

## DAFTAR PUSTAKA

- 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.
- Alalwan, A. A., Dwivedi, Y. K., & Williams, M. D. (2016). Customers' intention and adoption of telebanking in Jordan. *Information Systems Management*, 33(2), 154-178.
- Ali, T., Tripathi, P., Azam, A., Raza, W., Ahmed, A. S., Ahmed, A., & Muneer, M. (2017). Photocatalytic performance of Fe-doped TiO<sub>2</sub> nanoparticles under visible-light irradiation. *Materials Research Express*, 4(1), 015022.
- Aliman, N. K., & Mohamad, W. N. (2013). Perceptions of service quality and *Behavioral Intentions* : A mediation effect of patient satisfaction in the private health care in Malaysia. *International Journal of Marketing Studies*, 5(4), 15.
- Alshare, K., Grandon, E., & Miller, D. (2004). Antecedents of computer technology usage: considerations of the technology acceptance model in the academic environment. *Journal of Computing Sciences in Colleges*, 19(4), 164-180.
- Alshurideh, M., Al Kurdi, B., & Salloum, S. A. (2019, October). Examining the main mobile learning system drivers' effects: A mix empirical examination of both the Expectation-Confirmation Model (ECM) and the Technology Acceptance Model (TAM). In *International Conference on Advanced Intelligent Systems and Informatics* (pp. 406-417). Springer, Cham.
- Arfi, W. B., Nasr, I. B., Khvatova, T., & Zaiied, Y. B. (2021). Understanding acceptance of eHealthcare by IoT natives and IoT immigrants: An integrated model of UTAUT, perceived risk, and financial cost. *Technological Forecasting and Social Change*, 163,

120437.

- Arifin, Z. (1991). *Evaluasi Instruksional, Prinsip, Teknik, Prosedur*. Bandung: PT. Remaja Rosdakarya
- Arikunto, S. (1999). *Dasar-Dasar Evaluasi Pendidikan*. Jakarta: Bumi Aksara.
- Arslan, Y., Geçti, F., & Zengin, H. (2013). Examining perceived risk and its influence on attitudes: A study on private label consumers in Turkey. *Asian Social Science*, 9(4), 158.
- Azwar, S. (2003). *Sikap manusia : teori dan pengukurannya*. Liberty..
- Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 44, 38-52.
- Baishya, K., & Samalia, H. V. (2020). Extending unified theory of acceptance and use of technology with perceived monetary value for smartphone adoption at the bottom of the pyramid. *International Journal of Information Management*, 51, 102036.
- Benson, V., Saridakis, G., Tennakoon, H., & Ezingard, J. N. (2015). The role of security notices and online consumer behaviour: An empirical study of social networking users. *International Journal of Human-Computer Studies*, 80, 36-44.
- Bobâlcă, C. (2014). Determinants of customer loyalty. A theoretical approach. *Journal of International Scientific Publications*, 8.
- Catherine, N., Geoffrey, K. M., Moya, M. B., & Aballo, G. (2018). Effort expectancy, performance expectancy, social influence and facilitating conditions as predictors of *Behavioral Intentions* to use ATMs with fingerprint authentication in Ugandan banks. *Global Journal of Computer Science and Technology*.
- Chao, C. M. (2019). Factors determining the behavioral intention to use mobile learning: An application and extension of the UTAUT model. *Frontiers in*

*psychology*, 10, 1652.

- Chaouali, W., Yahia, I. B., & Souiden, N. (2016). The interplay of counter-conformity motivation, social influence, and trust in customers' intention to adopt Internet banking services: The case of an emerging country. *Journal of Retailing and Consumer Services*, 28, 209-218.
- Christiono, D. I. (2018). Analisis Pengaruh Performance Expectancy Dan Effort Expectancy Terhadap Behavioral Intention Pada Online Marketplace. *Agora*, 6(2).
- Chua, P. Y., Rezaei, S., Gu, M.-L., Oh, Y., & Jambulingam, M. (2018). Elucidating social networking apps decisions. *Nankai Business Review International*, 9(2), 118–142. doi:10.1108/nbri-01-2017-0003
- Cimperman, M., Brenčić, M. M., & Trkman, P. (2016). Analyzing older users' home telehealth services acceptance behavior—applying an Extended UTAUT model. *International journal of medical informatics*, 90, 22-31.
- Cooper, D. R., & Emory, C. W. (1996). Metode penelitian bisnis. *Jakarta : Erlangga*.
- Dajan, A. (1996). Pengantar Metode Statistik Jilid II (cetakan kedelapan belas), Jakarta: PT. *Pustaka LP3ES*.
- 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.
- Dewayanti, A., Kusyanti, A., & Herlambang, A. D. (2018). Faktor-Faktor yang Memengaruhi Minat Nasabah Dalam Menggunakan Layanan Mobile Banking Dengan Menggunakan UTAUT (Unified Theory Of Acceptance And Use Of Technology)(Studi Pada Pengguna Mobile Banking BRI KCP Universitas Brawijaya). *Jurnal Pengembangan Teknologi Informasi dan Ilmu Komputer e-ISSN, 2548, 964X*.
- Dwivedi, Y. K., Khan, N., & Papazafeiropoulou, A. (2007). Consumer adoption and usage of broadband in Bangladesh. *Electronic Government, an*

*International Journal*, 4(3), 299-313.

- Escobar-Rodríguez, T., & Carvajal-Trujillo, E. (2013). Online drivers of consumer purchase of website airline tickets. *Journal of Air Transport Management*, 32, 58–64. doi:10.1016/j.jairtraman.2013.06.018
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: a perceived risk facets perspective. *International journal of human-computer studies*, 59(4), 451-474.
- Ferdinand, A. (2002). *Structural equation modelling dalam penelitian manajemen*. Jakarta: Seri Pustaka Kunci.
- Ghalandari, K. (2012). The effect of performance expectancy, effort expectancy, social influence and facilitating conditions on acceptance of e-banking services in Iran: The moderating role of age and gender. *Middle-East Journal of Scientific Research*, 12(6), 801-807.
- Hair, J. F., Tatham, R. L., Anderson, R. E., & Black, W. C. (2006). *Multivariate data analysis*. (6th ed.). New Jersey: Pearson Prentice Hall.
- Hongxia, P., Xianhao, X., & Weidan, L. I. U. (2011, May). Drivers and barriers in the acceptance of mobile payment in China. In *2011 International Conference on E-business and E-government (ICEE)* (pp. 1-4). IEEE.
- Hoque, R., & Sorwar, G. (2017). Understanding factors influencing the adoption of mHealth by the elderly: An extension of the UTAUT model. *International journal of medical informatics*, 101, 75-84.
- Huang, C. Y., & Kao, Y. S. (2015). UTAUT2 based predictions of factors influencing the technology acceptance of phablets by DNP. *Mathematical Problems in Engineering*, 2015.
- Hung, S. Y., Ku, Y. C., & Chien, J. C. (2012). Understanding physicians' acceptance of the Medline system for practicing evidence-based medicine: A decomposed TPB model. *International journal of medical informatics*, 81(2), 130-142.
- Jeong, B. K., & Yoon, T. E. (2013). An empirical investigation on consumer

- acceptance of mobile banking services. *Business and Management Research*, 2(1), 31-40.
- Jin, C. C., Seong, L. C., & Khin, A. A. (2019). Factors affecting the consumer acceptance towards Fintech products and services in Malaysia. *International Journal of Asian Social Science*, 9(1), 59-65.
- Kaligis, W. (2018). Pengaruh perceived risk terhadap customer loyalty melalui switching cost. *Jurnal Manajemen dan Pemasaran Jasa*, 9(2), 221-238.
- Keong, M. L., Ramayah, T., Kurnia, S., & Chiun, L. M. (2012). Explaining intention to use an enterprise resource planning (ERP) system: an extension of the UTAUT model. *Business Strategy Series*.
- Khechine, H., Raymond, B., & Augier, M. (2020). The adoption of a social learning system: Intrinsic value in the UTAUT model. *British Journal of Educational Technology*, 51(6), 2306-2325.
- Kuncoro, M. (2009). Metode Riset Bisnis dan Ekonomi Edisi ke-3. Jakarta : Penerbit Erlangga. V Indonesia
- Kuo, Y. F., & Yen, S. N. (2009). Towards an understanding of the behavioral intention to use 3G mobile value-added services. *Computers in Human Behavior*, 25(1), 103-110.
- Luarn, P. dan Lin, H. 2005. Toward an understanding of the behavioral intention to use mobile banking. *Computer Human Behavior*, 21, 873, 891.
- Malik, S., Mahmood, S., & Rizwan, M. (2014). Examining customer switching behavior in cellular industry. *Journal of public administration and governance*, 4(2), 114-128.
- Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International journal of information management*, 34(1), 1-13.
- Matondang, Z. (2009). Validitas dan Reliabilitas Suatu Instrumen Penelitian. *Jurnal Tabularasa PPS UNIMED*, 6 (1). 87-97, Retrieved October 2, 2017

from Digital Repository Universitas Negeri Medan database on the World Wide Web: <http://digilib.unimed.ac.id>

- Mbrokoh, A. S. (2015). *Factors that influence internet banking adoption in Ghana* (Doctoral dissertation, University of Ghana).
- Namkung, Y., & Jang, S. (2007). Does food quality really matter in restaurants? Its impact on customer satisfaction and *Behavioral Intentions*. *Journal of Hospitality & Tourism Research*, 31(3), 387-409.
- Naranjo-Zolotov, M., Oliveira, T., & Casteleyn, S. (2019). Citizens' intention to use and recommend e-participation: Drawing upon UTAUT and citizen empowerment. *Information Technology & People*.
- Narteh, B., Mahmoud, M. A., & Amoh, S. (2017). Customer *Behavioral Intentions* towards mobile money services adoption in Ghana. *The Service Industries Journal*, 37(7-8), 426-447.
- Nur, M. (1987). Teknik Separasi dalam Analisis Pangan. Tesis Program Pascasarjana, Institut Pertanian Bogor, 229.
- 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.
- Pardamean, B., & Susanto, M. (2012). Assessing user acceptance toward blog technology using the UTAUT model. *International journal of mathematics and computers in simulation*, 1(6), 203-212.
- Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information Management*, 54, 102144.
- Purwianti, L., & Tio, K. (2017). Faktor-faktor yang mempengaruhi behavioural intention. *Jurnal Manajemen Maranatha*, 17(1), 15-32.
- Rahi, S., Mansour, M. M. O., Alghizzawi, M., & Alnaser, F. M. (2019). Integration of UTAUT model in internet banking adoption

context. *Journal of Research in Interactive Marketing*.

Sa'idah, N. (2017). Analisis penggunaan sistem pendaftaran online (E-health) berdasarkan unified theory of acceptance and use of technology (uTAuT). *Jurnal Administrasi Kesehatan Indonesia*, 5(1), 72-81.

Salloum, S. A., & Shaalan, K. (2018, September). Factors affecting students' acceptance of e-learning system in higher education using UTAUT and structural equation modeling approaches. In *International Conference on Advanced Intelligent Systems and Informatics* (pp. 469-480). Springer, Cham.

San Martín, H., & Herrero, Á. (2012). Influence of the user's psychological factors on the online purchase intention in rural tourism: Integrating innovativeness to the UTAUT framework. *Tourism Management*, 33(2), 341-350.

Santoso, S. (2002). *Statistik Parametrik Cetakan Ketiga*. Jakarta: PT Gramedia Pustaka Utama.

Santoso, S. (2009). *Panduan Lengkap Menguasai Statistik dengan SPSS*. Jakarta: PT. Elex Media Komputindo

Singarimbun, M., & Effendi, S. (1989). *Metode Penelitian Survei*. Jakarta: LP3ES.

Sivathanu, B. (2019). Adoption of digital payment systems in the era of demonetization in India: An empirical study. *Journal of Science and Technology Policy Management*.

Slade, E. L., Dwivedi, Y. K., Piercy, N. C., & Williams, M. D. (2015). Modeling consumers' adoption intentions of remote mobile payments in the United Kingdom: extending UTAUT with innovativeness, risk, and trust. *Psychology & Marketing*, 32(8), 860-873.

Stefi, A. (2015). Do developers make unbiased decisions?-the effect of mindfulness and not-invented-here bias on the adoption of software components.

- Sobti, N. (2019). Impact of demonetization on diffusion of mobile payment service in India: Antecedents of behavioral intention and adoption using extended UTAUT model. *Journal of Advances in Management Research*.
- Sudjana, N. (2004). *Dasar-Dasar Proses Belajar Mengajar*. Bandung: Sinar Baru Algensindo.
- Sugiyono, (2001). *Metode Penelitian*, Bandung: CV Alfa Beta.
- Sugiyono. (2009). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta.
- Sugiyono, S. (2010). *Metode penelitian kuantitatif dan kualitatif dan R&D*. V Indonesia
- Sugiyono. (2011). *Metode Penelitian Kuantitatif Kualitatif dan R & B*. Bandung: Alfabeta.
- Sugiyono, S. (2012). *Metode Penelitian Bisnis*, Alfabeta, Bandung. V
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. \Bandung : Alfabeta, CV.
- Suki, N. M., & Suki, N. M. (2017). Determining students' behavioural intention to use animation and storytelling applying the UTAUT model: The moderating roles of gender and experience level. *The International Journal of Management Education*, 15(3), 528-538.
- Sunyoto, D. (2011). *Metodologi Penelitian Ekonomi Cetakan Pertama*. Yogyakarta: CAPS.
- Suryabrata, S. (2000). *Metode Penelitian*. Jakarta: Raja Grafindo Persada.
- Thakur, R. (2013). Customer Adoption of Mobile Payment Services by Professionals across two Cities in India: An Empirical Study Using Modified Technology Acceptance Model. *Business Perspectives and Research*, 1, 17 - 30.
- Thongsri, N., Shen, L., Bao, Y., & Alharbi, I. M. (2018). Integrating UTAUT and UGT to explain behavioural intention to use M-learning: A developing



- country's perspective. *Journal of Systems and Information Technology*.
- Tung, F. C., Yu, T. W., & Yu, J. L. (2014). An extension of financial cost, information quality and IDT for exploring consumer *Behavioral Intentions* to use the internet banking. *International Review of Management and Business Research*, 3(2), 1229.
- Umar, Husein. (2003). *Metodologi Penelitian: Aplikasi dalam Pemasaran*. Jakarta: Gramedia Pustaka Utama.
- Umar, Husein. (2003). *Riset Pemasaran dan Perilaku Konsumen*. Jakarta: Gramedia Pustaka Utama.
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management science*, 46(2), 186-204.
- 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., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS quarterly*, 157-178.
- Venkatesh, V., & Zhang, X. (2010). Unified theory of acceptance and use of technology: US vs. China. *Journal of global information technology management*, 13(1), 5-27.
- Wessels, L., & Drennan, J. (2010). An investigation of consumer acceptance of M-banking. *International Journal of bank marketing*.
- Wijaya, T. (2009). *Analisis Data Penelitian Menggunakan SPSS*. Yogyakarta: Universitas Atma Jaya Yogyakarta.
- Wu, J.H. and Wang, S.C. (2005) What Drives Mobile Commerce? An Empirical Evaluation of the Revised Technology Acceptance Model. *Information Management*, 42, 719-729.

Xue, D. F. (2015). Analyzing the Relationship Between Perceived Risk and Customer Involvement: Based on the Bank Financial Products. *International Journal of Economics, Commerce and Management United Kingdom*, 3(2), 1-7.

Yen, Y. S. (2015). Managing perceived risk for customer retention in *E-Commerce. Information & Computer Security*.

Yu, C. S. (2012). Factors affecting individuals to adopt mobile banking: Empirical evidence from the UTAUT model. *Journal of electronic commerce research*, 13(2), 104.

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.

Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in human behavior*, 26(4), 760-767.

[https://kominfo.go.id/content/detail/16770/kemkominfo-pertumbuhan-E-Commerce-indonesia-capai-78-persen/0/sorotan\\_media](https://kominfo.go.id/content/detail/16770/kemkominfo-pertumbuhan-E-Commerce-indonesia-capai-78-persen/0/sorotan_media)

<https://databoks.katadata.co.id/datapublish/2019/04/25/indonesia-jadi-negara-dengan-pertumbuhan-E-Commerce-tercepat-di-dunia#>

<https://www.cnnindonesia.com/teknologi/20200205204206-206-472064/tren-dan-peluang-industri-E-Commerce-di-indonesia-2020>

<https://mediaindonesia.com/ekonomi/260523/E-Commerce-berkontribusi-pada-pertumbuhan-ekonomi-indonesia>

<https://mediaindonesia.com/ekonomi/260523/E-Commerce-berkontribusi-pada-pertumbuhan-ekonomi-indonesia>

<https://www.republika.co.id/berita/ekonomi/makro/18/01/11/p2e1qz368-menkominfo-ecommerce-paling-efektif-serap-tenaga-kerja>

<https://www.wartaekonomi.co.id/read215780/E-Commerce-tumbuh-pesat-di>

indonesia-ini-faktornya

<https://mediaindonesia.com/ekonomi/267857/pengguna-E-Commerce-di-tanah-air-akan-capai-1683-juta>

<https://databoks.katadata.co.id/datapublish/2019/10/10/tren-pengguna-E-Commerce-2017-2023>

<https://www.jawapos.com/ekonomi/bisnis/04/03/2017/jawa-timur-provinsi-terbesar-ketiga-pasar-E-Commerce/>

<https://id.prnasia.com/story/28706-5.shtml>

<https://id.techinasia.com/peta-ecommerce-indonesia-q1-2019>

<https://www.idntimes.com/business/economy/indianamalia/bermodal-rp80-ribu-begini-jatuh-bangun-achmad-zaky-rintis-bukalapak/5>

<https://kumparan.com/kumparantech/bukalapak-punya-logo-baru-begini-filosofi-di-baliknya-1t89hteptcl>

<https://www.suara.com/bisnis/2019/06/23/115402/bukalapak-dapat-rangking-1-startup-indonesia-dikunjungi-1317-juta-orang>

<https://voi.id/teknologi/1730/bukalapak-dan-jd-id-jadi-E-Commerce-paling-bermasalah-versi-ylki>

<https://www.bukalapak.com/bantuan/sebagai-pelapak/kirim-pesanan/cara-memantau-status-pengiriman-sebagai-pelapak>

<https://www.liputan6.com/bisnis/read/4334146/simak-cerita-ceo-bukalapak-bertahan-di-tengah-pandemi-covid-19>

<https://www.bukalapak.com/bantuan/akun/fitur-lainnya/digital-organizer-page-enhancement>

<https://kumparan.com/kumparantech/bukalapak-mudahkan-pembayaran-E-Commerce-dengan-uang-digital-dana-1538039647666651999>

<https://play.google.com/store/apps/details?id=com.bukalapak.android&hl=in&glUS>

<https://www.bukalapak.com/bantuan/akun/fitur-lainnya/ajak-berhadiah>

<https://www.bukalapak.com/bantuan/sebagai-pembeli/pembayaran-transaksi/konfirmasi-pembayaran>

<https://www.bukalapak.com/bantuan/sebagai-pembeli/fitur-pembeli/pembeli-prioritas>

