

DAFTAR PUSTAKA

- Akturan, U., & Tezcan, N. (2012). Mobile Banking Adoption of the Youth Market. *Marketing Intelligence & Planning* .
- Al-Somali, S., Gholami, R., & Clegg, B. (2009). An investigation into the acceptance of online banking in Saudi Arabia. *Technovation* .
- Ardela, F. (2017, Oktober 17). Retrieved November 16, 2018, from Finansialku.com: <https://www.finansialku.com/klasifikasi-fintech-menurut-bank-indonesia/>
- Arpaci, I. (2016). *Understanding and Predicting Students' Intention to Use Mobile Cloud Storage Services*. 150-157.
- Baker, D. A., & Crompton, J. (2000). Quality, Satisfaction and Behavioral Intentions. *27(3)*, 785-804.
- Bank Indonesia. (n.d.). *Home : Sistem Pembayaran : Teknologi Finansial*. Retrieved Oktober 12, 2018, from Bank Indonesia: <https://www.bi.go.id/id/sistem-pembayaran/fintech/Contents/default.aspx>
- Biro Humas Kementertian Kominfo. (2018, Februari 19). *Berita : Siaran Pers*. Retrieved September 01, 2018, from Kementerian Komunikasi dan Informatika Republik Indonesia: https://kominfo.go.id/index.php/content/detail/12640/siaran-pers-no-53hmkominfo022018-tentang-jumlah-pengguna-internet-2017-meningkat-kominfo-terus-lakukan-percepatan-pembangunan-broadband/0/siaran_pers
- Bohang, F. K. (2018, Mei 08). *Home : Tekno : e-Business*. Retrieved September 02, 2018, from Kompas: <https://tekno.kompas.com/read/2018/05/08/16572517/go-pay-bisa-dipakai-bayar-makanan-di-warung-caranya>
- Bramantoro, T. (2017, Mei 11). *Home : Bisnis*. Retrieved September 01, 2018, from Tribun Bisnis: <http://www.tribunnews.com/bisnis/2017/05/11/mengupas-pola-permainan-e-commerce-indonesia-yang-semakin-inovatif>
- Chaffey, D. (2015). *Digital Business And E-Commerce Management: Strategy, Implementation and Practice*. Pearson.
- Chellappa, R. K. (2008). Consumers' Trust in Electronic Commerce Transactions: The Role of Perceived Privacy and Perceived Security.

- Chen, C. (2013). Perceived risk, usage frequency of mobile banking services . *Managing Service Quality* .
- Fintech Weekly. (n.d.). Retrieved Oktober 12, 2018, from Fintech Weekly: <https://www.fintechweekly.com/fintech-definition>
- Flavian, C., & Guinaliu, M. (2006). Consumer Trust, Perceived Security and Privacy Policy: Three Basic Elementes of Loyalty to a Web Site. *Industrial Management & Data System* .
- Hair, Jr., J., Black, W., Babin, B., & Anderson, R. (2010). *Multivariate Data Analysis A Global Perspective* (7th Edition ed.). United States of America: Pearson.
- Hew, J.-J., Lee, V.-H., Ooi, K.-B., & Wei, J. (2015). What Catalyses Mobile Apps Usage Intention: An Empirical Analysis. *Industrial Management & Data System* .
- Imam, G., & Hengky, L. (2015). *KONSEP,TEKNIK DAN APLIKASI Menggunakan Program SmartPLS 3.0*. Badan Penerbit Universitas Diponegoro Semarang.
- Irmawati, D. (2011, November). Pemanfaatan E-Commerce Dalam Dunia Bisnis. *Jurnal Ilmiah Orasi Bisnis* , 95.
- Kim, D., Ferrin, D., & Rao, H. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support System* .
- Kim, S., & Garrison, G. (2008). Investigating Mobile Wireless Technology Adoption: An Extension of the Technology Acceptance Model. *Inf Syst Front* .
- Kresna, M. (2016, Agustus 05). *Home : Teknologi*. Retrieved September 04, 2018, from Tirto.id: <https://tirto.id/rawannya-data-nasabah-go-jek-bxKa>
- Lee, M.-C. (2008). Factors Influencing the Adoption of Internet Banking: An Integration of TAM and TPB with Perceived Risk and Perceived Benefit. *Electronic Commerce Research and Applications* .
- Leiva, F., Climent-Climent, S., & Liebana-Cabanillas, F. (2016). Determinants of Intention to Use the Mobile Banking Apps: An Extension of the Classic TAM Model. *Spanish Journal of Marketing* .

- Lin, H.-F. (2011). An Empirical Investigation of Mobile Banking Adoption: The Effect of Innovation Attributes and Knowledge-Based Trust. *International Journal of Information Management* .
- Ludo. (2017, Januari 05). *detikNews : Suara-Pembaca : Detail Berita*. Retrieved September 03, 2018, from Detik News: <https://news.detik.com/suara-pembaca/d-3388224/top-up-gopay-berhasil-saldo-belum-bertambah>
- Mbogo, M. (2010). The Impact of Mobile Payment on the Success and Growth of Micro-Business: The Case of M-Pesa in Kenya. *The Journal of Language, Technology & Entrepreneurship in Africa* , 182-199.
- McKnight, D., Choudhury, V., & Kacmar, C. (2002). The Impact of Initial Consumer Trust on Intentions to Transact with a Website: A Trust Building Model. *Journal of Strategic Information Systems* .
- Monuwe, T., Dellaert, B., & Ruyter, K. (2004). What Drives Consumers to Shop Online? A Literature Review. *International Journal of Service Industry Management* .
- Nysveen, H., Pedersen, P., & Thorbjornsen, H. (2005). Explaining Intention to Use Mobile Chat Services: Moderating Effects of Gender. *Journal of Consumer Marketing* .
- Okazaki, S., & Mendez, F. (2013, Februari 14). Perceived Ubiquity in Mobile Services. 98-111.
- Otoritas Jasa Keuangan. (n.d.). Retrieved Oktober 13, 2018, from <https://www.ojk.go.id/id/regulasi/otoritas-jasa-keuangan/peraturan-ojk/Documents/Pages/POJK-Nomor-77-POJK.01-2016/SAL%20-%20POJK%20Fintech.pdf>
- Oxford Dictionary. (n.d.). *Dictionary*. Retrieved September 06, 2018, from <https://en.oxforddictionaries.com/definition/fintech>
- Panji, A. (2016, Januari 01). *Home : Teknologi : Berita Teknologi Informasi*. Retrieved September 02, 2018, from CNN Indonesia: <https://www.cnnindonesia.com/teknologi/20160112174406-185-103815/tren-e-commerce-perlu-didorong-perusahaan-fintech>
- Panji, A. (2017, November 02). Retrieved September 03, 2018, from Kumparan: <https://kumparan.com/@kumparantech/isi-saldo-go-pay-kini-bisa-lewat-alfamart-dan-lawson>

- Pietro, L., Virgilio, F., & Pantano, E. (2012). Social Network for the Choice of Tourist Destination: Attitude and Behavioural Intention. *Journal of Hospitality and Tourism Technology* .
- Priambada, A. (2015, Februari 17). *Business: Berita*. Retrieved Oktober 12, 2018, from DailySocialid: <https://dailysocial.id/post/fintech-indonesia>
- Primadhyta, S. (2017, September 13). *Home : Ekonomi : Berita Bisnis*. Retrieved September 04, 2018, from CNN Indonesia: <https://www.cnnindonesia.com/ekonomi/20170913115132-92-241409/mayoritas-transaksi-gojek-dibayar-lewat-go-pay>
- Ramirez-Correa, P., Rondan-Cantaluna, F., & Arenas-Gaitan, J. (2015). Predicting Behavioral Intention of Mobile Internet Usage. *Telematics and Informatics* .
- Schierz, P. G., Schike, O., & W.Wirtz, B. (2010). Understanding Consumer Acceptance of Mobile Payment Services: An Empirical Analysis. *Electronic Commerc Research and Application* .
- Schiffman, L. G., & Wisenblit, J. (2015). *Consumer Behavior*. Pearson Education.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach*. Chichester, West Sussex, United Kingdom: John Wiley & Sons.
- Serempak. (2017, Agustus 21). *Articles : Science and Technology*. Retrieved September 01, 2018, from Serempak: <https://serempak.id/internet-di-tangan-ibu-bagai-belati-bermata-dua/>
- Shantika, E. (2018, Mei 11). *Home : Teknololgi : Berita Teknologi Informasi*. Retrieved September 04, 2018, from CNN Indonesia: <https://www.cnnindonesia.com/teknologi/20180511143755-185-297427/netizen-ribut-saldo-gopay-tak-bertambah-usai-top-up>
- Spacil, V., & Teichmannova, A. (2016). Intergenerational Analysis of Consumer Behaviour on the Beer Market. *Procedia - Social and Behavioral Sciences* .
- Sugiyono, P. D. (2017). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Teo, T. S. (2001). Demographic and Motivation Variables Associated with Internet Usage Activities. *Internet Research: Electronic Networking Applications and Policy* .

- Triwijanarko, R. (2017, Juli 19). *Home : Finance*. Retrieved September 03, 2018, from Marketeers: <http://marketeers.com/transaksi-go-pay-raih-penghargaan-bi/>
- Tsai, C.-Y. (2009, December 29). Applying the Theory of Plannes Behavior to Explore the Independent Travelers' Behavior. 222.
- Turban, E., King, D., Lee, J., Liang, T.-P., & Turban, D. (2010). *Electronic Commerce : A Managerial Perspective*. Pearson.
- Turban, E., King, D., Lee, J., Liang, T.-P., & Turban, D. (2012). *Electronic Commerce : A Managerial and Social Networks Perspective*. United States of America: Prentice Hall.
- Venkatesh, V., & Davis, F. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science* .
- Wei, T. T., Marthandan, G., Chong, A. Y.-L., Ooi, K.-B., & Arumugam, S. (2009). What Drives Malaysian M-commerce Adoption? An Empirical Analysis.
- Wicaksono, K. A., & Mola, T. (2018, Januari 17). *Beranda : Laporan Khusus*. Retrieved September 01, 2018, from Bisnis.com: <http://kalimantan.bisnis.com/read/20180117/250/727264/ketua-asosiasi-e-commerce-indonesia-idea-aulia-e-marinto-labanya-bukan-hari-ini>
- Wu, L., Kang, M., & Yang, S.-B. (2015, Agustus). What Makes Users Buy Paid Smartphone Applications? Examining App, Personal, and Social Influences. *Journal of Internet Banking and Commerce* .
- Yonghee, K., Yong-Ju, P., Jeongil, C., & Jiyoung, Y. (2016). The Adoption of Mobile Payment Services for Fintech. *International Journal of Applied Engineering Research* , 1058-1059.