DAFTAR PUSTAKA

Abdennebi, H. B. (2023). M-banking adoption from the developing countries perspective: A mediated model. *Digital Business, 3*(2).

Azwar, S. (2015). *Metode penelitian*. Pustaka Pelajar.

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly, 25*(3), 351–370.

Bouhlel, O., Garrouch, K., & Mzoughi, M. N. (2023). Assessing the success of mobile banking in Saudi Arabia: Re-specification and validation of the DeLone and McLean model. *International Journal of E-Services and Mobile Applications, 15*(1), 1–24. https://doi.org/10.4018/IJESMA.318088

Burhan, F. A. (2024). 7 Bank Digital Terbesar di Indonesia. *Finansial Bisnis*. https://finansial.bisnis.com/read/20240330/90/1753827/7-bank-digital-terbesar-di-indonesia-seabank-bank-jago-memimpin

Cassandra, V., & Bernanda, D. Y. (2024). Analisis faktor niat dan perilaku pengguna bank digital dengan model TAM & UTAUT2. *Jurnal Teknologi dan Sistem Informasi Bisnis, 6*(1), 151–161. https://doi.org/10.47233/jteksis.v6i1.1111

Chanias, S., Myers, M. D., & Hess, T. (2019). Digital transformation strategy making in pre-digital organizations: The case of a financial services provider. *The Journal of Strategic Information Systems, 28*(1).

Chin, W. W., & Newsted, P. R. (1998). The Partial Least Squares Approach to Structural Equation Modeling. *Lawrence Erlbaum Associates.*

Chiang, C. F., & Jang, S. (2007). The effects of perceived value on customer satisfaction: A multi-dimensional perspective. *International Journal of Hospitality Management, 26*(3), 706–716.

Creswell, J. W. (2010). *Research design: Qualitative, quantitative, and mixed methods approaches* (3rd ed.). SAGE Publications.

Dadi Kuswandi, S. W. (2022). The development of the banking industry in the digital era in Indonesia. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, dan Akuntansi), 6*(3), 878–890.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340.

DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. *Journal of Management Information Systems.*

Ferdinand, A. (2006). *Metode penelitian manajemen*. Badan Penerbit Universitas Diponegoro.

Ghozali, I. (2016). *Aplikasi analisis multivariete dengan program IBM SPSS 23* (Edisi 8). Badan Penerbit Universitas Diponegoro.

Gu, J. C., Lee, S. C., & Suh, Y. H. (2009). Determinants of behavioral intention to mobile banking. *Expert Systems with Applications, 36*, 11605–11616. https://doi.org/10.1016/j.eswa.2009.03.024

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). A primer on partial least squares structural equation modeling (PLS-SEM) (3rd ed.). SAGE Publications.

Hanif, Y., & Lallmahomed, M. Z. (2021). Security factors on the intention to use mobile banking applications in the UK older generation (55+): A mixed-method study using modified UTAUT and MTAM. *Technology in Society, 67.*

Herdhayinta, H., & Supriyanto, R. (2019). Determinants of bank profitability: The case of the regional development bank (BPD Bank) in Indonesia. *Journal of Indonesian Economy and Business, 34*(1), 1–17.

Ho, J. C., Wu, C. G., Lee, C. S., & Pham, T. T. T. (2020). Factors affecting the behavioral intention to adopt mobile banking: An international comparison. *Technology in Society, 63*. https://doi.org/10.1016/j.techsoc.2020.101360

Jiao, J., & Chen, X. (2024). Research on designers' behavioral intention toward Artificial Intelligence-Aided Design: Integrating the Theory of Planned Behavior and the Technology Acceptance Model. *Frontiers in Psychology, 15*, 1–13.

Kumar, R. R., Israel, D., & Malik, G. (2018). Explaining customer's continuance intention to use mobile banking apps with an integrative perspective of expectation-confirmation and self-determination theories. *Pacific Asia Journal of the Association for Information Systems, 10*(2), 79–112. https://doi.org/10.17705/1PAIS.10204

Kotler, P. (2015). *Marketing management* (5th ed.). Pearson Education.

Ladhari, R., & Leclerc, M. (2016). Perceived value and customers satisfaction in hotel industry: A systematic conceptual model. *Journal of Financial Services Marketing*, 113–130.

Lu, C. H. (2024). The moderating role of e-lifestyle on disclosure intention in mobile banking: A privacy calculus perspective. *Electronic Commerce Research and Applications.*

Ly, B., & Ly, R. (2022). Internet banking adoption under Technology Acceptance Model Evidence from Cambodian users. *Computers in Human Behavior Reports.*

Mahalizikri, I. F., Marmai, U. A. O., & Suri, E. M. (2020). Behavioral intentions of bank customers. *Jurnal Perbankan Syariah.*

Moore, G. C., & Benbasat, I. (1991). Development of an instrument to measure the perceptions of adopting an information technology innovation. *The Institute of Management Sciences.*

Ngmn Alliance. (2013). *Service quality in the telecom industry: A framework for evaluating customer satisfaction and service delivery.*

Octaviano, A. (2024). Persaingan makin berat, jumlah nasabah aktif bank digital hanya 20%–25%. *Kontan.*

Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research,* 17(4), 460–469.

Otoritas Jasa Keuangan. (2021). *Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 12/POJK.03/2021 tentang Bank Umum*. Otoritas Jasa Keuangan.

Otoritas Jasa Keuangan. (2025). *Statistik Perbankan Indonesia – Juni 2025*. Otoritas Jasa Keuangan.

Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research, 7*(3), 213–233.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing, 64.*

Rahmawati, M., & Budi, D. (2021). The era of Society 5.0 as the unification of humans and technology: A literature review on materialism and existentialism. *Jurnal Sosiologi Dialektika, 16*(2), 151–162.

Rivaldi, R. D. P., & Renny, R. (2022). The role of behavioral intentions to use mobile banking: Application of the UTAUT2 method with security, trust and risk factors. *Dinasti International Journal of Management Science.*

Saudjhana, A., & Herman, H. (2022). Behavioral intention and adoption of digital bank mobile application among housewives using mixed method approach. *Journal of Computer Networks, Architecture and High Performance Computing.*

Sekaran, U., & Bougie, R. (2017). *Research methods for business: A skill-building approach* (7th ed.). Wiley.

Setyawati, R. E. (2020). Pengaruh perceived usefulness dan perceived ease of use terhadap behavioral intention to use dengan attitude towards using sebagai variabel intervening. *Jurnal Ekobis Dewantara, 3*(1), 39.

Simamora, B. (2008). *Panduan riset perilaku konsumen*. Gramedia Pustaka Utama.

Sudijono, A. (2010). *Pengantar statistik pendidikan*. Rajawali Pers.

Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.

Sunarto. (2012). *Psikometri: Pengukuran dalam ilmu psikologi.*

Tariq, M., Maryam, S. Z., & Shaheen, W. A. (2024). Cognitive factors and actual usage of Fintech innovation: Exploring the UTAUT framework for digital banking. *Heliyon, 10*(15). https://doi.org/10.1016/j.heliyon.2024.e35582

Tjiptono, F. (2018). *Strategi pemasaran* (Edisi 4). Andi.

Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences, 39*(2), 273–315.

Zhou, Q., Lim, F. J., Yu, H., Xu, G., Ren, X., Liu, D., Wang, X., Mai, X., & Xu, H. (2021). A study on factors affecting service quality and loyalty intention in mobile banking. *Journal of Retailing and Consumer Services, 60*. https://doi.org/10.1016/j.jretconser.2020.102424

Zuhri, S. (2024). Analysis of the banking industry in Indonesia through the Structure Conduct Performance approach. *Journal of Economics Research and Policy Studies, 4*(2), 314–329.