02 November 2020

Djusmin, V., & Dirgahayu, R. T. (2019). Push Pull Mooring dan Pyschological Ownership terhadap Perilaku Beralih Pengguna Instant Messaging. *Indonesian Journal of Information Systems*, 2(1), 1. <https://doi.org/10.24002/ijis.v2i1.2013>

Ernst & Young. 2017. *EY FinTech Adoption Index 2017: The Rapid Emergence of FinTech*. Ernst & Young Global Limited, United Kingdom.

European Commission. Directorate-General for Financial Stability, F. S. and C. M. U., Centre for European Policy Studies., Luxembourg Institute of Science and Technology., & University College, C. (2016). *Study on the role of digitalisation and innovation in creating a true single market for retail financial services and insurance final report*.

Ferdinand, A., 2006. *Metodologi Penelitian Manajemen*. Semarang: CV Indoprint

Fintechnews Singapore. 2018. Fintech Indonesia Report 2018 – The State of Play for Fintech Indonesia. <https://fintechnews.sg/20712/indonesia/fintech-indonesia-report-2018/>, diakses tanggal 02 November 2020

Google & Temasek. 2016. *E-economy SEA: Unlocking the \$200 Billion Digital Opportunity in Southeast Asia*.

Group Fintech (2017). *Kajian Bisnis Fintech Syariah*. Telkom Indonesia.

Gomber, P., Koch, J. A., & Siering, M. (2017). Digital Finance and FinTech: current research and future research directions. *Journal of Business*

Economics, 87(5), 537–580. <https://doi.org/10.1007/s11573-017-0852-x>

Hair, J.F, Anderson, R.E, Tatham R.L & Black, W.C (1995), *Multivariate Data Analysis* (Fourth Edition). New Jersey: Prentice Hall.

Hino, H., (2017), Does Switching Intention Result in a Change in Behavior? Exploring the Actual Behavioural Shopping Patern of Switching Intended Customers, *British Food Journal*. 119(12), 2903-2917

Hsieh, J.K, Hsieh, Y.C, Chiu, H.C. & Feng Y.C. (2012). Post-adoption switching behavior for online service substitutes: A perspective of the push–pull–mooring framework. *Computers in Human Behavior*, 28, 1912-1920.

Hutami, L.T., & Setyarini, E. (2018). Intensi Penggunaan Elektronik Wallet Generasi Millenial Pada Tiga Startup “Unicorn” Indonesia Berdasarkan Modifikasi TAM. *Journal Manajemen*, 8(2), 136-145.

Irawan, A., Indiyastuti, N., & Suliyanto. (2010). PENGARUH KUALITAS FITUR, DESAIN, IKLAN, KEPUASAN KONSUMEN DAN KEBUTUHAN Mencari VARIASI TERHADAP KEINGINAN BERPINDAH MEREK HANDPONE (Survai Pada Pengguna Handphone Di Kota Purwokerto). *Performance*, 11(1), 83–106. <http://jos.unsoed.ac.id/index.php/performance/article/view/770/570>

Kasali, R. (2018), *Self Disruption: Bagaimana Perusahaan Keluar Dari Perangkap Masa Lalu Dan Mendisrupsi Dirinya Menjadi Perusahaan Yang Sehat*. Jakarta: Mizan.

Kasmir. (2012), *Dasar-Dasar Perbankan*. Jakarta: PT Raja Grafindo Persada.

Khadafi, M. 2019. Mampukah Bank Bersaing Dengan Fintech. <https://finansial.bisnis.com/read/20190307/90/897054/mampukah-bank-bersaing-dengan-fintech> , diakses tanggal 02 November 2020

Keaveney, S. M. (1995). Customer Switching Behavior in Service Industries: An Exploratory Study. *Journal of Marketing*, 59(2), 71. <https://doi.org/10.2307/1252074>

Lucas, D.B., & Britt, S.H. (2003). *Advertising Psychology and Research*. New York: McGraw Hill.

Lee, I., & Shin, Y. J. (2018). Fintech: Ecosystem, business models, investment decisions, and challenges. *Business Horizons*, 61(1), 35–46. <https://doi.org/10.1016/j.bushor.2017.09.003>

Matondang, T. P., Prastawa, H., & Mahachandra, M. (2019). Pengaruh Faktor Push, Pull, Dan Mooring Terhadap Keinginan Berpindah Pelanggan.

Industrial Engineering Online Journal, 8(2).
<https://ejournal3.undip.ac.id/index.php/ieoj/article/view/23751>

Malhotra. 2005. *Riset Pemasaran*. 4th ed. Jakarta: Indeks Kelompok Gramedia

Maulida, R. (2019). Fintech: Pengertian, Jenis, Hingga Regulasinya di Indonesia. <https://www.online-pajak.com/tentang-pajak-pribadi/fintech>, diakses tanggal 02 November 2020

Maureen Nelloh, L. A., & Purwanto Liem, C. C. (2012). Analisis Switching Intention Pengguna Jasa Layanan Rumah Kos Di Siwalankerto: Perspektif Kualitas Layanan Dan Kepuasan Pelanggan. *Jurnal Manajemen Pemasaran*, 6(1), 22–31. <https://doi.org/10.9744/pemasaran.6.1.22-31>

Mohamad, K. 2020, “Melawan Mimpi Buruk Di Era Pandemi” dalam Infobank, Mei 2020: Jakarta.

National Digital Research Centre. (2014). So What Is FinTech. <https://www.ndrc.ie/>. , diakses tanggal 02 November 2020

Njite, D., Kim, W. G., & Kim, L. H. (2008). Theorizing consumer switching behavior: A general systems theory approach. *Journal of Quality Assurance in Hospitality and Tourism*, 9(3), 185–218. <https://doi.org/10.1080/15280080802412701>

PaninBank. (2019). Annual Report Tahun 2019 PT. Bank Pan Indonesia Tbk (PaninBank). *Website PT.Bank Pan Indonesia Tbk*.

Peraturan Bank Indonesia. (PBI No. 19/12/PBI/2017). Penyelenggaraan Teknologi Finansial

PWCFinTech. (2016). Customers in the spotlight - How FinTech is reshaping banking. *Global FinTech Survey 2016*, 1–12. <https://www.pwc.com/gx/en/financial-services/fintech/assets/fin-tech-banking-2016.pdf>

Rochmawati, S. (2013), Pengaruh Sikap, Norma Subjektif, Kontrol Perilaku Persepsian, Persepsian Resiko, Persepsian Kemanfaatan Terhadap Niat Pengguna Kartu Kredit, *Jurnal Fakultas Ekonomi dan Bisnis Universitas Brawijaya Malang*.

Schwab, K. (2017). The Fourth Industrial Revolution.

Singarimbun, M, 1991. *Metode Penelitian*. Yogyakarta: LP3S

- Susanty, A., Handoko, A., & Puspitasari, N. B. (2020). Push-pull-mooring framework for e-commerce adoption in small and medium enterprises. *Journal of Enterprise Information Management*, 33(2), 381–406. <https://doi.org/10.1108/JEIM-08-2019-0227>
- Tabachnick, B.G, & Fidel, L.S (2005), Using Multivariate Statistic. Allyn and Bacon Press: UK
- Thaichon, P., Quach, S., Bavalur, A. S., & Nair, M. (2017). Managing Customer Switching Behavior in the Banking Industry. *Services Marketing Quarterly*, 38(3), 142–154. <https://doi.org/10.1080/15332969.2017.1325644>
- Undang-Undang RI No 10 Tahun 1998 Tanggal 10 November. Tentang Jenis-Jenis Simpanan.
- Vyas, V., & Raitani, S. (2014). Drivers of customers' switching behaviour in Indian banking industry. *International Journal of Bank Marketing*, 32(4), 321–342. <https://doi.org/10.1108/IJBM-04-2013-0033>
- Ye, C., & Potter, R. (2011). The role of habit in post-adoption switching of personal information technologies: An empirical investigation. *Communications of the Association for Information Systems*, 28(1), 585–610. <https://doi.org/10.17705/1cais.02835>