

DAFTAR PUSTAKA

- Abdullah, D., Jayaraman, K., Shariff, D. N., Bahari, K. A., & Nor, N. M. (2016). *The effects of perceived interactivity, perceived ease of use and perceived usefulness on online hotel booking intention: A conceptual framework*. International Academic Research Journal of Social Science, 2(1). [http://doi.org/10.1016/S2212-5671\(16\)00079-4](http://doi.org/10.1016/S2212-5671(16)00079-4)
- Abdullah, F., Ward, R., & Ahmed, E. (2016). *Investigating the influence of the most commonly used external variables of TAM on students' Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) of e-portfolios*. Computers in Human Behavior, 63, 75–90. doi:10.1016/j.chb.2016.05.014
- Achmadi dan Narbuko. 2009. *Metodologi Penelitian*. Jakarta: Bumi Aksara
- Agrebi, S., & Jallais, J. (2015). *Explain the intention to use smartphones for mobile shopping*. Journal of Retailing and Consumer Services, 22, 16–23. doi:10.1016/j.jretconser.2014.09.003
- Ajzen, I. (1991). *The theory of planned behavior*. Organizational Behavior and Human Decision Processes, 50(2), 179–211. doi:10.1016/0749-5978(91)90020-t
- Ajzen, I., & Fishbein, M., 1975, *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*, 129-385, Addison-Wesley, Reading, MA
- Akman, I., & Mishra, A. (2016). *Factors influencing consumer intention in social commerce adoption*. Information Technology & People, 30(2), 356–370. doi:10.1108/itp-01-2016-0006
- Ali, M., Chin-Hong, P., and Arif, I. (2015). *Determinants of e-banking adoption: A non-users perspective in Pakistan*.
- Alshbiel, S. & Ahmad, M., (2016). *A theoretical discussion of electronic banking in Jordan by the integration Technology Acceptance Model and Theory of Planned Behavior*. International Journal of Academic Research & Accounting, 6(3), 272-284

- Alshibly, H.H. (2015), “*Customer perceived value in social commerce: an exploration of its antecedents and consequences*”, *Journal of Management Research*, Vol. 7 No. 1, pp. 17-37.
- Amoroso, D. L., and Magnier-Watanabe, R. (2012). *Building a research model for mobile wallet consumer adoption: the case of mobile Suica in Japan*. *Journal of theoretical and applied electronic commerce research*, 7(1), 94-110.
- Anthony, Tik Tsuen Wong. (2018). *A Study of Consumer Acceptance of Mobile Payment Services in Hong Kong*. *Journal of Economics, Management and Trade*. DOI: 10.9734/JEMT/2018/39472
- Anwar, Sanusi. 2014. *Metodologi Penelitian Bisnis*. Cetakan Keempat. Jakarta: Salemba Empat
- Arikunto, Suharsimi. 2010. *Prosedur Penelitian Suatu pendekatan Praktek*. Jakarta: Rineka Cipta.
- Arvidsson, Niklas. (2014). *Consumer attitudes on mobile payment services – results from a proof of concept test*. *International Journal of Bank Marketing*, Vol. 32 Iss 2 pp. 150 – 170
- Barreda, A. A., Bilgihan, A., & Kageyama, Y. (2015). *The Role of Trust in Creating Positive Word of Mouth and Behavioral Intentions: The Case of Online Social Networks*. *Journal of Relationship Marketing*, 14(1), 16–36. doi:10.1080/15332667.2015.1006002
- Bashir, I., & Madhavaiah, C. (2015). *Consumer attitude and behavioural intention towards Internet banking adoption in India*. *Journal of Indian Business Research*, 7(1), 67–102. doi:10.1108/jibr-02-2014-0013
- Berndt, A., Saunders, S., and Petzer, D. J. (2010). *Readiness for banking technologies in developing countries*. *Southern African Business Review*, 14(3).
- Chandra, Shalini; Srivastava, Shirish C.; and Theng, Yin-Leng (2010) *Evaluating the Role of Trust in Consumer Adoption of Mobile Payment Systems: An Empirical Analysis*, *Communications of the Association for Information Systems*: Vol. 27, Article 29. Available at: <http://aisel.aisnet.org/cais/vol27/iss1/29>

- Chen, L-d. (2008) 'A model of consumer acceptance of mobile payment', *Int. J. Mobile Communications*, Vol. 6, No. 1, pp.32–52.
- Chinomona. R. 2013. *The influence of perceived ease of use and perceived usefulness on trust and intention to use mobile social software*. *African Journal for Physical, Health Education, Recreation and Dance*, 19(2), pp.258-273.
- Chitungo, S. K., & Munongo, S. (2013). *Extending the technology acceptance model to mobile banking adoption in rural Zimbabwe*. *Journal of Business Administration and Education*, 3
- Chiu, J. L., Bool, N. C., & Chiu, C. L. (2017). *Challenges and factors influencing initial trust and behavioral intention to use mobile banking services in the Philippines*. *Asia Pacific Journal of Innovation and Entrepreneurship*, 11(2), 246–278. doi:10.1108/apjie-08-2017-029
- Cho, Y.C. and Sagynov, E. 2015. *Exploring Factors That Affect Usefulness, Ease Of Use, Trust, And Purchase Intention In The Online Environment*. *International Journal of Management & Information Systems – First Quarter*.19(1). pp. 21-36.
- Cooper, D. R., dan P. S. Schindler. 2003. *Business Research Methods*. Eight. Edition. McGraw-Hill/Irwin. New York, NY 10020.
- Dachyar, M., & Banjarnahor, L. (2017). *Factors influencing purchase intention towards consumer-to-consumer e-commerce*. *Intangible Capital*, 13(5), 948. doi:10.3926/ic.1119
- Dahlberg, T., Guo, J., & Ondrus, J. (2015). *A critical review of mobile payment research*. *Electronic Commerce Research and Applications*, 14(5), 265–284. doi:10.1016/j.elerap.2015.07.006
- Dahlberg, T., Mallat, N., Ondrus, J., & Zmijewska, A. (2008). *Past, present and future of mobile payments research: A literature review*. *Electronic Commerce Research and Applications*, 7(2), 165–181. doi:10.1016/j.elerap.2007.02.001
- Daniel P and Jonathan.A. 2013. *Factors affecting the Adoption of Online Banking in Ghana: Implications for Bank Manager*. *International Journal of Business and Social Research (IJBSR)*, Volume -3, No.-6, pp.94-108

- Darmadi, Hamid. 2013. *Metode Penelitian Pendidikan dan Sosial*. Bandung: Alfabeta.
- Davis, F. D. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*. *MIS Quarterly*, 13(3), 319. doi:10.2307/249008
- Davis, F. D. (1993). *User acceptance of information technology: system characteristics, user perceptions and behavioral impacts*. *International Journal of Man-Machine Studies*, 38(3), 475–487. doi:10.1006/imms.1993.1022
- 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. doi:10.1287/mnsc.35.8.982
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1992). *Extrinsic and Intrinsic Motivation to Use Computers in the Workplace*. *Journal of Applied Social Psychology*, 22(14), 1111–1132. <http://doi.org/10.1111/j.1559-1816.1992.tb00945.x>
- Deb, M., & Lomo-David, E. (2014). *An empirical examination of customers' adoption of m-banking in India*. *Marketing Intelligence & Planning*, 32(4), 475–494. doi:10.1108/mip-07-2013-0119
- Dimitriadis, S., & Kyrezis, N. (2010). *Linking trust to use intention for technology-enabled bank channels: The role of trusting intentions*. *Psychology and Marketing*, 27(8), 799–820. doi:10.1002/mar.20358
- Dinh, V. S., Nguyen, H. V., & Nguyen, T. N. (2018). *Cash or cashless? Strategic Direction*, 34(1), 1–4. doi:10.1108/sd-08-2017-0126
- Donner, J., & Tellez, C. A. (2008). *Mobile banking and economic development: linking adoption, impact, and use*. *Asian Journal of Communication*, 18(4), 318–332. doi:10.1080/01292980802344190
- Duane, A., O'Reilly, P., & Andreev, P. (2014). *Realising M-Payments: modelling consumers' willingness to M-pay using Smart Phones*. *Behaviour & Information Technology*, 33(4), 318–334. doi:10.1080/0144929x.2012.745608

- Elyazgi, M., Nilashi, M., Ibrahim, O., Rayhan, A., & Elyazgi, S. (2016). *Evaluating the Factors Influencing E-book Technology Acceptance among School Children Using TOPSIS Technique*. *Journal of Soft Computing and Decision Support Systems*, 3(2), 11-25.
- Ezzi, S. W. (2014). *A theoretical Model for Internet banking: beyond perceived usefulness and ease of use*. *Archives of Business Research*, 2(2), 31-46.
- Fan, J., Shao, M., Li, Y., & Huang, X. (2018). *Understanding users' attitude toward mobile payment use*. *Industrial Management & Data Systems*, 118(3), 524–540. doi:10.1108/imds-06-2017-0268
- Ferdinand, A.T, 2002. *Metode Penelitian Manajemen : Pedoman penelitian untuk Skripsi, Tesis, dan Desertasi Ilmu Manajemen*, Semarang : Badan Penerbit Universitas Diponegoro.
- Ferdinand, Augusty. 2000. *Structural Equation Modeling dalam Penelitian Manajemen*. BP Universitas Diponegoro. Semarang.
- Ferdinand, Augusty, 2003, *Sustainable Competitive Advantage: Sebuah Eksplorasi Model Konseptual*, Badan Penerbit Universitas Diponegoro, Semarang
- Garrett, J. L., Rodermund, R., Anderson, N., Berkowitz, S., & Robb, C. A. (2014). *Adoption of Mobile Payment Technology by Consumers*. *Family and Consumer Sciences Research Journal*, 42(4), 358–368. doi:10.1111/fcsr.12069
- Ghani, J. A., & Deshpande, S. P. (1994). *Task Characteristics and the Experience of Optimal Flow in Human—Computer Interaction*. *The Journal of Psychology*, 128(4), 381–391. doi:10.1080/00223980.1994.9712742
- Ghozali, Imam. 2004. *Aplikasi Analisis Multivariate dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro
- Ghozali, Imam. 2008. *Structural Equation Modeling*, Edisi II, Universitas Diponegoro, Semarang.
- Ghozali dan Fuad. 2008. *SEM. Teori dan Konsep denngan Program LISREL 8.80*. Semarang : BP-Undip. Page : 29 – 34

- Ghozali, Imam. 2017. *Model Persamaan Struktural AMOS 24*, Edisi 7, Universitas Diponegoro, Semarang.
- Gulo, W. 2002. *Metode Penelitian*. Jakarta: PT. Grasindo.
- Hair, J.F., Anderson, R.E., Tatham, R.L and Black, W.C., 1998, *Multivariate Data Analysis, 5th Edition*, Prentice Hall, Upper Saddle River, USA.
- Hair, J.F., Black, W.C., Babin, B.J and Anderson, R.E., 2014, *Multivariate Data Analysis, 7th Edition*, Prentice Hall, Upper Saddle River, USA.
- 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. doi:10.1016/j.tele.2012.11.001
- Hartono, Jogiyanto. (2011). *Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman-pengalaman*. BPF. Yogyakarta.
- Hashim, K. F dan Tan, F. B. (2018), "*Examining the determinant factors of perceived online community usefulness using the expectancy value model*", *Journal of Systems and Information Technology*, <https://doi.org/10.1108/JSIT-11-2016-0068>
- Hassanein, K., Head, M. and Ju, C.H. (2009) '*A cross-cultural comparison of the impact of Social Presence on website trust, usefulness and enjoyment*', *Int. J. Electronic Business*, Vol. 7, No. 6, pp.625–641.
- Hussain, A., Mkpojiogu, E. O. C., & Yusof, M. M. (2016). *Perceived usefulness, perceived ease of use, and perceived enjoyment as drivers for the user acceptance of interactive mobile maps*. doi:10.1063/1.4960891
- Indriantoro, Nur dan Bambang Supomo. 2002. *Metodologi Penelitian Bisnis*. Edisi Pertama .Yogyakarta: BPF.
- Jason Lim Chiu, Nelson C. Bool, Candy Lim Chiu, (2017) "*Challenges and factors influencing initial trust and behavioral intention to use mobile banking services in the Philippines*", *Asia Pacific Journal of Innovation and Entrepreneurship*, Vol. 11 Issue: 2, pp.246-278, <https://doi.org/10.1108/APJIE-08-2017-029>

- Kasiram, Moh. 2008. *Metodologi Penelitian*. Malang: UIN-Malang Pers.
- Keramati, A., Taeb, R., Larijani, A. M., & Mojir, navid. (2012). *A combinative model of behavioural and technical factors affecting "Mobile"-payment services adoption: an empirical study*. *The Service Industries Journal*, 32(9), 1489–1504. doi:10.1080/02642069.2011.552716
- Kesharwani, A., & Singh Bisht, S. (2012). *The impact of trust and perceived risk on internet banking adoption in India*. *International Journal of Bank Marketing*, 30(4), 303–322. doi:10.1108/02652321211236923
- Kim, C., Mirusmonov, M., & Lee, I. (2010). *An empirical examination of factors influencing the intention to use mobile payment*. *Computers in Human Behavior*, 26(3), 310–322. doi:10.1016/j.chb.2009.10.013
- KPMG. (2013). *Banking Industry Customer Satisfaction Survey*, Nigeria, Lagos: KPMG Professional Services, retrieved from <http://www.Kpmg.com>.
- Koksal, M. H. (2016). *The intentions of Lebanese consumers to adopt mobile banking*. *International Journal of Bank Marketing*, 34(3), 327–346. doi:10.1108/ijbm-03-2015-0025
- Kotler, Philip and Gary Amstrong. (2014). *Principle of Marketing* . 14 Edition. England : Pearson Education, Inc
- Koufaris, M., & Hampton-Sosa, W. (2004). *The development of initial trust in an online company by new customers*. *Information & Management*, 41(3), 377–397. doi:10.1016/j.im.2003.08.004
- Kumar, A., Adlakaha, A., & Mukherjee, K. (2018). *The effect of perceived security and grievance redressal on continuance intention to use M-wallets in a developing country*. *International Journal of Bank Marketing*. doi:10.1108/ijbm-04-2017-0077
- Kumar, V. V. R., Lall, A., & Mane, T. (2017). *Extending the TAM Model: Intention of Management Students to Use Mobile Banking: Evidence from India*. *Global Business Review*, 18(1), 238–249. doi:10.1177/0972150916666991
- Kusnendi. 2008. *Model-Model Persamaan Struktural. Satu dan Multi-group Sample dengan LISREL*. Bandung : Alfabeta

- Lee, W., Tyrrell, T., & Erdem, M. (2013). *Exploring the behavioral aspects of adopting technology*. *Journal of Hospitality and Tourism Technology*, 4(1), 6–22. doi:10.1108/17579881311302329
- Leong, L.-Y., Hew, T.-S., Tan, G. W.-H., & Ooi, K.-B. (2013). *Predicting the determinants of the NFC-enabled mobile credit card acceptance: A neural networks approach*. *Expert Systems with Applications*, 40(14), 5604–5620. doi:10.1016/j.eswa.2013.04.018
- Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2014). *Antecedents of the adoption of the new mobile payment systems: The moderating effect of age*. *Computers in Human Behavior*, 35, 464–478. doi:10.1016/j.chb.2014.03.022
- Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2014), "Role of gender on acceptance of mobile payment", *Industrial Management & Data Systems*, Vol. 114 Iss 2 pp. 220 – 240 <http://dx.doi.org/10.1108/IMDS-03-2013-0137>
- Liébana-Cabanillas, F., Ramos de Luna, I., & Montoro-Ríos, F. (2017). *Intention to use new mobile payment systems: a comparative analysis of SMS and NFC payments*. *Economic Research-Ekonomska Istraživanja*, 30(1), 892–910. doi:10.1080/1331677x.2017.1305784
- Likert, Rensis (1932) , “A Technique for the Measurement of Attitudes”, *Archives of psychology*
- Limbu, Y. B., Wolf, M., & Lunsford, D. (2012). *Perceived ethics of online retailers and consumer behavioral intentions*. *Journal of Research*
- Lu, Y., Yang, S., Chau, P. Y. K., & Cao, Y. (2011). *Dynamics between the trust transfer process and intention to use mobile payment services: A cross-environment perspective*. *Information & Management*, 48(8), 393–403. doi:10.1016/j.im.2011.09.006
- Lwoga, E., & Lwoga, N. (2017). *User Acceptance of Mobile Payment: The Effects of User- Centric Security, System Characteristics and Gender*. *The Electronic Journal Information Systems in Developing Countries*, 81(3), 1–24.
- Malhotra, K. Naresh. *Riset Pemasaran Pendekatan Terapan*, Jilid 1. PT. Indeks, Jakarta. 2007.

- Marzuki, Muhammad & Natasya Rosly, Aina & Syazmin Roslan, Nurul & Abdullah, Dahlan & Kamal, Saiful & Azmi, Azila. (2016). *The Role of Perceived Interactivity, Perceived Ease of Use, Perceived Usefulness, and Perceived Enjoyment toward Intention to Use Online Mapping Service Applications*. International Academic Research Journal of Business and Technology. 2. 135-139.
- Mehrad, D., & Mohammadi, S. (2017). *Word of Mouth impact on the adoption of mobile banking in Iran*. Telematics and Informatics, 34(7), 1351–1363. doi:10.1016/j.tele.2016.08.009
- Mikalef, P., Giannakos, M., & Pateli, A. (2013). *Shopping and Word-of-Mouth Intentions on Social Media*. Journal of Theoretical and Applied Electronic Commerce Research, 8(1), 5–6. doi:10.4067/s0718-18762013000100003
- Mohammadi, Hossein. (2014), "*The moderating role of individual and social factors in Internet banking loyalty: an exploratory study*", Transforming Government: People, Process and Policy, Vol. 8 Iss 3 pp. 420 – 446 <http://dx.doi.org/10.1108/TG-10-2013-0042>
- Moslehpour, M., Pham, V., Wong, W.-K., & Bilgiçli, İ. (2018). *e-Purchase Intention of Taiwanese Consumers: Sustainable Mediation of Perceived Usefulness and Perceived Ease of Use*. Sustainability, 10(1), 234. doi:10.3390/su10010234
- Morgan, R. M., & Hunt, S. D. (1994). *The Commitment-Trust Theory of Relationship Marketing*. Journal of Marketing, 58(3), 20. doi:10.2307/1252308
- Mortimer, Gary, Neale, Larry, Fazal e Hasan, Syed, & Dunphy, Benjamin (2015) *Investigating the factors influencing the adoption of m-banking: A cross cultural study*. International Journal of Bank Marketing, 33(4), 545-570.
- Mowen. J.C dan Minor. M, 2002. *Perilaku Konsumen*. Jilid 1 Edisi Kelima, Erlangga. Jakarta.
- Natarajan, T., Balasubramanian, S. A., & Kasilingam, D. L. (2018). *The moderating role of device type and age of users on the intention to use mobile shopping applications*. Technology in Society, 53, 79–90. doi:10.1016/j.techsoc.2018.01.003

- Nguyen, D. (2015). *Understanding Perceived Enjoyment and Continuance Intention in Mobile Games*. Unpublished Master's thesis, Aalto University
- Nguyen, T. N., Cao, T. K., Dang, P. L., & Nguyen, H. A. (2016). *Predicting Consumer Intention to Use Mobile Payment Services: Empirical Evidence from Vietnam*. *International Journal of Marketing Studies*, 8(1), 117. doi:10.5539/ijms.v8n1p117
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). *Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology*. *Computers in Human Behavior*, 61, 404–414. doi:10.1016/j.chb.2016.03.030
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). *E-S-QUAL*. *Journal of Service Research*, 7(3), 213–233. doi:10.1177/1094670504271156
- Pham, T.-T. T., & Ho, J. C. (2015). *The effects of product-related, personal-related factors and attractiveness of alternatives on consumer adoption of NFC-based mobile payments*. *Technology in Society*, 43, 159–172. doi:10.1016/j.techsoc.2015.05.004
- Phonthanakitithaworn, C., Sellitto, C., & Fong, M. (2015). *User intentions to adopt mobile payment services: A study of early adopters in Thailand*. *Journal of Internet Banking & Commerce*, 20(1), 1-29.
- Phonthanakitithaworn, C., Sellitto, C., & Fong, M. (2016), *An investigation of mobile payment (mpayment) services in Thailand*, *Asia-Pacific Journal of Business Administration*, Vol. 8 Iss 1 pp. –
- Rehman, U., Rizwan, M., Ahmed, A., Ali, N., and Khan, M. (2013). *E-TAM Model: A Comprehensive Approach To Understand The Adoption Of Electronic Shopping*. *Journal of Basic and Applied Scientific Research*, 3(11), 178-188.
- Rese, A., Schreiber, S., & Baier, D. (2014). *Technology acceptance modeling of augmented reality at the point of sale: Can surveys be replaced by an analysis of online reviews? Journal of Retailing and Consumer Services*, 21(5), 869–876. doi:10.1016/j.jretconser.2014.02.011

- 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. doi:10.1016/j.elerap.2009.07.005
- Sekaran, U. (2011). *Metode Penelitian Untuk Bisnis 1*. (4th ed). Jakarta: Salemba Empat.
- Shaikh, A. A., & Karjaluoto, H. (2015). *Mobile banking adoption: A literature review*. *Telematics and Informatics*, 32(1), 129–142. doi:10.1016/j.tele.2014.05.003
- Shankar, A., & Datta, B. (2018). *Factors affecting mobile payment adoption intention: An Indian perspective*. *Global Business Review*, 19(3_suppl), S72–S89.
- Shin, D.-H. (2010). *Modeling the Interaction of Users and Mobile Payment System: Conceptual Framework*. *International Journal of Human-Computer Interaction*, 26(10), 917–940. doi:10.1080/10447318.2010.502098
- Singh, S., & Srivastava, R. K. (2018). *Predicting the intention to use mobile banking in India*. *International Journal of Bank Marketing*, 36(2), 357–378. doi:10.1108/ijbm-12-2016-0186
- Slade, E. L., Williams, M. D., & Dwivedi, Y. K. (2013). *Mobile payment adoption: Classification and review of the extant literature*. *The Marketing Review*, 13(2), 167–190. doi:10.1362/146934713x13699019904687
- Srivastava, S.C., Chandra, S., & Theng, Y.L. (2010). *Evaluating the role of trust in consumer adoption of mobile payment systems: An empirical analysis*. *Communications of the Association for Information Systems*, 27(1), 561–588.
- Sugiyono. 2010. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta
- Sugiyono. 2012. *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta

- Sugiyono. 2015. *Metode Penelitian Kombinasi (Mix Methods)*. Bandung: Alfabeta
- Susanto, A., Lee, H., Zo, H., & Ciganek, A. P. (2012). *User acceptance of Internet banking in Indonesia: initial trust formation*. *Information Development*, 29(4), 309–322. doi:10.1177/0266666912467449
- Sutarso, Bagus Mohamad Ghandi, 2008, *Strategi Meningkatkan Kepuasan Konsumen-Studi Kasus PT.PLN (Persero) di Wilayah Semarang*. Tesis Program Studi Magister Manajemen Program Pasca Sarjana Universitas Diponegoro: Semarang.
- Tan, G. W.-H., Ooi, K.-B., Chong, S.-C., & Hew, T.-S. (2014). *NFC mobile credit card: The next frontier of mobile payment? Telematics and Informatics*, 31(2), 292–307. doi:10.1016/j.tele.2013.06.002
- Tan, G.-W.H., et al. *NFC mobile credit card: The next frontier of mobile payment? Telemat. Informat.* (2013), <http://dx.doi.org/10.1016/j.tele.2013.06.002>
- Taylor, S., & Todd, P. (1995). *Assessing IT Usage: The Role of Prior Experience*. *MIS Quarterly*, 19(4), 561. doi:10.2307/249633
- Teng, P. K., Ling, T. J., & Seng, K.W. K. (2018). *Understanding Customer Intention to Use Mobile Payment Services in Nanjing, China*. *International Journal of Community Development & Management Studies*, 2, 49-60, Retrieved from: <http://ijcdms.org/Volume02/v2p049-060Teng4446.pdf>
- Teo, A.-C., Tan, G. W.-H., Ooi, K.-B., Hew, T.-S., & Yew, K.-T. (2015). *The effects of convenience and speed in m-payment*. *Industrial Management & Data Systems*, 115(2), 311–331. doi:10.1108/imds-08-2014-0231
- Thakur, R., & Srivastava, M. (2013). *Customer usage intention of mobile commerce in India: an empirical study*. *Journal of Indian Business Research*, 5(1), 52–72. doi:10.1108/17554191311303385
- Tjiptono. F, 2014. *Pemasaran Jasa - Prinsip, Penerapan dan Penelitian*, Andi Yogyakarta

- Tong, X. (2010). *A cross-national investigation of an extended technology acceptance model in the online shopping context*. *International Journal of Retail & Distribution Management*, 38(10), 742–759. doi:10.1108/09590551011076524
- Venkatesh, V., & Davis, F. D. (1996). *A Model of the Antecedents of Perceived Ease of Use: Development and Test*. *Decision Sciences*, 27(3), 451–481. doi:10.1111/j.1540-5915.1996.tb00860.x
- Venkatesh, V., & Davis, F. D. (2000). *A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies*. *Management Science*, 46(2), 186–204. doi:10.1287/mnsc.46.2.186.11926
- Wang, C.-M., & Huang, C.-H. (2015). *A study of usability principles and interface design for mobile e-books*. *Ergonomics*, 58(8), 1253–1265. doi:10.1080/00140139.2015.1013577
- Yang, S., Lu, Y., Gupta, S., Cao, Y., & Zhang, R. (2012). *Mobile payment services adoption across time: An empirical study of the effects of behavioral beliefs, social influences, and personal traits*. *Computers in Human Behavior*, 28(1), 129–142. doi:10.1016/j.chb.2011.08.019
- Yang, Y., Liu, Y., Li, H., & Yu, B. (2015). *Understanding perceived risks in mobile payment acceptance*. *Industrial Management & Data Systems*, 115(2), 253–269. doi:10.1108/imds-08-2014-0243
- Yee-Loong Chong, A., Ooi, K., Lin, B., & Tan, B. (2010). *Online banking adoption: an empirical analysis*. *International Journal of Bank Marketing*, 28(4), 267–287. doi:10.1108/02652321011054963
- Yendra, Brasit, N., Jusni., Nursyamsi. I. (2017). *An Analysis on Factors that Influence Customers' Intention to Use Internet Banking in Jayapura City*. *Scientific Research Journal (SCIRJ)*, Volume V, Issue VIII, August 2017
- Yuan, S., Liu, Y., Yao, R., & Liu, J. (2014). *An investigation of users' continuance intention towards mobile banking in China*. *Information Development*, 32(1), 20–34. doi:10.1177/0266666914522140
- Zhang, L., Zhu, J., & Liu, Q. (2012). *A meta-analysis of mobile commerce adoption and the moderating effect of culture*. *Computers in Human Behavior*, 28(5), 1902–1911. doi:10.1016/j.chb.2012.05.008

Zhou, T. (2011). *The effect of initial trust on user adoption of mobile payment.* *Information Development*, 27(4), 290–300.
doi:10.1177/0266666911424075

Zhou, T. (2013). *An empirical examination of continuance intention of mobile payment services.* *Decision Support Systems*, 54(2), 1085–1091.
doi:10.1016/j.dss.2012.10.034

Zhou, T. (2014), "*Understanding the determinants of mobile payment continuance usage*", *Industrial Management & Data Systems*, Vol. 114 Iss 6 pp. 936 – 948

Bank of Thailand. *Payment System Report 2016.*